

Offer Cum Sanction Letter

Application No : MH/KLP/STRA/A000000899

Date : 17 Aug 2026

Sub : Sanction Letter

We thank you for your application seeking a Housing Loan with Hinduja Housing Finance Limited(HHFL).With pleasure we inform you that your loan stands in principle sanctioned as per the terms and conditions mentioned below:

Name of the Applicant	MRS. SWAPANALI ARUN PHUKE
Name of the Co-Applicant (s)	MR. ARUN ANANDRAO PHUKE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	141/2 Heramb Nirmiti , Heramb Nirmiti F No3 Karad Satara Malkapur NP , 141 2Heramb Nirmiti F No3 Karad Satara Malkapur NP , Heramb Nirmiti , Urban , Malkapur , Maharashtra , India - 415539
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.23,80,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.27,040.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.28,084.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

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Health Insurance Premium	Rs.35,700.00 + Applicable taxes
Life Insurance Premium	Rs.59,500.00 + Applicable taxes
Property Insurance Premium	Rs.47,600.00 + Applicable taxes
Property Address	NO :Flat No 2, Second Floor , NA , Street Name:Shivraj Colony Road ,FloorNo:2Heramb Sagar Apartment,Shivraj Colony,Backside of Koyana Wasahat Colony,Malkapur,Maharashtra,415539
Sanction Conditions	Electricity Bill. Key route Plan/ Site Layout. Loan Closure Proof. OCR proof. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Tenant KYC. Tenant NOC.

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APPROACH FOR GRADATION OF RISKS

The approach for gradation for risk is based on factors such as nature of loan, nature of asset being financed, risk profile of the borrower, borrower's profile which considers stability in earnings and employment, financial positions repayment capacity, borrower's other financial commitments, past repayment, tenure of the loan, associated operating cost parameters (depending on the ticket sizes of loans and geographic factors) and prevalent liquidity conditions, etc. Such information is gathered during the loan underwriting process based on the information provided by the borrower, credit reports, marketing intelligence and information gathered by field inspection of the borrower's premises. While deciding the interest rate and other charges, the rate offered by the Competitors in the market would also be taken into consideration.

The above sanction is subject to fulfilment of the following conditions:

1. Subject to Legal Clearance.
2. The rate of interest applicable to your loan is linked to HHF prime lending rate and a specified spread, both of which is determined by HHFL based on market conditions.
3. Fixed & Floating rate- you have opted for fixed & floating rate of interest; the current rate of interest shall be applicable for first 3 years from the date of sanction. Post 3 years, rate of interest shall change to floating and the revised rate shall be linked to the extant HHF-PLR.
4. Part or Full payment of loan- The borrower shall be liable to pay 2% of principal prepaid + Applicable taxes as prepayment charges, unless it is proven that the prepayment is from own sources during first 3 years.
5. Fulfillment of all conditions precedent as specified in facility agreement.
6. Payment of applicable charges as specified in the table above.
7. Customer Own Contribution to be completed, wherever applicable.
8. Company has the sole right to recall the sanction, on the following scenarios:
 - a. Concealment of material facts
 - b. Incorrect / Incomplete / misleading data submission
 - c. Breach of Conditions imposed in Sanction Letter, KFS, Other MITC, Facility Agreement, etc.
 - d. Any other exigency at the sole discretion of the company
9. Six Post-dated cheques / ECS / NACH from a nationalised bank.
10. We invite your attention to the terms and conditions given overleaf which forms part of this offer.

