

Offer Cum Sanction Letter

Application No : MH/NGR/NPUR/A000001648

Date : 20 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. DIMESH PANDURANG TIMANDE
Name of the Co-Applicant (s)	MRS. ASHWINI DIMESH TIMANDE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	HOUSE NO 95 , 0 , CO JAGDISH CHIKTE BYPAAS ROAD, NAGPUR , NEAR ARYAN LAWN SHRI NARAYAN NAGAR UMRED , Urban , Nagpur , Maharashtra , India - 441203
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.69,00,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.00% Per Annum
EMI Amount	Rs.62,700.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.81,420.00 (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.1,03,500.00 + Applicable taxes
Life Insurance Premium	Rs.1,72,500.00 + Applicable taxes
Property Insurance Premium	Rs.1,38,000.00 + Applicable taxes
Property Address	NO :Plot No 95 , P H NO 45 , Street Name:WARD NO 23 ,FloorNo:0MOUZA PARSODI,WITHIN LIMIT OF MUNICIPAL COUNCIL UMRED,TAH UMRED,Nagpur,Maharashtra,441203
Sanction Conditions	PDC -6 nos. Property Tax receipt. Rent Agreement. seller buyer pic in front of the property with selfie. 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/NGR/NPUR/A000001648
Date of issue of KFS	20-08-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.69,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	25 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	300 Months
Equated Monthly Instalment (EMI)	Rs.62,700.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.00% 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 %	3.80 %	10.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.62,700.00	300 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	81420.00	-	-
Insurance Charges	-	-	One time	488520.00

Annual Percentage Rate (APR) (%):	11.14 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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

*** Penal Charges**

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

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Part 2: Other qualitative information

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

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

Note:

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

ACKNOWLEDGEMENT:

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

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

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.69,00,000.00
2	Loan Term	300 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.62,700.00
	No. of EMIs	300
(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	10.00% 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. 11910000.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 81420.00
(b)	Payable to third-party routed through HHFL	Rs. 488520.00
7	Net disbursed amount	Rs. 6330060.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 18810000.00
9	Annual Percentage Rate- Effective annualized interest rate	11.14 %
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	6900000	5200	57500	62700
2	6894800	5243	57457	62700
3	6889557	5287	57413	62700
4	6884270	5331	57369	62700
5	6878939	5376	57324	62700
6	6873563	5420	57280	62700
7	6868143	5465	57235	62700
8	6862678	5511	57189	62700
9	6857167	5557	57143	62700
10	6851610	5603	57097	62700
11	6846007	5650	57050	62700
12	6840357	5697	57003	62700
13	6834660	5745	56955	62700
14	6828915	5792	56908	62700
15	6823123	5841	56859	62700
16	6817282	5889	56811	62700
17	6811393	5938	56762	62700
18	6805455	5988	56712	62700
19	6799467	6038	56662	62700
20	6793429	6088	56612	62700
21	6787341	6139	56561	62700
22	6781202	6190	56510	62700
23	6775012	6242	56458	62700
24	6768770	6294	56406	62700
25	6762476	6346	56354	62700

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26	6756130	6399	56301	62700
27	6749731	6452	56248	62700
28	6743279	6506	56194	62700
29	6736773	6560	56140	62700
30	6730213	6615	56085	62700
31	6723598	6670	56030	62700
32	6716928	6726	55974	62700
33	6710202	6782	55918	62700
34	6703420	6838	55862	62700
35	6696582	6895	55805	62700
36	6689687	6953	55747	62700
37	6682734	7011	55689	62700
38	6675723	7069	55631	62700
39	6668654	7128	55572	62700
40	6661526	7187	55513	62700
41	6654339	7247	55453	62700
42	6647092	7308	55392	62700
43	6639784	7368	55332	62700
44	6632416	7430	55270	62700
45	6624986	7492	55208	62700
46	6617494	7554	55146	62700
47	6609940	7617	55083	62700
48	6602323	7681	55019	62700
49	6594642	7745	54955	62700
50	6586897	7809	54891	62700
51	6579088	7874	54826	62700
52	6571214	7940	54760	62700
53	6563274	8006	54694	62700
54	6555268	8073	54627	62700

