

The Power of Attorney is registrable with Sub-Registrar in case the **POA is executed in India** OR in case the **POA is executed outside India** then the same will be required to be stamped within three months of receiving it in India as per the State Stamp Act where it is received.

GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS THAT I / WE
.....S/O, D/O,
W/O.....RESIDING AT.....
.....and as I am unable to attend
the Bank for complying with various formalities pertaining to the availing of Home Loan
from the Bank I/We DO HEREBY APPOINT AND
CONSTITUTE.....
S/O, D/O, W/O..... and at present residing
at.....
..... to be my lawful
attorney in my / our name and on my /our behalf to do any one or all of the following
acts, deeds and things, namely:

1. To book a flat/s, residential unit/s or residential land on my / our behalf either directly or through the agency of AXIS BANK LTD (herein after called as "BANK") and to execute Agreements for sale for the same with any builder/seller or any other person and make payments to him thereof and to present such Agreements/deeds for registration before the appropriate Registrar/Sub-Registrar or any other authority at any place in India as may be necessary. He/She is further authorized to make payment directly to BANK on my/our behalf for any flats / units my/our said Attorney might take through BANK and comply with such conditions/terms BANK may have in this behalf. He/She is authorized to make such payment to BANK as may be demanded by BANK by way of service charge etc., He/She is authorized to execute any agreements, letters and documents as any be required by BANK in respect of the above. The expression builder/seller shall include BANK and subsidiary.

2. To admit execution of the Agreement for sale/sale deed before the said Registrar/Sub-Registrar or any other Authority as may be required for that purpose.
3. To apply for a loan/s under the Housing Loan scheme of BANK **and** also any further or additional loan/s to BANK for such amount as the Attorney may deem fit and for that purpose to pay 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 BANK and to give any statement, letter, clarification or any other writing required or necessary in relation thereto.
4. To accept the loan offer letter/s and sign the acceptance/s thereof in token of my / our acceptance of the terms and conditions therein contained and to pay on my behalf the administrative fees and any other charges including commitment charges leviable in respect of the said loan/s.
5. To request BANK or agree with BANK for any change or modification in the loan amounts, rate/s of the interest, period of repayment of loan/s or any other terms and conditions in relation to the loan/s at any time or from time to time.
6. To receive the disbursement of the said loan/s and for that purpose give effectual discharge 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.
7. To mortgage in favor of BANK any property/ies he/she may book /purchase on my /our behalf or which I / we might have booked/purchased (Whether with or without BANK's financial assistance) with BANK by deposit of title deeds as security for the repayment of the loan/s granted/ to be granted by BANK to me / us.
8. To deposit on my / our behalf, the documents of title and to state on my / our behalf to any officer of BANK that the said documents are being deposited for creating a security on the said property/ies by way of equitable mortgage for 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.
9. He/She is further authorized to make any other statement necessary to create equitable mortgage by deposit of title deeds and also to execute any writing, undertaking, indemnities etc on my / our behalf in respect of mortgage of the said property/ies or the guaranteeing of the repayment of the said loan/s or any other writing whatsoever, required in respect of the said transactions of the loan/s granted / to be granted to me / us or creation of the said security.

10. He/She is also authorized to execute any loan agreement/s promissory notes, letter/s of declaration and Indemnity or such other documents as may be required by BANK in respect of the said loan/s.
11. He/She is also authorized to execute in favour of BANK an irrevocable power of attorney authorizing BANK to execute in its own favour or in favour of any other person, as BANK in its sole discretion may decide, legal mortgage in any form including in the English form of the property/ies.
12. He/She is also authorized to pledge with BANK any share certificates, debentures bonds, units issued by Unit Trust of India National Saving Certificates, Fixed Deposits or any other security owned by me / us in favour of BANK by way of security for the said loan/s and to sign any document, transfer forms or paper that may be required by BANK in connection therewith.
13. To acknowledge my liability/debt of the loan/s.
14. To obtain possession of the flats / residential units as and when the same is ready for occupation.
15. To receive loans and all other documents including title documents on my/ our behalf from BANK and execute receipts thereof.
16. To sign forms, documents and paper required for the registration of Co-operative Housing Society or a Limited Company or any Association of Apartment Owners and become member thereof, participating in all the meeting and proceedings from time to time, obtain share certificate and/or other documents issued in my/our name and hold the same as my/our attorney and obtain possession of the flats.
17. To 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.
18. He/She is authorized to do all such acts, deeds and things including signing any paper / 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.
19. I/We do hereby ratify and confirm all and whatsoever the said Attorney should do or purport to do or cause to be done by virtue of these presents.

20. The powers given under this Power of Attorney are irrevocable and shall not be revoked by me/us under any circumstances and for any reason whatsoever, otherwise than on a written permission to that effect from the Bank.

21. This Power of Attorney issued is not for any monetary consideration and is only with intention to enable the said Attorney to do all acts specified in these presently solely on my behalf as my lawful attorney. I do hereby confirm and declare that no consideration has been flown to the said attorney for acting as my lawful attorney as stated herein.

Dated at _____ this the _____ day of _____ 20 _____

X _____
Signature of Executant(s)

Address:

Pin: -----

Tel: (Res) -----

(Off) -----

Address:

Pin: -----

Tel (Res): -----

(Off): -----

(ATTESTATION BY THE INDIAN EMBASSY / NOTARY PUBLIC / BANK MANAGER)