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

1. The Loan will be repayable in equated monthly instalments (EMIs). The EMIs would be paid to Hinduja Housing Finance Limited through Electronic clearing system (ECS/NACH) or post-dated cheques mode only.
2. The rate of Interest is subject to prospective revision in terms of the loan agreement to be executed and is subject to any higher rate that may be prevailing at any time during the tenure of the loan.
3. PRE-EMI interest is calculated at the rate at which the EMI has been calculated as stated aforesaid, and it shall be charged from the respective disbursement dates to date of commencement of EMI in respect of the amount disbursed.
4. The loan would be disbursed in lumpsum or in suitable instalments to be decided by Hinduja Housing Finance Limited considering the need and progress of construction or the improvement / extension work as the case may be, as determined by HHFL and not necessarily as per your agreement with the Seller.
5. The property being financed, must conform to the sanctioned plans and other legal / technical requirements to the satisfaction of HHFL.
6. The loan mentioned overleaf is related to the value of the property disclosed to HHFL by the applicant(s). Based on HHFL own scrutiny if it is found that the actual value of the property is lower than the value disclosed to HHFL by you, the loan would be reduced accordingly.
7. Verification of legal documents of the property being financed would be done by HHFL before disbursement of the loan, and the same must establish that the property has clear and marketable title, to the satisfaction of HHFL.
8. If required, HHFL may seek for additional security on its sole discretion at any stage. All requisite documentation for such security would need to be provided as and when asked by HHFL.
9. The loan amount to be disbursed has been fixed by HHFL based on purchase cost/Construction estimate. In the event of the cost actually incurred being less than the estimate given by you, HHFL reserves the right to suitably reduce the loan amount.
10. This offer is valid for 30 days from the date of this letter. This offer is extendable for another 30 days on the sole discretion of HHFL.
11. The disbursement of the loan is subject to execution of the loan agreement, demand promissory note, indemnities, undertakings, power of attorneys and such other documents as are incidental to the disbursal of the loan.
12. The amount of loan should be strictly used only for the purpose stated in the loan application and / or loan agreement (to be executed).
13. In case of self-construction cases where construction is not complete within six months, an additional rate of 5 % will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.
14. MODT/applicable charges for the mortgage creation to be done at your own cost.
15. Building Construction should be as per sanctioned plan and or Building Byelaws . Completion Certificate/Occupancy certificate to be obtained by the customer from the relevant Authority after completion of the Building/Structure wherever applicable and copy of the same to be submitted to HHFL, within loan tenure.

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KEY FACT STATEMENT (KFS)

The details mentioned in KFS is indicative and not exhaustive. The Loan shall be governed by the Loan Documents including the Sanction Letter, Other MITC and Facility agreement. In the event on a contradiction between of the terms and conditions set out herein and the Loan Documents, the terms and conditions of the Facility Agreement shall prevail.

Part 1: Interest rate and fees/charges

Application No.	MH/KLP/STRA/A000000899
Date of issue of KFS	17-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.23,80,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.27,040.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.27,040.00	240 Months

Fee and Other Charges:

Description of Fees/Charges	Payable to HHFL		Payable to Third Party	
	One time/Recurring	Amount (in ₹)	One time/ Recurring	Amount (in ₹)
Processing Fees	One time	28084.00	-	-
Insurance Charges	-	-	One time	168504.00

Annual Percentage Rate (APR) (%) :	13.93 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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Loan Interest certificate: • Loan Interest Certificate Current FY • Provisional Interest Certificate	• NIL • NIL
CERSAI charge for creation of Security interest	Rs.100 for a loan above Rs.5lakh and Rs.50 for loan upto Rs.5 lakh
Statement of Account	• NIL once every year • Rs. 750 + Applicable Taxes for every additional request
Change of repayment mode-PDC to PDC or ECS to ECS PDC/ECS to ACH/ NACH / ENACH	Rs. 500 + Applicable Taxes
EMI payment fee on account of non- submission of PDC/ECS (per transaction)/ ACH/NACH/ENACH	Rs. 300 + Applicable Taxes
Loan Pre-closure statement	Rs. 1,000 + Applicable Taxes
List of original Property Documents	Rs. 1,000 + Applicable Taxes
Photocopy of original Property Documents	Rs. 1,000 + Applicable Taxes
Login fees – Housing Loan (for login in amount > = Rs. 40 Lakhs)	Rs. 3,999/- part of processing fee (non-refundable)
Login fees – Housing Loan (for login in amount <Rs. 40 Lakhs)	Rs. 2,999/- part of processing fee (non-refundable)
Login fees – Non-Housing Loan	Rs. 3,999/- part of processing fee (non-refundable)
Expenses to cover incidental cost	Incidental charges and expenses are levied to cover the cost, charges, and other expenses as per actuals applicable on a case-to-case basis.
Stamping and Execution Charges	As per applicable State Laws and e-signing charges
Property subsequent visit charges	Rs. 500 + Applicable Taxes for every visit