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55	6547195	8140	54560	62700
56	6539055	8208	54492	62700
57	6530847	8276	54424	62700
58	6522571	8345	54355	62700
59	6514226	8415	54285	62700
60	6505811	8485	54215	62700
61	6497326	8556	54144	62700
62	6488770	8627	54073	62700
63	6480143	8699	54001	62700
64	6471444	8771	53929	62700
65	6462673	8844	53856	62700
66	6453829	8918	53782	62700
67	6444911	8992	53708	62700
68	6435919	9067	53633	62700
69	6426852	9143	53557	62700
70	6417709	9219	53481	62700
71	6408490	9296	53404	62700
72	6399194	9373	53327	62700
73	6389821	9451	53249	62700
74	6380370	9530	53170	62700
75	6370840	9610	53090	62700
76	6361230	9690	53010	62700
77	6351540	9771	52929	62700
78	6341769	9852	52848	62700
79	6331917	9934	52766	62700
80	6321983	10017	52683	62700
81	6311966	10100	52600	62700
82	6301866	10184	52516	62700
83	6291682	10269	52431	62700

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84	6281413	10355	52345	62700
85	6271058	10441	52259	62700
86	6260617	10528	52172	62700
87	6250089	10616	52084	62700
88	6239473	10704	51996	62700
89	6228769	10794	51906	62700
90	6217975	10884	51816	62700
91	6207091	10974	51726	62700
92	6196117	11066	51634	62700
93	6185051	11158	51542	62700
94	6173893	11251	51449	62700
95	6162642	11345	51355	62700
96	6151297	11439	51261	62700
97	6139858	11535	51165	62700
98	6128323	11631	51069	62700
99	6116692	11728	50972	62700
100	6104964	11825	50875	62700
101	6093139	11924	50776	62700
102	6081215	12023	50677	62700
103	6069192	12123	50577	62700
104	6057069	12224	50476	62700
105	6044845	12326	50374	62700
106	6032519	12429	50271	62700
107	6020090	12533	50167	62700
108	6007557	12637	50063	62700
109	5994920	12742	49958	62700
110	5982178	12849	49851	62700
111	5969329	12956	49744	62700
112	5956373	13064	49636	62700

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113	5943309	13172	49528	62700
114	5930137	13282	49418	62700
115	5916855	13393	49307	62700
116	5903462	13504	49196	62700
117	5889958	13617	49083	62700
118	5876341	13730	48970	62700
119	5862611	13845	48855	62700
120	5848766	13960	48740	62700
121	5834806	14077	48623	62700
122	5820729	14194	48506	62700
123	5806535	14312	48388	62700
124	5792223	14431	48269	62700
125	5777792	14552	48148	62700
126	5763240	14673	48027	62700
127	5748567	14795	47905	62700
128	5733772	14919	47781	62700
129	5718853	15043	47657	62700
130	5703810	15168	47532	62700
131	5688642	15295	47405	62700
132	5673347	15422	47278	62700
133	5657925	15551	47149	62700
134	5642374	15680	47020	62700
135	5626694	15811	46889	62700
136	5610883	15943	46757	62700
137	5594940	16076	46624	62700
138	5578864	16209	46491	62700
139	5562655	16345	46355	62700
140	5546310	16481	46219	62700
141	5529829	16618	46082	62700

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142	5513211	16757	45943	62700
143	5496454	16896	45804	62700
144	5479558	17037	45663	62700
145	5462521	17179	45521	62700
146	5445342	17322	45378	62700
147	5428020	17467	45233	62700
148	5410553	17612	45088	62700
149	5392941	17759	44941	62700
150	5375182	17907	44793	62700
151	5357275	18056	44644	62700
152	5339219	18207	44493	62700
153	5321012	18358	44342	62700
154	5302654	18511	44189	62700
155	5284143	18665	44035	62700
156	5265478	18821	43879	62700
157	5246657	18978	43722	62700
158	5227679	19136	43564	62700
159	5208543	19295	43405	62700
160	5189248	19456	43244	62700
161	5169792	19618	43082	62700
162	5150174	19782	42918	62700
163	5130392	19947	42753	62700
164	5110445	20113	42587	62700
165	5090332	20281	42419	62700
166	5070051	20450	42250	62700
167	5049601	20620	42080	62700
168	5028981	20792	41908	62700
169	5008189	20965	41735	62700
170	4987224	21140	41560	62700

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171	4966084	21316	41384	62700
172	4944768	21494	41206	62700
173	4923274	21673	41027	62700
174	4901601	21853	40847	62700
175	4879748	22035	40665	62700
176	4857713	22219	40481	62700
177	4835494	22404	40296	62700
178	4813090	22591	40109	62700
179	4790499	22779	39921	62700
180	4767720	22969	39731	62700
181	4744751	23160	39540	62700
182	4721591	23353	39347	62700
183	4698238	23548	39152	62700
184	4674690	23744	38956	62700
185	4650946	23942	38758	62700
186	4627004	24142	38558	62700
187	4602862	24343	38357	62700
188	4578519	24546	38154	62700
189	4553973	24750	37950	62700
190	4529223	24956	37744	62700
191	4504267	25164	37536	62700
192	4479103	25374	37326	62700
193	4453729	25586	37114	62700
194	4428143	25799	36901	62700
195	4402344	26014	36686	62700
196	4376330	26231	36469	62700
197	4350099	26449	36251	62700
198	4323650	26670	36030	62700
199	4296980	26892	35808	62700

