

Power of Attorney

INSTRUCTION: (When power of attorney is executed in India)

1. Attorney (PA Holder) should be a resident of India.
2. Power of attorney is to be executed on a non-judicial stamp paper of as applicable to POA in respective states - with one extra copy on a plain paper. .
3. Each page of the power of attorney and wherever the blanks are filled-in should be initialed by the executants.
4. Signature of the executants should be ATTESTED by a Judicial Magistrate or a Notary Public

In case of non-residents, if the power of attorney is being executed outside India.

1. The attorney (PAHolder) should be a resident of India.
2. The power of attorney should be executed on a stamp paper/plain paper as the case may be as applicable in the country in which the power of attorney is executed.
3. The signature of the principle ie executant should be attested by any authorized official of the Indian Embassy / Indian Consulate / Trade Commissioner of India in the country where the executants resides. Alternatively the signatures of the executants can be attested by Notary Public of that country (only in cases India is having reciprocal arrangements) and adjudicated (to be stamped in India for the requisite value as applicable to respective states) in India within 2 months of receipt of POA in India.
4. The attorney's signature should be verified in India by Notary Public or his employer or his banker on a separate piece of paper which should be submitted to ING VYSYA BANK LTD., together with the power of attorney.

KNOW YE ALL MEN BY THESE PRESENTS THAT I/WE
Mr./Ms.....S/o or D/o.....DO
HEREBY APPOINT AND CONSTITUTE Mr./ Ms.....
S/O/ D/O/ W/O..... (Hereinafter called “Attorney”
 who has subscribed his / her signature hereunder in token of identification) and at present residing
 at to be my lawful attorney in my name and on my
 behalf to do any one or all of the following acts, deeds and things, namely: -

1. To apply for a Home loan (HL) loans with ING VYSYA BANK LTD, as also for any further or additional Home Loans (AHL)/s to ING VYSYA BANK LTD, for such amount as the Attorney may deem fit and for that purpose to pay the processing fee/s and sign the loan application/s in my/our name and on my/our behalf and to furnish all the details and information required by ING VYSYA BANK LTD., and to give statement, letter, clarification or any other writing required or necessary for availing of the said loan/s from ING VYSYA BANK LTD., and from time to time to follow up the said loan application/s and do such other acts as may be necessary in relation thereto.
2. To accept the loan offer letters and sign the acceptances thereof in token of my/our acceptance of terms and conditions therein contained and to pay on my/our behalf the administrative fees and any other charges including commitment charge leviable in respect of the said loan/s.
3. To request ING VYSYA BANK LTD., or agree with ING VYSYA BANK LTD., for any change or modification in the loan amount/s; rate/s of interest; period of repayment of loan/s or any other terms and conditions in relation to the loans at any time or from time to time;
4. To give effectual discharge for the loan disbursed and give all the necessary information and documents to assist the Technical and Legal Appraisal of the property/ies purchased/to be purchased with the help of the loan/s.
5. To create mortgage in any form my/our behalf on the property/ies which I/we might have booked/purchased through HL with ING VYSYA BANK LTD.or otherwise, (whether with or without ING VYSYA BANK LTD.’s financial assistance) including by deposit of Title Deeds as security, for the repayment of the HL and or AHL granted/to be granted ING VYSYA BANK LTD., to me/us.
6. To sign the mortgage deed on my/our behalf in favour of ING Vysya Bank Limited or to deposit on my/our behalf the documents of title and to state on my/our behalf to any Officer of ING VYSYA BANK LTD., that the said documents are being deposited for creating a security on the said property/ies by way of equitable mortgage of repayment of the said loan/s. The Attorney is fully authorized to make these statements and convey my/our intentions to create security on my/our said property/ies or any other property/ies he/she may book/buy on my/our behalf.
7. He/she is further authorized to make any other statements necessary to create mortgage in any form including equitable mortgage by deposit of title deeds and also to execute any writings, undertakings, indemnities, etc. on my/our behalf in prospect of mortgage of the said property/ies or the guaranteeing of the repayment of the said loan/s any other writings whatsoever required in respect of the said transaction of the loan/s granted/to be granted to me/us or creation of the said security.