*** Penal Charges**

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Company on a prospective basis and will be updated in the Company's website www.hindujahousingfinance.com

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Part 2: Other qualitative information

1. Clause of Loan agreement relating to engagement of recovery agents: 15.1
2. Clause of Loan agreement which details grievance redressal mechanism: Refer MITC Clause I
3. Phone number and email id of the nodal grievance redressal officer
 - Phone: 044-4294 7100
 - Email: grievance@hindujahousingfinance.com
4. Whether the loan is, or in future maybe, subject to transfer to other Regulated Entities or securitization: Yes
5. In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:

Name of the originating entity, along with its funding proportion	Name of the partner entity along with its proportion of funding	Blended rate of interest (in %)
NA	NA	NA

Note:

- This Key Fact Statement is valid for Thirty (30) days from date of issuance for the Borrower(s) / Co borrower (s) /Guarantor(s)) to agree to the terms of the loan.
- This Key Fact Statement (KFS) is not an offer of Credit. You will need to apply for the loan and meet our lending criteria before we can determine whether you are eligible for this loan.

ACKNOWLEDGEMENT:

I have been read out and explained the contents of KFS in the vernacular language known to me, being _____ and I have signed all of the said documents after having understood them completely and by signing the same I do hereby acknowledge and agree to abide by all the terms and conditions of all of the said documents and all clauses of the same.

(Signature or thumb impression of the
Borrower(s) / Co borrower(s) /Guarantor(s))

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.23,80,000.00
2	Loan Term	240 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.27,040.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	12.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 4109600.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 28084.00
(b)	Payable to third-party routed through HHFL	Rs. 168504.00
7	Net disbursed amount	Rs. 2183412.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6489600.00
9	Annual Percentage Rate- Effective annualized interest rate	13.93 %
10	Schedule of disbursement as per terms and conditions	Refer Repayment Schedule
11	Due date of payment of instalment and interest	1st calendar day of the Month

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REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2380000	2248	24792	27040
2	2377752	2272	24768	27040
3	2375480	2295	24745	27040
4	2373185	2319	24721	27040
5	2370866	2343	24697	27040
6	2368523	2368	24672	27040
7	2366155	2393	24647	27040
8	2363762	2417	24623	27040
9	2361345	2443	24597	27040
10	2358902	2468	24572	27040
11	2356434	2494	24546	27040
12	2353940	2520	24520	27040
13	2351420	2546	24494	27040
14	2348874	2573	24467	27040
15	2346301	2599	24441	27040
16	2343702	2626	24414	27040
17	2341076	2654	24386	27040
18	2338422	2681	24359	27040
19	2335741	2709	24331	27040
20	2333032	2738	24302	27040
21	2330294	2766	24274	27040
22	2327528	2795	24245	27040
23	2324733	2824	24216	27040
24	2321909	2853	24187	27040
25	2319056	2883	24157	27040

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26	2316173	2913	24127	27040
27	2313260	2944	24096	27040
28	2310316	2974	24066	27040
29	2307342	3005	24035	27040
30	2304337	3036	24004	27040
31	2301301	3068	23972	27040
32	2298233	3100	23940	27040
33	2295133	3132	23908	27040
34	2292001	3165	23875	27040
35	2288836	3198	23842	27040
36	2285638	3231	23809	27040
37	2282407	3265	23775	27040
38	2279142	3299	23741	27040
39	2275843	3333	23707	27040
40	2272510	3368	23672	27040
41	2269142	3403	23637	27040
42	2265739	3439	23601	27040
43	2262300	3474	23566	27040
44	2258826	3511	23529	27040
45	2255315	3547	23493	27040
46	2251768	3584	23456	27040
47	2248184	3621	23419	27040
48	2244563	3659	23381	27040
49	2240904	3697	23343	27040
50	2237207	3736	23304	27040
51	2233471	3775	23265	27040
52	2229696	3814	23226	27040
53	2225882	3854	23186	27040
54	2222028	3894	23146	27040

