

Offer Cum Sanction Letter

Application No : MH/CHU/CHIL/A0000000451

Date : 31 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	MS. VANASHREE HARISHCHANDRA JADHAV
Name of the Co-Applicant (s)	MRS. HARSHALA HARISHCHANDRA JADHAV MR. HARICHANDRA LAXMAN JADHAV
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	AT - GIMHAVANE , 0 , POST - DAPOLI , TAL - DAPOLI, DIST - RATNAGIRI , Urban , Dapoli , Maharashtra , India - 415712
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.6,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	14.50% Per Annum
EMI Amount	Rs.7,680.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.7,080.00 (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.9,000.00 + Applicable taxes
Life Insurance Premium	Rs.15,000.00 + Applicable taxes
Property Insurance Premium	Rs.12,000.00 + Applicable taxes
Property Address	NO :Flat No 406 , LAXMI PARK CHS FOURTH FLOOR , Street Name:GIMHAVANE TO UGWATWADI ,FloorNo:4TYPE A1 BUILDING,UGWATWADI,NEAR ZP SCHHOL AND GP GIMHAVANE,Dapoli,Maharashtra,415712
Sanction Conditions	Electricity Bill. Loan Closure Proof. OCR proof. Other loan -statement of account. Signed ATS/ Sale Agreement.

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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/CHU/CHIL/A000000451
Date of issue of KFS	31-07-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.6,00,000.00
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.7,680.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	14.50% 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 %	0.70 %	14.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.7,680.00	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	7080.00	-	-
Insurance Charges	-	-	One time	42480.00

Annual Percentage Rate (APR) (%) :	16.05 %
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:	• NIL • NIL
• Loan Interest Certificate Current FY • Provisional Interest Certificate	
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.6,00,000.00
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.7,680.00
	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	14.50% 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. 1243200.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 7080.00
(b)	Payable to third-party routed through HHFL	Rs. 42480.00
7	Net disbursed amount	Rs. 550440.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 1843200.00
9	Annual Percentage Rate- Effective annualized interest rate	16.05 %
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	600000	430	7250	7680
2	599570	435	7245	7680
3	599135	440	7240	7680
4	598695	446	7234	7680
5	598249	451	7229	7680
6	597798	457	7223	7680
7	597341	462	7218	7680
8	596879	468	7212	7680
9	596411	473	7207	7680
10	595938	479	7201	7680
11	595459	485	7195	7680
12	594974	491	7189	7680
13	594483	497	7183	7680
14	593986	503	7177	7680
15	593483	509	7171	7680
16	592974	515	7165	7680
17	592459	521	7159	7680
18	591938	527	7153	7680
19	591411	534	7146	7680
20	590877	540	7140	7680
21	590337	547	7133	7680
22	589790	553	7127	7680
23	589237	560	7120	7680
24	588677	567	7113	7680
25	588110	574	7106	7680

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26	587536	581	7099	7680
27	586955	588	7092	7680
28	586367	595	7085	7680
29	585772	602	7078	7680
30	585170	609	7071	7680
31	584561	617	7063	7680
32	583944	624	7056	7680
33	583320	632	7048	7680
34	582688	639	7041	7680
35	582049	647	7033	7680
36	581402	655	7025	7680
37	580747	663	7017	7680
38	580084	671	7009	7680
39	579413	679	7001	7680
40	578734	687	6993	7680
41	578047	695	6985	7680
42	577352	704	6976	7680
43	576648	712	6968	7680
44	575936	721	6959	7680
45	575215	729	6951	7680
46	574486	738	6942	7680
47	573748	747	6933	7680
48	573001	756	6924	7680
49	572245	765	6915	7680
50	571480	775	6905	7680
51	570705	784	6896	7680
52	569921	793	6887	7680
53	569128	803	6877	7680
54	568325	813	6867	7680

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55	567512	823	6857	7680
56	566689	833	6847	7680
57	565856	843	6837	7680
58	565013	853	6827	7680
59	564160	863	6817	7680
60	563297	873	6807	7680
61	562424	884	6796	7680
62	561540	895	6785	7680
63	560645	906	6774	7680
64	559739	916	6764	7680
65	558823	928	6752	7680
66	557895	939	6741	7680
67	556956	950	6730	7680
68	556006	962	6718	7680
69	555044	973	6707	7680
70	554071	985	6695	7680
71	553086	997	6683	7680
72	552089	1009	6671	7680
73	551080	1021	6659	7680
74	550059	1033	6647	7680
75	549026	1046	6634	7680
76	547980	1059	6621	7680
77	546921	1071	6609	7680
78	545850	1084	6596	7680
79	544766	1097	6583	7680
80	543669	1111	6569	7680
81	542558	1124	6556	7680
82	541434	1138	6542	7680
83	540296	1151	6529	7680

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84	539145	1165	6515	7680
85	537980	1179	6501	7680
86	536801	1194	6486	7680
87	535607	1208	6472	7680
88	534399	1223	6457	7680
89	533176	1237	6443	7680
90	531939	1252	6428	7680
91	530687	1268	6412	7680
92	529419	1283	6397	7680
93	528136	1298	6382	7680
94	526838	1314	6366	7680
95	525524	1330	6350	7680
96	524194	1346	6334	7680
97	522848	1362	6318	7680
98	521486	1379	6301	7680
99	520107	1395	6285	7680
100	518712	1412	6268	7680
101	517300	1429	6251	7680
102	515871	1447	6233	7680
103	514424	1464	6216	7680
104	512960	1482	6198	7680
105	511478	1500	6180	7680
106	509978	1518	6162	7680
107	508460	1536	6144	7680
108	506924	1555	6125	7680
109	505369	1573	6107	7680
110	503796	1592	6088	7680
111	502204	1612	6068	7680
112	500592	1631	6049	7680

