

Offer Cum Sanction Letter

Application No : MH/ICH/HUPI/A000000164

Date : 30 Jul 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	MR. SAHIL IMTIHAJ KOTHIWALE
Name of the Co-Applicant (s)	MR. ADNAN IMTIHAJ KOTHIWALE MR. IMTHIHAJ IBRAHIM KOTHIWALE MRS. JASMIN IMTIHAS KOTHIWALE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	RS NO 512 1 A , 0 , 512 1 B PLOT NO 33 A B RAM RAHIM PARK KAGAL , RAM RAHIM PARK KAGAL , Semiurban , kolhapur , Maharashtra , India - 416216
Loan Type	Housing
Purpose	Composite Loan
Sanctioned Amount	Rs.40,00,000.00
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.45,446.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.47,200.00 (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.60,000.00 + Applicable taxes
Life Insurance Premium	Rs.1,00,000.00 + Applicable taxes
Property Insurance Premium	Rs.80,000.00 + Applicable taxes
Property Address	NO :Plot No 80 , Ramrahim park , Street Name:NA ,FloorNo:0near savji hotel,pune bengalure highway,At Kagal Dist Kolhapur,Kagal,Maharashtra,416216
Sanction Conditions	Structure Stability Certificate.

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 of a contradiction between 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/ICH/HUPI/A000000164
Date of issue of KFS	30-07-2026
Type of Loan	Composite Loan
Sanctioned Amount	Rs.40,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	NO
Clause reference in loan agreement for in case of stage wise disbursement	Clause no.6.1:9 (ii)
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.45,446.00
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.45,446.00	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	47200.00	-	-
Insurance Charges	-	-	One time	283200.00

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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HINDUJA HOUSING FINANCE

COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.40,00,000.00
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.45,446.00
	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. 6907040.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 47200.00
(b)	Payable to third-party routed through HHFL	Rs. 283200.00
7	Net disbursed amount	Rs. 3669600.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 10907040.00
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	4000000	3779	41667	45446
2	3996221	3819	41627	45446
3	3992402	3858	41588	45446
4	3988544	3899	41547	45446
5	3984645	3939	41507	45446
6	3980706	3980	41466	45446
7	3976726	4022	41424	45446
8	3972704	4064	41382	45446
9	3968640	4106	41340	45446
10	3964534	4149	41297	45446
11	3960385	4192	41254	45446
12	3956193	4236	41210	45446
13	3951957	4280	41166	45446
14	3947677	4324	41122	45446
15	3943353	4369	41077	45446
16	3938984	4415	41031	45446
17	3934569	4461	40985	45446
18	3930108	4507	40939	45446
19	3925601	4554	40892	45446
20	3921047	4602	40844	45446
21	3916445	4650	40796	45446
22	3911795	4698	40748	45446
23	3907097	4747	40699	45446
24	3902350	4797	40649	45446
25	3897553	4846	40600	45446

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26	3892707	4897	40549	45446
27	3887810	4948	40498	45446
28	3882862	5000	40446	45446
29	3877862	5052	40394	45446
30	3872810	5104	40342	45446
31	3867706	5157	40289	45446
32	3862549	5211	40235	45446
33	3857338	5265	40181	45446
34	3852073	5320	40126	45446
35	3846753	5376	40070	45446
36	3841377	5432	40014	45446
37	3835945	5488	39958	45446
38	3830457	5545	39901	45446
39	3824912	5603	39843	45446
40	3819309	5662	39784	45446
41	3813647	5721	39725	45446
42	3807926	5780	39666	45446
43	3802146	5840	39606	45446
44	3796306	5901	39545	45446
45	3790405	5963	39483	45446
46	3784442	6025	39421	45446
47	3778417	6087	39359	45446
48	3772330	6151	39295	45446
49	3766179	6215	39231	45446
50	3759964	6280	39166	45446
51	3753684	6345	39101	45446
52	3747339	6411	39035	45446
53	3740928	6478	38968	45446
54	3734450	6545	38901	45446

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55	3727905	6614	38832	45446
56	3721291	6683	38763	45446
57	3714608	6752	38694	45446
58	3707856	6823	38623	45446
59	3701033	6894	38552	45446
60	3694139	6965	38481	45446
61	3687174	7038	38408	45446
62	3680136	7111	38335	45446
63	3673025	7185	38261	45446
64	3665840	7260	38186	45446
65	3658580	7336	38110	45446
66	3651244	7412	38034	45446
67	3643832	7489	37957	45446
68	3636343	7567	37879	45446
69	3628776	7646	37800	45446
70	3621130	7726	37720	45446
71	3613404	7806	37640	45446
72	3605598	7888	37558	45446
73	3597710	7970	37476	45446
74	3589740	8053	37393	45446
75	3581687	8137	37309	45446
76	3573550	8222	37224	45446
77	3565328	8307	37139	45446
78	3557021	8394	37052	45446
79	3548627	8481	36965	45446
80	3540146	8569	36877	45446
81	3531577	8659	36787	45446
82	3522918	8749	36697	45446
83	3514169	8840	36606	45446

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84	3505329	8932	36514	45446
85	3496397	9025	36421	45446
86	3487372	9119	36327	45446
87	3478253	9214	36232	45446
88	3469039	9310	36136	45446
89	3459729	9407	36039	45446
90	3450322	9505	35941	45446
91	3440817	9604	35842	45446
92	3431213	9704	35742	45446
93	3421509	9805	35641	45446
94	3411704	9907	35539	45446
95	3401797	10011	35435	45446
96	3391786	10115	35331	45446
97	3381671	10220	35226	45446
98	3371451	10327	35119	45446
99	3361124	10434	35012	45446
100	3350690	10543	34903	45446
101	3340147	10653	34793	45446
102	3329494	10764	34682	45446
103	3318730	10876	34570	45446
104	3307854	10989	34457	45446
105	3296865	11104	34342	45446
106	3285761	11219	34227	45446
107	3274542	11336	34110	45446
108	3263206	11454	33992	45446
109	3251752	11574	33872	45446
110	3240178	11694	33752	45446
111	3228484	11816	33630	45446
112	3216668	11939	33507	45446