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55	2218134	3934	23106	27040
56	2214200	3975	23065	27040
57	2210225	4017	23023	27040
58	2206208	4059	22981	27040
59	2202149	4101	22939	27040
60	2198048	4144	22896	27040
61	2193904	4187	22853	27040
62	2189717	4230	22810	27040
63	2185487	4275	22765	27040
64	2181212	4319	22721	27040
65	2176893	4364	22676	27040
66	2172529	4409	22631	27040
67	2168120	4455	22585	27040
68	2163665	4502	22538	27040
69	2159163	4549	22491	27040
70	2154614	4596	22444	27040
71	2150018	4644	22396	27040
72	2145374	4692	22348	27040
73	2140682	4741	22299	27040
74	2135941	4791	22249	27040
75	2131150	4841	22199	27040
76	2126309	4891	22149	27040
77	2121418	4942	22098	27040
78	2116476	4993	22047	27040
79	2111483	5045	21995	27040
80	2106438	5098	21942	27040
81	2101340	5151	21889	27040
82	2096189	5205	21835	27040
83	2090984	5259	21781	27040

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84	2085725	5314	21726	27040
85	2080411	5369	21671	27040
86	2075042	5425	21615	27040
87	2069617	5481	21559	27040
88	2064136	5539	21501	27040
89	2058597	5596	21444	27040
90	2053001	5655	21385	27040
91	2047346	5713	21327	27040
92	2041633	5773	21267	27040
93	2035860	5833	21207	27040
94	2030027	5894	21146	27040
95	2024133	5955	21085	27040
96	2018178	6017	21023	27040
97	2012161	6080	20960	27040
98	2006081	6143	20897	27040
99	1999938	6207	20833	27040
100	1993731	6272	20768	27040
101	1987459	6337	20703	27040
102	1981122	6403	20637	27040
103	1974719	6470	20570	27040
104	1968249	6537	20503	27040
105	1961712	6606	20434	27040
106	1955106	6674	20366	27040
107	1948432	6744	20296	27040
108	1941688	6814	20226	27040
109	1934874	6885	20155	27040
110	1927989	6957	20083	27040
111	1921032	7029	20011	27040
112	1914003	7102	19938	27040

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113	1906901	7176	19864	27040
114	1899725	7251	19789	27040
115	1892474	7327	19713	27040
116	1885147	7403	19637	27040
117	1877744	7480	19560	27040
118	1870264	7558	19482	27040
119	1862706	7637	19403	27040
120	1855069	7716	19324	27040
121	1847353	7797	19243	27040
122	1839556	7878	19162	27040
123	1831678	7960	19080	27040
124	1823718	8043	18997	27040
125	1815675	8127	18913	27040
126	1807548	8211	18829	27040
127	1799337	8297	18743	27040
128	1791040	8383	18657	27040
129	1782657	8471	18569	27040
130	1774186	8559	18481	27040
131	1765627	8648	18392	27040
132	1756979	8738	18302	27040
133	1748241	8829	18211	27040
134	1739412	8921	18119	27040
135	1730491	9014	18026	27040
136	1721477	9108	17932	27040
137	1712369	9203	17837	27040
138	1703166	9299	17741	27040
139	1693867	9396	17644	27040
140	1684471	9493	17547	27040
141	1674978	9592	17448	27040

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142	1665386	9692	17348	27040
143	1655694	9793	17247	27040
144	1645901	9895	17145	27040
145	1636006	9998	17042	27040
146	1626008	10102	16938	27040
147	1615906	10208	16832	27040
148	1605698	10314	16726	27040
149	1595384	10421	16619	27040
150	1584963	10530	16510	27040
151	1574433	10640	16400	27040
152	1563793	10750	16290	27040
153	1553043	10862	16178	27040
154	1542181	10976	16064	27040
155	1531205	11090	15950	27040
156	1520115	11205	15835	27040
157	1508910	11322	15718	27040
158	1497588	11440	15600	27040
159	1486148	11559	15481	27040
160	1474589	11680	15360	27040
161	1462909	11801	15239	27040
162	1451108	11924	15116	27040
163	1439184	12049	14991	27040
164	1427135	12174	14866	27040
165	1414961	12301	14739	27040
166	1402660	12429	14611	27040
167	1390231	12558	14482	27040
168	1377673	12689	14351	27040
169	1364984	12821	14219	27040
170	1352163	12955	14085	27040