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200	4270088	27116	35584	62700
201	4242972	27342	35358	62700
202	4215630	27570	35130	62700
203	4188060	27800	34900	62700
204	4160260	28031	34669	62700
205	4132229	28265	34435	62700
206	4103964	28500	34200	62700
207	4075464	28738	33962	62700
208	4046726	28977	33723	62700
209	4017749	29219	33481	62700
210	3988530	29462	33238	62700
211	3959068	29708	32992	62700
212	3929360	29955	32745	62700
213	3899405	30205	32495	62700
214	3869200	30457	32243	62700
215	3838743	30710	31990	62700
216	3808033	30966	31734	62700
217	3777067	31224	31476	62700
218	3745843	31485	31215	62700
219	3714358	31747	30953	62700
220	3682611	32012	30688	62700
221	3650599	32278	30422	62700
222	3618321	32547	30153	62700
223	3585774	32819	29881	62700
224	3552955	33092	29608	62700
225	3519863	33368	29332	62700
226	3486495	33646	29054	62700
227	3452849	33926	28774	62700
228	3418923	34209	28491	62700

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HINDUJA HOUSING FINANCE

229	3384714	34494	28206	62700
230	3350220	34782	27918	62700
231	3315438	35071	27629	62700
232	3280367	35364	27336	62700
233	3245003	35658	27042	62700
234	3209345	35955	26745	62700
235	3173390	36255	26445	62700
236	3137135	36557	26143	62700
237	3100578	36862	25838	62700
238	3063716	37169	25531	62700
239	3026547	37479	25221	62700
240	2989068	37791	24909	62700
241	2951277	38106	24594	62700
242	2913171	38424	24276	62700
243	2874747	38744	23956	62700
244	2836003	39067	23633	62700
245	2796936	39392	23308	62700
246	2757544	39720	22980	62700
247	2717824	40051	22649	62700
248	2677773	40385	22315	62700
249	2637388	40722	21978	62700
250	2596666	41061	21639	62700
251	2555605	41403	21297	62700
252	2514202	41748	20952	62700
253	2472454	42096	20604	62700
254	2430358	42447	20253	62700
255	2387911	42801	19899	62700
256	2345110	43157	19543	62700
257	2301953	43517	19183	62700

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258	2258436	43880	18820	62700
259	2214556	44245	18455	62700
260	2170311	44614	18086	62700
261	2125697	44986	17714	62700
262	2080711	45361	17339	62700
263	2035350	45739	16961	62700
264	1989611	46120	16580	62700
265	1943491	46504	16196	62700
266	1896987	46892	15808	62700
267	1850095	47283	15417	62700
268	1802812	47677	15023	62700
269	1755135	48074	14626	62700
270	1707061	48474	14226	62700
271	1658587	48878	13822	62700
272	1609709	49286	13414	62700
273	1560423	49696	13004	62700
274	1510727	50111	12589	62700
275	1460616	50528	12172	62700
276	1410088	50949	11751	62700
277	1359139	51374	11326	62700
278	1307765	51802	10898	62700
279	1255963	52234	10466	62700
280	1203729	52669	10031	62700
281	1151060	53108	9592	62700
282	1097952	53550	9150	62700
283	1044402	53997	8703	62700
284	990405	54447	8253	62700
285	935958	54900	7800	62700
286	881058	55358	7342	62700

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HINDUJA HOUSING FINANCE

287	825700	55819	6881	62700
288	769881	56284	6416	62700
289	713597	56753	5947	62700
290	656844	57226	5474	62700
291	599618	57703	4997	62700
292	541915	58184	4516	62700
293	483731	58669	4031	62700
294	425062	59158	3542	62700
295	365904	59651	3049	62700
296	306253	60148	2552	62700
297	246105	60649	2051	62700
298	185456	61155	1545	62700
299	124301	61664	1036	62700
300	62637	62178	522	62700
301	459	459	4	62700

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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 95 , P H NO 45 , Street Name: WARD NO 23 , Floor No: 0 MOUZA PARSODI, WITHIN LIMIT OF MUNICIPAL COUNCIL UMRED, TAH UMRED, Nagpur, Maharashtra, 441203**
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.62,700.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	300 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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