Applicant Signature

POA Signature

8. He/she is also authorized to execute all the loan documents /letters/undertakings/declarations /promissory notes, and indemnity or such other documents as may be required by ING VYSYA BANK LTD., in respect of the said HL and or AHL..
9. He/she is also authorized to execute in favor of ING VYSYA BANK LTD., an irrevocable power of attorney authorizing ING VYSYA BANK LTD., to execute in its own favor or in favor of any other person, as ING VYSYA BANK LTD., in its sole discretion may decide, legal mortgage in any form including in the English form of the property/ies.
10. He/she is also authorized to pledge with ING VYSYA BANK LTD., any share certificates, debentures, bonds, units issued by Unit Trust of India, National Savings Certificates, fixed deposits or any other security owned by me/us in favor of ING VYSYA BANK LTD., by way of security for the said loan/s and to sign any documents, transfer forms or papers that may be required by ING VYSYA BANK LTD., in connection therewith
11. To acknowledge my/our liability/debt under the HL and or AHL and the security/ies mortgaged or otherwise charged to the Bank in respect of the said loan/s.
12. To book a flat/s residential unit/s on my / our behalf either directly or through the agency of ING VYSYA BANK LTD., and to execute Agreement/s for sale for the same with any builder / seller and make payments to him therefore and to present such Agreement/s for registration before the appropriate Registrar/Sub-Registrar of Assurance or any other authority at any place or places in India as may be necessary. He/she is further authorized to make payments directly to ING VYSYA BANK LTD., on my/our behalf for any flat/s unit/s my / our said Attorney might book through ING VYSYA BANK LTD., and complies with such conditions / terms ING VYSYA BANK LTD., may have in this behalf. He/she is authorized to make such authorized to execute any agreement/s, letters and documents as may be required by ING VYSYA BANK LTD., in respect of the above.
13. To admit execution of the Agreement/s for Sale before the said Registrar/Sub-Registrar of Assurance or any authority as may be required for the purpose.
14. To obtain “possession of the flat/s unit/s as and when the same is ready for occupation.
15. To receive loan/s and all other documents including title documents on my behalf from ING VYSYA BANK LTD., and execute receipt/s therefore.
16. To receive, acknowledge on my/our behalf, any notice including legal notice sent by the bank and to respond such notices.
17. To sign all the necessary documents or any act that may be required by the Bank in the event of Bank enforcing the property/ies offered as security/ies (mortgaged or otherwise charged to the bank)to the HL and or AHL
18. To sign forms, documents and paper required for the purpose of registration of Co-operative Housing Society or a Limited Company or an Association of Apartment Owners and become member thereof participation in all the meetings and proceedings from time to time, obtain share certificates and/or other documents issued in my/our attorney and obtain possession of the flat/s.

Applicant Signature

POA Signature

19. To operate Bank Account in any Bank in India in my/our name both resident as well as a non-resident. The account may be operated in Indian Currency or Foreign Currency to be remitted by me/us from time to time.
20. To assign my Life Insurance Policies in my /our name bearing Nos. in favor of ING VYSYA BANK LTD., and to sign all such papers including notice/s in respect thereof as may be required.
21. This Power of Attorney is given for the reason thatand he/she is authorized to do all such acts, deeds and things including signing any papers / documents as are necessary and incidental to the above AND that any act or statement or writing of my/our said Attorney in pursuance hereto shall be deemed to be fully authorized and ratified by me/us and binding on me/us.
22. I/We hereby irrevocably confirm that I/We shall not revoke this power of attorney without prior notice to and acknowledgment of receipt of such notice in writing from ING Vysya Bank Ltd and all action(s) of the Bank done based on this POA without the knowledge of revocation if any shall be binding on me/us.

Dated at This the Day of2010

Specimen Signature of Attorney.....
 Name of Attorney.....
 Address of Attorney.....

Place: _____ **Signature of the Applicant** _____
Date: _____

Address: _____

**Notary
Stamp &
Seal**

Signature of Notary Public: _____
Name and Address _____