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113	3204729	12063	33383	45446
114	3192666	12189	33257	45446
115	3180477	12316	33130	45446
116	3168161	12444	33002	45446
117	3155717	12574	32872	45446
118	3143143	12705	32741	45446
119	3130438	12837	32609	45446
120	3117601	12971	32475	45446
121	3104630	13106	32340	45446
122	3091524	13243	32203	45446
123	3078281	13381	32065	45446
124	3064900	13520	31926	45446
125	3051380	13661	31785	45446
126	3037719	13803	31643	45446
127	3023916	13947	31499	45446
128	3009969	14092	31354	45446
129	2995877	14239	31207	45446
130	2981638	14387	31059	45446
131	2967251	14537	30909	45446
132	2952714	14689	30757	45446
133	2938025	14842	30604	45446
134	2923183	14996	30450	45446
135	2908187	15152	30294	45446
136	2893035	15310	30136	45446
137	2877725	15470	29976	45446
138	2862255	15631	29815	45446
139	2846624	15794	29652	45446
140	2830830	15958	29488	45446
141	2814872	16124	29322	45446

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142	2798748	16292	29154	45446
143	2782456	16462	28984	45446
144	2765994	16634	28812	45446
145	2749360	16807	28639	45446
146	2732553	16982	28464	45446
147	2715571	17159	28287	45446
148	2698412	17338	28108	45446
149	2681074	17518	27928	45446
150	2663556	17701	27745	45446
151	2645855	17885	27561	45446
152	2627970	18071	27375	45446
153	2609899	18260	27186	45446
154	2591639	18450	26996	45446
155	2573189	18642	26804	45446
156	2554547	18836	26610	45446
157	2535711	19032	26414	45446
158	2516679	19231	26215	45446
159	2497448	19431	26015	45446
160	2478017	19633	25813	45446
161	2458384	19838	25608	45446
162	2438546	20044	25402	45446
163	2418502	20253	25193	45446
164	2398249	20464	24982	45446
165	2377785	20677	24769	45446
166	2357108	20893	24553	45446
167	2336215	21110	24336	45446
168	2315105	21330	24116	45446
169	2293775	21553	23893	45446
170	2272222	21777	23669	45446

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HINDUJA HOUSING FINANCE

171	2250445	22004	23442	45446
172	2228441	22233	23213	45446
173	2206208	22465	22981	45446
174	2183743	22699	22747	45446
175	2161044	22935	22511	45446
176	2138109	23174	22272	45446
177	2114935	23415	22031	45446
178	2091520	23659	21787	45446
179	2067861	23906	21540	45446
180	2043955	24155	21291	45446
181	2019800	24406	21040	45446
182	1995394	24661	20785	45446
183	1970733	24918	20528	45446
184	1945815	25177	20269	45446
185	1920638	25439	20007	45446
186	1895199	25704	19742	45446
187	1869495	25972	19474	45446
188	1843523	26243	19203	45446
189	1817280	26516	18930	45446
190	1790764	26792	18654	45446
191	1763972	27071	18375	45446
192	1736901	27353	18093	45446
193	1709548	27638	17808	45446
194	1681910	27926	17520	45446
195	1653984	28217	17229	45446
196	1625767	28511	16935	45446
197	1597256	28808	16638	45446
198	1568448	29108	16338	45446
199	1539340	29411	16035	45446

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200	1509929	29718	15728	45446
201	1480211	30027	15419	45446
202	1450184	30340	15106	45446
203	1419844	30656	14790	45446
204	1389188	30975	14471	45446
205	1358213	31298	14148	45446
206	1326915	31624	13822	45446
207	1295291	31953	13493	45446
208	1263338	32286	13160	45446
209	1231052	32623	12823	45446
210	1198429	32962	12484	45446
211	1165467	33306	12140	45446
212	1132161	33653	11793	45446
213	1098508	34003	11443	45446
214	1064505	34357	11089	45446
215	1030148	34715	10731	45446
216	995433	35077	10369	45446
217	960356	35442	10004	45446
218	924914	35811	9635	45446
219	889103	36185	9261	45446
220	852918	36561	8885	45446
221	816357	36942	8504	45446
222	779415	37327	8119	45446
223	742088	37716	7730	45446
224	704372	38109	7337	45446
225	666263	38506	6940	45446
226	627757	38907	6539	45446
227	588850	39312	6134	45446
228	549538	39722	5724	45446

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HINDUJA HOUSING FINANCE

229	509816	40135	5311	45446
230	469681	40553	4893	45446
231	429128	40976	4470	45446
232	388152	41403	4043	45446
233	346749	41834	3612	45446
234	304915	42270	3176	45446
235	262645	42710	2736	45446
236	219935	43155	2291	45446
237	176780	43605	1841	45446
238	133175	44059	1387	45446
239	89116	44518	928	45446
240	44598	44598	465	45446

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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 : Plot No 80 , Ramrahim park , Street Name: NA , Floor No: 0 near savji hotel, pune bengalure highway, At Kagal Dist Kolhapur, Kagal, Maharashtra, 416216**
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.45,446.00
(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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