

Offer Cum Sanction Letter

Application No : MH/PNE/BRMT/A000001011

Date : 14 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	MR. RAJESH SURESH SALUNKE
Name of the Co-Applciant (s)	MRS. MAYURI RAJESH SALUNKHE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	GRRENWOOD PARK , NA , F/NO 11NR VARDVINAYAAPP TAL DAUND , , Rural , Daund , Maharashtra , India - 413801
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.31,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	9.50% Per Annum
EMI Amount	Rs.28,896.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.36,580.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.46,500.00 + Applicable taxes

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Life Insurance Premium	Rs.77,500.00 + Applicable taxes
Property Insurance Premium	Rs.62,000.00 + Applicable taxes
Property Address	NO :NA NA NA , NA , Street Name:Gopalwadi Road ,FloorNo:0Row House No 07, Green Park Residency,Gopal Wadi,Near Jijamata Bhauso High school,Daund,Maharashtra,413801
Sanction Conditions	E bill/Utility bill . Electricity Bill. Interior quotation (F&F). Loan Closure Proof. OCR proof. Property Tax receipt. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Tenant NOC. Utility Bills. Vacant property for Resale case. VAO Certificate/ Jamabandhi.

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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/PNE/BRMT/A000001011
Date of issue of KFS	14-08-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.31,00,000.00
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.28,896.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	9.50% 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 %	4.30 %	9.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.28,896.00	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	36580.00	-	-
Insurance Charges	-	-	One time	219480.00

Annual Percentage Rate (APR) (%) :	10.76 %
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.31,00,000.00
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.28,896.00
	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	9.50% 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. 3835040.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 36580.00
(b)	Payable to third-party routed through HHFL	Rs. 219480.00
7	Net disbursed amount	Rs. 2843940.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6935040.00
9	Annual Percentage Rate- Effective annualized interest rate	10.76 %
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	3100000	4354	24542	28896
2	3095646	4389	24507	28896
3	3091257	4424	24472	28896
4	3086833	4459	24437	28896
5	3082374	4494	24402	28896
6	3077880	4529	24367	28896
7	3073351	4565	24331	28896
8	3068786	4601	24295	28896
9	3064185	4638	24258	28896
10	3059547	4675	24221	28896
11	3054872	4712	24184	28896
12	3050160	4749	24147	28896
13	3045411	4786	24110	28896
14	3040625	4824	24072	28896
15	3035801	4863	24033	28896
16	3030938	4901	23995	28896
17	3026037	4940	23956	28896
18	3021097	4979	23917	28896
19	3016118	5018	23878	28896
20	3011100	5058	23838	28896
21	3006042	5098	23798	28896
22	3000944	5139	23757	28896
23	2995805	5179	23717	28896
24	2990626	5220	23676	28896
25	2985406	5262	23634	28896

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26	2980144	5303	23593	28896
27	2974841	5345	23551	28896
28	2969496	5387	23509	28896
29	2964109	5430	23466	28896
30	2958679	5473	23423	28896
31	2953206	5516	23380	28896
32	2947690	5560	23336	28896
33	2942130	5604	23292	28896
34	2936526	5649	23247	28896
35	2930877	5693	23203	28896
36	2925184	5738	23158	28896
37	2919446	5784	23112	28896
38	2913662	5830	23066	28896
39	2907832	5876	23020	28896
40	2901956	5922	22974	28896
41	2896034	5969	22927	28896
42	2890065	6016	22880	28896
43	2884049	6064	22832	28896
44	2877985	6112	22784	28896
45	2871873	6160	22736	28896
46	2865713	6209	22687	28896
47	2859504	6258	22638	28896
48	2853246	6308	22588	28896
49	2846938	6358	22538	28896
50	2840580	6408	22488	28896
51	2834172	6459	22437	28896
52	2827713	6510	22386	28896
53	2821203	6561	22335	28896
54	2814642	6613	22283	28896

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55	2808029	6666	22230	28896
56	2801363	6719	22177	28896
57	2794644	6772	22124	28896
58	2787872	6825	22071	28896
59	2781047	6879	22017	28896
60	2774168	6934	21962	28896
61	2767234	6989	21907	28896
62	2760245	7044	21852	28896
63	2753201	7100	21796	28896
64	2746101	7156	21740	28896
65	2738945	7213	21683	28896
66	2731732	7270	21626	28896
67	2724462	7327	21569	28896
68	2717135	7385	21511	28896
69	2709750	7444	21452	28896
70	2702306	7503	21393	28896
71	2694803	7562	21334	28896
72	2687241	7622	21274	28896
73	2679619	7682	21214	28896
74	2671937	7743	21153	28896
75	2664194	7804	21092	28896
76	2656390	7866	21030	28896
77	2648524	7929	20967	28896
78	2640595	7991	20905	28896
79	2632604	8055	20841	28896
80	2624549	8118	20778	28896
81	2616431	8183	20713	28896
82	2608248	8247	20649	28896
83	2600001	8313	20583	28896

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84	2591688	8378	20518	28896
85	2583310	8445	20451	28896
86	2574865	8512	20384	28896
87	2566353	8579	20317	28896
88	2557774	8647	20249	28896
89	2549127	8715	20181	28896
90	2540412	8784	20112	28896
91	2531628	8854	20042	28896
92	2522774	8924	19972	28896
93	2513850	8995	19901	28896
94	2504855	9066	19830	28896
95	2495789	9138	19758	28896
96	2486651	9210	19686	28896
97	2477441	9283	19613	28896
98	2468158	9356	19540	28896
99	2458802	9430	19466	28896
100	2449372	9505	19391	28896
101	2439867	9580	19316	28896
102	2430287	9656	19240	28896
103	2420631	9733	19163	28896
104	2410898	9810	19086	28896
105	2401088	9887	19009	28896
106	2391201	9966	18930	28896
107	2381235	10045	18851	28896
108	2371190	10124	18772	28896
109	2361066	10204	18692	28896
110	2350862	10285	18611	28896
111	2340577	10366	18530	28896
112	2330211	10448	18448	28896

