

## GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS that I/we, -----  
Indian inhabitant, residing at -----  
Hereby SEND GREETINGS,

WHEREAS, I/We am/are employed at ----- and owing to my/our  
employment, I/We have been staying at -----,

AND WHEREAS, I /We am/are intending to purchase a residential unit at  
----- (hereinafter referred to as 'the said property')

AND WHEREAS, owing to my/our absence from India due to above reason, I/we am /are unable to comply and complete the requisite formalities for the transaction myself/ourselves and as such I/we hereby nominate, constitute and appoint ----- Son of ----- Aged about ----- years and presently residing at ----- as my/our Attorney, (hereinafter referred to as "the said Attorney") for me/our and in my/our name and with full power and authority to act for me/our and on my/our behalf and execute and do all or any of the following acts, deeds and things.

1. To apply for a loan/s under the various schemes of MANIPAL HOUSING FINANCE SYNDICATE LIMITED (MHFSL) as also any further or additional loan/s to MHFSL for such amount as the attorney may deem fit 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 MHFSL and to give statement, letter, clarification or any other writing required or necessary for availing of the said loan/s from MHFSL.
2. To pay on my/our behalf processing fees, administrative fees and any other charges leviable in respect of the said loan/s.
3. To accept the loan offer letters and sign the acceptances thereof in token of my/our Acceptance or the terms and conditions therein contained.
4. To execute any loan agreement/s, promissory notes, letter/s of declaration and indemnity or such other documents as may be required by MHFSL in respect of the said loan/s.
5. To request or agree with MHFSL for any change or modification in the loan amount/s Rate/s of interest, period of repayment of loans or any other terms and conditions in Relation to the loan/s at any time or from time to time.
6. To receive the disbursements of the said loan/s and for that purpose give effectual Discharge.
7. To mortgage any property/ies he/she may book/purchase on my/our behalf or which I/We might have booked/purchased (whether with or without MHFSL's financial assistance) or any property/ies belonging to me/us, With MHFSL by deposit of Title Deeds as security for the repayment of the loan/s granted/to be granted by MHFSL to me/us. The Attorney is authorised to convey 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.
8. He/she is authorised to execute any writings, undertakings, indemnities etc on my/ our behalf in respect of mortgage of the said property/ies.
9. He/ She is also authorised to execute in favour of MHFSL a general power of attorney in such manner as required by MHFSL. Further he/she is authorised to pledge with MHFSL any security owned by me/us in favour of MHFSL by way of security for the said loan/s and to sign any documents, transfer forms or papers that may be required by MHFSL in connection therewith.

10. To acknowledge my/ our liability/debt in respect of the loan/s to receive loan/s and all other documents including title documents on my/our behalf from MHFSL and execute receipt/s therefore.
11. To open and/or operate Bank account in any Bank in India in my/our name both resident as well as non-resident. The account may be operated in Indian Currency or foreign currency to be remitted by me/us from time to time.
12. To assign my Life Insurance Policies bearing Nos. \_\_\_\_\_ In favour of MHFSL and to sign such papers including notice/s in respect thereof as may be required.

AND GENERALLY to do all other acts, deeds, matters and things which I/we myself/ourself would have done, in connection with the transaction as aforesaid of the said property including signing of lease/rental agreement and collection of rent in the event of the property being leased or rented, if personally present in India

AND I/we 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/we, the said \_\_\_\_\_ have hereunto set and subscribed my/our 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 \_\_\_\_\_

Consular Embassy of India/Public Notary

Specimen Signature of Attorney

Notary Public