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113	498961	1651	6029	7680
114	497310	1671	6009	7680
115	495639	1691	5989	7680
116	493948	1711	5969	7680
117	492237	1732	5948	7680
118	490505	1753	5927	7680
119	488752	1774	5906	7680
120	486978	1796	5884	7680
121	485182	1817	5863	7680
122	483365	1839	5841	7680
123	481526	1862	5818	7680
124	479664	1884	5796	7680
125	477780	1907	5773	7680
126	475873	1930	5750	7680
127	473943	1953	5727	7680
128	471990	1977	5703	7680
129	470013	2001	5679	7680
130	468012	2025	5655	7680
131	465987	2049	5631	7680
132	463938	2074	5606	7680
133	461864	2099	5581	7680
134	459765	2125	5555	7680
135	457640	2150	5530	7680
136	455490	2176	5504	7680
137	453314	2202	5478	7680
138	451112	2229	5451	7680
139	448883	2256	5424	7680
140	446627	2283	5397	7680
141	444344	2311	5369	7680

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142	442033	2339	5341	7680
143	439694	2367	5313	7680
144	437327	2396	5284	7680
145	434931	2425	5255	7680
146	432506	2454	5226	7680
147	430052	2484	5196	7680
148	427568	2514	5166	7680
149	425054	2544	5136	7680
150	422510	2575	5105	7680
151	419935	2606	5074	7680
152	417329	2637	5043	7680
153	414692	2669	5011	7680
154	412023	2701	4979	7680
155	409322	2734	4946	7680
156	406588	2767	4913	7680
157	403821	2800	4880	7680
158	401021	2834	4846	7680
159	398187	2869	4811	7680
160	395318	2903	4777	7680
161	392415	2938	4742	7680
162	389477	2974	4706	7680
163	386503	3010	4670	7680
164	383493	3046	4634	7680
165	380447	3083	4597	7680
166	377364	3120	4560	7680
167	374244	3158	4522	7680
168	371086	3196	4484	7680
169	367890	3235	4445	7680
170	364655	3274	4406	7680

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171	361381	3313	4367	7680
172	358068	3353	4327	7680
173	354715	3394	4286	7680
174	351321	3435	4245	7680
175	347886	3476	4204	7680
176	344410	3518	4162	7680
177	340892	3561	4119	7680
178	337331	3604	4076	7680
179	333727	3647	4033	7680
180	330080	3692	3988	7680
181	326388	3736	3944	7680
182	322652	3781	3899	7680
183	318871	3827	3853	7680
184	315044	3873	3807	7680
185	311171	3920	3760	7680
186	307251	3967	3713	7680
187	303284	4015	3665	7680
188	299269	4064	3616	7680
189	295205	4113	3567	7680
190	291092	4163	3517	7680
191	286929	4213	3467	7680
192	282716	4264	3416	7680
193	278452	4315	3365	7680
194	274137	4368	3312	7680
195	269769	4420	3260	7680
196	265349	4474	3206	7680
197	260875	4528	3152	7680
198	256347	4582	3098	7680
199	251765	4638	3042	7680

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HINDUJA HOUSING FINANCE

200	247127	4694	2986	7680
201	242433	4751	2929	7680
202	237682	4808	2872	7680
203	232874	4866	2814	7680
204	228008	4925	2755	7680
205	223083	4984	2696	7680
206	218099	5045	2635	7680
207	213054	5106	2574	7680
208	207948	5167	2513	7680
209	202781	5230	2450	7680
210	197551	5293	2387	7680
211	192258	5357	2323	7680
212	186901	5422	2258	7680
213	181479	5487	2193	7680
214	175992	5553	2127	7680
215	170439	5621	2059	7680
216	164818	5688	1992	7680
217	159130	5757	1923	7680
218	153373	5827	1853	7680
219	147546	5897	1783	7680
220	141649	5968	1712	7680
221	135681	6041	1639	7680
222	129640	6114	1566	7680
223	123526	6187	1493	7680
224	117339	6262	1418	7680
225	111077	6338	1342	7680
226	104739	6414	1266	7680
227	98325	6492	1188	7680
228	91833	6570	1110	7680

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229	85263	6650	1030	7680
230	78613	6730	950	7680
231	71883	6811	869	7680
232	65072	6894	786	7680
233	58178	6977	703	7680
234	51201	7061	619	7680
235	44140	7147	533	7680
236	36993	7233	447	7680
237	29760	7320	360	7680
238	22440	7409	271	7680
239	15031	7498	182	7680
240	7533	7533	91	7680

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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 406 , LAXMI PARK CHS FOURTH FLOOR , Street Name: GIMHAVANE TO UGWATWADI , Floor No: 4 TYPE A1 BUILDING, UGWATWADI, NEAR ZP SCHHOL AND GP GIMHAVANE, Dapoli, Maharashtra, 415712**
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.7,680.00
(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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