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113	2319763	10531	18365	28896
114	2309232	10615	18281	28896
115	2298617	10699	18197	28896
116	2287918	10783	18113	28896
117	2277135	10869	18027	28896
118	2266266	10955	17941	28896
119	2255311	11041	17855	28896
120	2244270	11129	17767	28896
121	2233141	11217	17679	28896
122	2221924	11306	17590	28896
123	2210618	11395	17501	28896
124	2199223	11485	17411	28896
125	2187738	11576	17320	28896
126	2176162	11668	17228	28896
127	2164494	11760	17136	28896
128	2152734	11854	17042	28896
129	2140880	11947	16949	28896
130	2128933	12042	16854	28896
131	2116891	12137	16759	28896
132	2104754	12233	16663	28896
133	2092521	12330	16566	28896
134	2080191	12428	16468	28896
135	2067763	12526	16370	28896
136	2055237	12625	16271	28896
137	2042612	12725	16171	28896
138	2029887	12826	16070	28896
139	2017061	12928	15968	28896
140	2004133	13030	15866	28896
141	1991103	13133	15763	28896

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142	1977970	13237	15659	28896
143	1964733	13342	15554	28896
144	1951391	13447	15449	28896
145	1937944	13554	15342	28896
146	1924390	13661	15235	28896
147	1910729	13769	15127	28896
148	1896960	13878	15018	28896
149	1883082	13988	14908	28896
150	1869094	14099	14797	28896
151	1854995	14211	14685	28896
152	1840784	14323	14573	28896
153	1826461	14437	14459	28896
154	1812024	14551	14345	28896
155	1797473	14666	14230	28896
156	1782807	14782	14114	28896
157	1768025	14899	13997	28896
158	1753126	15017	13879	28896
159	1738109	15136	13760	28896
160	1722973	15256	13640	28896
161	1707717	15377	13519	28896
162	1692340	15498	13398	28896
163	1676842	15621	13275	28896
164	1661221	15745	13151	28896
165	1645476	15869	13027	28896
166	1629607	15995	12901	28896
167	1613612	16122	12774	28896
168	1597490	16249	12647	28896
169	1581241	16378	12518	28896
170	1564863	16508	12388	28896

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171	1548355	16638	12258	28896
172	1531717	16770	12126	28896
173	1514947	16903	11993	28896
174	1498044	17036	11860	28896
175	1481008	17171	11725	28896
176	1463837	17307	11589	28896
177	1446530	17444	11452	28896
178	1429086	17582	11314	28896
179	1411504	17722	11174	28896
180	1393782	17862	11034	28896
181	1375920	18003	10893	28896
182	1357917	18146	10750	28896
183	1339771	18289	10607	28896
184	1321482	18434	10462	28896
185	1303048	18580	10316	28896
186	1284468	18727	10169	28896
187	1265741	18876	10020	28896
188	1246865	19025	9871	28896
189	1227840	19176	9720	28896
190	1208664	19327	9569	28896
191	1189337	19480	9416	28896
192	1169857	19635	9261	28896
193	1150222	19790	9106	28896
194	1130432	19947	8949	28896
195	1110485	20105	8791	28896
196	1090380	20264	8632	28896
197	1070116	20424	8472	28896
198	1049692	20586	8310	28896
199	1029106	20749	8147	28896

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200	1008357	20913	7983	28896
201	987444	21079	7817	28896
202	966365	21246	7650	28896
203	945119	21414	7482	28896
204	923705	21583	7313	28896
205	902122	21754	7142	28896
206	880368	21926	6970	28896
207	858442	22100	6796	28896
208	836342	22275	6621	28896
209	814067	22451	6445	28896
210	791616	22629	6267	28896
211	768987	22808	6088	28896
212	746179	22989	5907	28896
213	723190	23171	5725	28896
214	700019	23354	5542	28896
215	676665	23539	5357	28896
216	653126	23725	5171	28896
217	629401	23913	4983	28896
218	605488	24103	4793	28896
219	581385	24293	4603	28896
220	557092	24486	4410	28896
221	532606	24680	4216	28896
222	507926	24875	4021	28896
223	483051	25072	3824	28896
224	457979	25270	3626	28896
225	432709	25470	3426	28896
226	407239	25672	3224	28896
227	381567	25875	3021	28896
228	355692	26080	2816	28896

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BORROWER

MRS. MAYURI RAJESH
SALUNKHE
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229	329612	26287	2609	28896
230	303325	26495	2401	28896
231	276830	26704	2192	28896
232	250126	26916	1980	28896
233	223210	27129	1767	28896
234	196081	27344	1552	28896
235	168737	27560	1336	28896
236	141177	27778	1118	28896
237	113399	27998	898	28896
238	85401	28220	676	28896
239	57181	28443	453	28896
240	28738	28668	228	28896
241	70	70	1	28896

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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 :NA NA NA , NA , Street Name:Gopalwadi Road ,FloorNo:0Row House No 07, Green Park Residency,Gopal Wadi,Near Jijamata Bhauso High school,Daund,Maharashtra,413801**
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.28,896.00
(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"

MR. RAJESH SURESH
SALUNKE
BORROWER

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CO-BORROWER1