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171	1339208	13090	13950	27040
172	1326118	13226	13814	27040
173	1312892	13364	13676	27040
174	1299528	13503	13537	27040
175	1286025	13644	13396	27040
176	1272381	13786	13254	27040
177	1258595	13930	13110	27040
178	1244665	14075	12965	27040
179	1230590	14221	12819	27040
180	1216369	14369	12671	27040
181	1202000	14519	12521	27040
182	1187481	14670	12370	27040
183	1172811	14823	12217	27040
184	1157988	14978	12062	27040
185	1143010	15134	11906	27040
186	1127876	15291	11749	27040
187	1112585	15451	11589	27040
188	1097134	15612	11428	27040
189	1081522	15774	11266	27040
190	1065748	15938	11102	27040
191	1049810	16104	10936	27040
192	1033706	16272	10768	27040
193	1017434	16442	10598	27040
194	1000992	16613	10427	27040
195	984379	16786	10254	27040
196	967593	16961	10079	27040
197	950632	17138	9902	27040
198	933494	17316	9724	27040
199	916178	17496	9544	27040

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200	898682	17679	9361	27040
201	881003	17863	9177	27040
202	863140	18049	8991	27040
203	845091	18237	8803	27040
204	826854	18427	8613	27040
205	808427	18619	8421	27040
206	789808	18813	8227	27040
207	770995	19009	8031	27040
208	751986	19207	7833	27040
209	732779	19407	7633	27040
210	713372	19609	7431	27040
211	693763	19813	7227	27040
212	673950	20020	7020	27040
213	653930	20228	6812	27040
214	633702	20439	6601	27040
215	613263	20652	6388	27040
216	592611	20867	6173	27040
217	571744	21084	5956	27040
218	550660	21304	5736	27040
219	529356	21526	5514	27040
220	507830	21750	5290	27040
221	486080	21977	5063	27040
222	464103	22206	4834	27040
223	441897	22437	4603	27040
224	419460	22671	4369	27040
225	396789	22907	4133	27040
226	373882	23145	3895	27040
227	350737	23386	3654	27040
228	327351	23630	3410	27040

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229	303721	23876	3164	27040
230	279845	24125	2915	27040
231	255720	24376	2664	27040
232	231344	24630	2410	27040
233	206714	24887	2153	27040
234	181827	25146	1894	27040
235	156681	25408	1632	27040
236	131273	25673	1367	27040
237	105600	25940	1100	27040
238	79660	26210	830	27040
239	53450	26483	557	27040
240	26967	26759	281	27040
241	208	208	2	27040

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Other Most Important Terms and Conditions ("the MITC") for the housing loan ("the Loan") availed by Borrower(s) from Hinduja Housing Finance Limited, a Company incorporated under the Companies Act, 2013 and having its registered office at No. 27A, Developed Industrial Estate, Guindy, Chennai - 600032, hereinafter referred to as "HHFL" are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction Letter, KFS, Facility agreement and the Loan Documents which shall be executed in reference to the Loan with HHFL (Collectively referred to as "the Loan Documents")

The MITC mentioned here is merely indicative and not exhaustive. The Loan shall be governed by the Loan Documents including the Sanction Letter, KFS and Facility agreement. In the event of a contradiction between the terms and conditions set out herein and the Loan Documents, the terms and conditions of the Loan Facility Agreement shall prevail.

A) Security/Collateral for the Loan

The loan would be secured by Mortgage of the property for which the loan is availed. HHFL at times may also seek additional collateral of any other property. The following property has been mortgaged as security for the Loan:

1. Address of the Property : **NO : Flat No 2, Second Floor , NA , Street Name: Shivraj Colony Road , Floor No: 2 Heramb Sagar Apartment, Shivraj Colony, Backside of Koyana Wasahat Colony, Malkapur, Maharashtra, 415539**
2. Name of the Guarantor(s) if any:
3. Other security interest (if any):

B) Insurance of the Property/ Borrower(s)

It will be the Borrower(s)' responsibility to ensure that the Property offered as Security is duly and properly insured against fire and other hazards for an amount specified by HHFL during the period of this Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL.

Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure the Property for an adequate amount.

