

(To be duly stamped, notarized and registered with the jurisdictional sub-registrar)

SPECIFIC POWER OF ATTORNEY

This Specific Power of Attorney ("**PoA**") is made and executed on this _____ day of _____, 2025 by:

[Name of the borrower] [PAN No: _____], aged about ____ years, residing at [Full Address] (*hereinafter referred to as the "**Donor**"*)

IN FAVOUR OF

[Name of the co-borrower/ relative to whom the authority is being given] [PAN No: _____], aged about ____ years, residing at [Full Address] (*hereinafter referred to as the "**Constituted Attorney**"*).

WHEREAS

1. The Donor had approached **Navi Finserv Limited** (CIN: U65923KA2012PLC062537), a non-banking financial company registered with the Reserve Bank of India, having its registered office at 2nd Floor, Vaishnavi Tech Square, Iballur Village, Begur, Bengaluru, Karnataka – 560102, India (*hereinafter referred to as the "**Lender**", which expression shall, unless repugnant to the context or meaning thereof, be deemed to include its successors and assigns*), for a housing loan of Rs. _____/- (Rupees _____ only) ("**Loan**").
2. Pursuant to the Donor's request, the Lender had sanctioned the Loan bearing loan Account Number _____ in accordance with the terms of the sanction letter dated _____ and loan agreement dated _____ (*hereinafter collectively referred to as "**Loan Documents**"*), against equitable mortgage of the property situated at [Full details of the Property should be mentioned here] ("**Property**").
3. In accordance with the terms of the Loan Documents, the Loan has been fully repaid, and therefore, the Donor has requested the Lender to release the documents pertaining to the Property ("**Property Documents**").

NOW KNOW ALL MEN BY THESE PRESENTS THAT, I hereby nominate, constitute and appoint the Constituted Attorney as my true lawful attorney and agent with authority and powers to do following acts, deeds and things in the name and on my behalf.

1. To collect the Property Documents deposited with the Lender;
2. To execute necessary documents, acknowledgments in relation to the Property Documents from time to time;

3. To do all such acts as required for releasing the Property Documents and the charge over the Property;
4. To do and execute all acts and deeds and things as are necessary to be done or executed for the said purpose as mentioned hereinabove.

And I agree to ratify all such lawful acts, deeds and things done and executed by the Constituted Attorney pursuant to these presents.

And I agree to indemnify and keep indemnified the Lender, its directors, officers, affiliates, employees, agents and representatives harmless from and against any and all claims, losses, demands, damages, actions, costs, expenses, penalties, liabilities, suits, proceedings or disputes which may arise or result from or be connected with: (i) the release or handover of the Property Documents to the Constituted Attorney; (ii) any act or omission of the Constituted Attorney under this PoA; and/ or (iii) any third-party claims in relation to the Property Documents or the Property.

I expressly waive any right to raise any objection or claim against the Lender for acting upon this PoA, including in relation to the release and handover of the Property Documents.

And I declare that I shall not and do not desire to make any claim with respect to anything done by the Constituted Attorney by virtue of these presents. I further declare that no other person has/ will have any claim with respect to the Property Documents or is/ will be interested in the release of charge over the Property. I also agree that the Lender shall be entitled to act solely on the basis of this PoA without being required to verify the identity, authority or capacity of the Constituted Attorney or to seek any further consent or authorization from the Donor.

And I hereby declare that this PoA will be unconditional and irrevocable.

This PoA shall be binding upon me, my legal heirs, executors, administrators, assigns and successors-in-interest. I further confirm that this PoA is being executed voluntarily and without any undue influence or coercion.

In witness whereof, this PoA has been executed on the day and year first hereinabove mentioned and, in the manner, hereinafter appearing:

[Signature of Executant]

Name: _____

WITNESSES:

1. [Signature of Witness 1]

Name: _____

2. [Signature of Witness 2]

Name: _____