

## GENERAL POWER OF ATTORNEY

KNOWN ALL MEAN BY THESE PRESENTS that I, \_\_\_\_\_ Indian inhabitant, residing at \_\_\_\_\_ Hereby SEND GREETINGS,

WHEREAS, I am employed at \_\_\_\_\_ and owing to my employment, I have been staying at \_\_\_\_\_

AND WHEREAS, I am intending to purchase a residential unit at \_\_\_\_\_  
\_\_\_\_\_ ( hereinafter referred to as 'the said property')

AND WHEREAS, I intend to avail Housing Loan from \_\_\_\_\_ for part financing the cost of the above property, (hereinafter referred to as 'the said loan')

AND WHEREAS, owing to my absence from India due to above reason, I am unable to comply and complete the requisite formalities for the loan transaction myself and as such I hereby nominate, constitute and appoint \_\_\_\_\_ as my Attorney, (hereinafter referred to as 'the said Attorney') for me and in my name and with full power and authority to act for me and on my behalf and execute and do all or any of the following acts, Deeds and things.

To apply for loan from \_\_\_\_\_. For the part financing of my aforesaid property.

To pay the Processing Fees and sign the requisite Loan Application in my name and on my behalf and to furnish all the details and information required by \_\_\_\_\_. And to prepare any Statement/s, letter/s and furnish any clarification/s, Declaration/s etc. or any other writing, if necessary for getting the loan from \_\_\_\_\_ to me and on my behalf.

To accept the said offer of loan and to sign the acceptance thereof in token of the acceptance to the terms and conditions contained in the Offer Letter and to pay the necessary charges and/or fees including commitment charge, if any, leviable in respect of he said loan.

To request to \_\_\_\_\_ or to agree with them for any change or modifications in the said loan amount or any other term, condition in respect of the loan at any time during the currency of the loan.

To request and receive the disbursement of the loan and for that purpose give effectual discharge and furnish all necessary I information and documents.

To mortgage any property/ies my Attorney may book or purchase in my name and on my behalf or which I might have booked or purchased with \_\_\_\_\_ by deposit of Title Deeds or in any other form as \_\_\_\_\_ my require in my name and on my behalf.

To deposit on my behalf and in my name the Documents of Title and to state on my behalf to any officer of \_\_\_\_\_ that the said documents are being deposited for

creating a security on the said property by way of equitable mortgage for the repayment of the said loan. The Attorney is fully authorized to make these statements and cover my intention to create securities on my said property/ies.

To make any other statement necessary to create equitable mortgage and also to execute any writings, undertakings, indemnities etc. in my name and on my behalf in respect of the mortgage of the said property and any other writings whatsoever required and necessary in respect of the said transaction of the loan granted/ to be granted to me and creation of the security in respect of the same.

To authorize, sign, execute any Loan Agreement, Promissory Notes, Letters, Declarations, Indemnity Bonds or any other documents as may be required by \_\_\_\_\_ in respect of the said loan in my name and on my behalf.

To authorize and execute in favour of \_\_\_\_\_ an irrevocable Power of Attorney authorizing \_\_\_\_\_. To create in their favour or in favour of any other person as the \_\_\_\_\_ in its sole discretion may decide, mortgage in any form on the said property.

To place with \_\_\_\_\_ any Share Certificate/s, Debenture Certificate/s, Bond/s, Units issued by \_\_\_\_\_ or any other security owned by me by way of collateral security for the said loan and to sign any documents Transfer Forms or any other necessary papers that may be required by \_\_\_\_\_ in connection therewith.

To acknowledge liability or debt in my name and on my behalf in respect of the said loan.

To book flat/s, residential unit/s in my name and on my behalf and to execute agreement for sale and/or any other document for the same with any Builder/ Developer or Seller and to present such Agreement or Document for registration with the Sub Registrar of Assurances or any other authority statutorily authorized for the purpose.

To make payments directly to \_\_\_\_\_ in my name and on my behalf towards the repayment of loan or payment of interest or any other monies in connection with the said loan.

To admit execution of the Agreement or any other document/s submitted to the Sub Registrar of Assurances or any other Statutory Authority in my name and on my behalf.

To obtain the possession of the flat/s, unit/s as and when the same are ready for possession.

To receive back all the documents from \_\_\_\_\_ on full repayment of the said loan and other monies payable in connection therewith. And issue the necessary receipt for the same in my name and on my behalf.

To open and operate in any Bank in India an account in my name and on my behalf.

And also for the better and more effectively doing, effecting and performing the several matters and things as aforesaid, to appoint from time to time or generally, such person or persons as the Attorney may think fit as his substitute/s to do execute effect and perform all or any of the matters and things as aforesaid and to remove or replace such substitute/s as the Attorney may deem fit and necessary.

AND GENERALLY to do all other acts, Deeds, matters and things which I myself would have done, in connection with the transaction as aforesaid of the said property and the loan obtained/ to be obtained from \_\_\_\_\_ if personally present in India.

AND I the within named \_\_\_\_\_ do hereby agree and undertake to ratify and confirm all and whatever my Attorney or any of the substitute/s appointed by him shall lawfully do or cause to be done by virtue or pursuant to and within the provisions of these presents.

IN WITNESS THEREOF I, the said \_\_\_\_\_ have hereunto set and subscribed my hand to these presents at \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_.

SIGNED AND DELIVERED by the  
Said \_\_\_\_\_  
At \_\_\_\_\_

Passport No.

Mr./Mrs. \_\_\_\_\_

Place of Issue \_\_\_\_\_

Date of Issue \_\_\_\_\_

Valid up to \_\_\_\_\_