In addition to the above insurance, it is also the Borrower(s)' responsibility to ensure that his Life is also insured for the amount specified by HHFL during the period of the Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL. Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure his life for an adequate amount.

The terms & conditions including claims & coverage will be governed by the issuer of such insurance policy.

Please note that the role of HHFL under the insurance policy would be that of a facilitator and the decision to cover and settle any future claim under the policy would solely rest with the insurance company. Insurance is a subject matter of solicitation.

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C) Conditions for Disbursement of the Loan

The conditions for the Disbursement of the Loan shall be mentioned under the Loan Documents in detail however, some of the salient features and major conditions are mentioned below:

- Submission of all relevant documents as mentioned by HHFL in the Loan Documents. Legal & technical assessment of the Property.
- Payment of own contribution by the Borrower(s) (total cost of flat less the Loan amount), as specified in the Disbursement Letter.
- Providing adequate utilization proof of the Loan.
- Undertaking by the Borrower to regularly provide HHFL information, including details regarding progress/ delay in construction, any major damage to the Property, change in employment/ contact details, non-payment of taxes pertaining to Property, etc.
- The construction is being undertaken as per the approved plans.

The Borrower(s) has satisfied himself/herself that required approvals for the project have been obtained by the developer.

All required approvals for the Property have been obtained and are available with the seller in case the Property is being purchased in resale.

In case of self-construction cases where construction is not complete within six months, an additional rate of 5% will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.

D) Repayment of the Loan & Interest

(a) The amount of EMI:	Rs.27,040.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	240 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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E) Brief procedure will be followed for Recovery of Overdue.

On occurrence of any event of default as mentioned in the Loan Documents ("Event of Default"), all outstanding amounts owed by the Borrower(s) to HHFL shall become payable forthwith and HHFL reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Documents including but not limited to charging Additional Interest for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by HHFL depending upon the circumstances of each case.

F) Statement of Accounts will be issued once in every financial year at no charges. Subsequent issuance of SOA will be chargeable as mentioned in fees & charges.

G) Date on which annual outstanding balance statement will be issued: 15th April

H) Customer Service

- a) **Visiting hours to Branch Office** - 10:30 AM to 4:30 PM from Monday to Friday & 10:30 AM to 1:30 PM on Saturdays. Branch Office remains closed on Sunday's and festival Holidays.
- b) **Contact Person at Branch** : Cluster Business / Operations Manager

Process for various requests:

- o **Statement of Accounts:** Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- o **Photocopy of the title documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 30 working days
- o **Return of original documents on closure/transfer of the Loan:** Within 30 days from the date of full repayment of loan account and NOC being generated. Process to be followed for return of original immovable property documents ("OTDs") to the legal heirs in case of the contingent event of sad demise of the Borrower(s) is available in the Company website.
- o **List of Documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days.
- o **Loan Part payment / Pre-closure statement:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days
- o **Swapping of Repayment Mode:** PDC to PDC / ECS to ECS / PDC/ECS to ACH/NACH/ENACH
 - Request placed in branches from 1st to 15th of the particular month, swapping of the new repayment mode will be processed and effected in system next following month.
 - Request placed between 15th to 31st of the month, swapping of the new repayment mode will be processed and effected in system from next-to-next month.
- o **Loan Interest Certificate (Current FY):** Once the request is placed, processing the request will take 7 working days.

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- o **Loan Provisional Certificate:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrower(s) can obtain the above-mentioned services from branch by providing loan account number and a valid KYC Proof which is mandatory.

For any assistance on your loan account, please write to customercare@hindujahousingfinance.com

I)Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Managers/ Branch Operations Manager /Area Heads/ Regional Heads/ Zonal Heads at the respective branches. A Complaint Register is also made available at our branches for the Customers to record their complaint in writing. In case the customer does not receive response from the branch within 15 days or is dissatisfied the customers may approach the Grievance Redressal Officer as per the details furnished.

Grievance Redressal Officer, No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015.

Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

In case, the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach the Complaint Redressal Cell of National Housing Bank by lodging a complaint through online mode at <https://grids.nhbonline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110003.

J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

"WE HAVE RECEIVED COPY OF OTHER MITC & FACILITY AGREEMENT"

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