

Offer Cum Sanction Letter

Application No : MH/KLP/KLPR/A000003900

Date : 17 Sep 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. AMOL ASHOK CHINCHOLKAR
Name of the Co-Applciant (s)	MRS. RAMA MADHAV JOSHI MRS. POONAM ONKAR PATIL
Name of the Guarantor / PoA (if applicable)	MRS. POONAM ONKAR PATIL
Address of the Applicant	FLAT NO 503 RS NO 10 , DESHMUKH HIGHSCHOOL SANEGURUJIVASAHT KOLHAPUR CITY , 92 PLOT 4 K SEVEN BREEZE NANDINI RESIDENCY NEAR VJ , TAL KARVIR KOLHAPUR CITY POKLOHAPUR CITY , Urban , kolhapur , Maharashtra , India - 416012
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.18,70,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.21,246.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.22,066.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil

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BORROWER

MRS. RAMA MADHAV
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CO-BORROWER1

MRS. POONAM ONKAR
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GUARANTOR



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CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.28,050.00 + Applicable taxes
Life Insurance Premium	Rs.46,750.00 + Applicable taxes
Property Insurance Premium	Rs.37,400.00 + Applicable taxes
Property Address	NO :Flat No 503 5th floor , K Seven Breeze , Street Name:Nandini Residency ,FloorNo:5NA,Behind Deshmukh Highschool,Saneguruji Vasahat,kolhapur,Maharashtra,416012
Sanction Conditions	Property Tax receipt.

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APPROACH FOR GRADATION OF RISKS

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

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

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

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

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

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KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/KLP/KLPR/A000003900
Date of issue of KFS	17-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.18,70,000.00
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.21,246.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.21,246.00	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	22066.00	-	-
Insurance Charges	-	-	One time	99297.00

Annual Percentage Rate (APR) (%) :	13.61 %
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.18,70,000.00
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.21,246.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	12.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 3229040.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 22066.00
(b)	Payable to third-party routed through HHFL	Rs. 99297.00
7	Net disbursed amount	Rs. 1748637.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5099040.00
9	Annual Percentage Rate- Effective annualized interest rate	13.61 %
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	1870000	1767	19479	21246
2	1868233	1785	19461	21246
3	1866448	1804	19442	21246
4	1864644	1823	19423	21246
5	1862821	1842	19404	21246
6	1860979	1861	19385	21246
7	1859118	1880	19366	21246
8	1857238	1900	19346	21246
9	1855338	1920	19326	21246
10	1853418	1940	19306	21246
11	1851478	1960	19286	21246
12	1849518	1980	19266	21246
13	1847538	2001	19245	21246
14	1845537	2022	19224	21246
15	1843515	2043	19203	21246
16	1841472	2064	19182	21246
17	1839408	2086	19160	21246
18	1837322	2107	19139	21246
19	1835215	2129	19117	21246
20	1833086	2151	19095	21246
21	1830935	2174	19072	21246
22	1828761	2196	19050	21246
23	1826565	2219	19027	21246
24	1824346	2242	19004	21246
25	1822104	2266	18980	21246

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26	1819838	2289	18957	21246
27	1817549	2313	18933	21246
28	1815236	2337	18909	21246
29	1812899	2362	18884	21246
30	1810537	2386	18860	21246
31	1808151	2411	18835	21246
32	1805740	2436	18810	21246
33	1803304	2462	18784	21246
34	1800842	2487	18759	21246
35	1798355	2513	18733	21246
36	1795842	2539	18707	21246
37	1793303	2566	18680	21246
38	1790737	2592	18654	21246
39	1788145	2619	18627	21246
40	1785526	2647	18599	21246
41	1782879	2674	18572	21246
42	1780205	2702	18544	21246
43	1777503	2730	18516	21246
44	1774773	2759	18487	21246
45	1772014	2788	18458	21246
46	1769226	2817	18429	21246
47	1766409	2846	18400	21246
48	1763563	2876	18370	21246
49	1760687	2906	18340	21246
50	1757781	2936	18310	21246
51	1754845	2966	18280	21246
52	1751879	2997	18249	21246
53	1748882	3028	18218	21246
54	1745854	3060	18186	21246

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55	1742794	3092	18154	21246
56	1739702	3124	18122	21246
57	1736578	3157	18089	21246
58	1733421	3190	18056	21246
59	1730231	3223	18023	21246
60	1727008	3256	17990	21246
61	1723752	3290	17956	21246
62	1720462	3325	17921	21246
63	1717137	3359	17887	21246
64	1713778	3394	17852	21246
65	1710384	3430	17816	21246
66	1706954	3465	17781	21246
67	1703489	3501	17745	21246
68	1699988	3538	17708	21246
69	1696450	3575	17671	21246
70	1692875	3612	17634	21246
71	1689263	3650	17596	21246
72	1685613	3688	17558	21246
73	1681925	3726	17520	21246
74	1678199	3765	17481	21246
75	1674434	3804	17442	21246
76	1670630	3844	17402	21246
77	1666786	3884	17362	21246
78	1662902	3924	17322	21246
79	1658978	3965	17281	21246
80	1655013	4006	17240	21246
81	1651007	4048	17198	21246
82	1646959	4090	17156	21246
83	1642869	4133	17113	21246

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84	1638736	4176	17070	21246
85	1634560	4219	17027	21246
86	1630341	4263	16983	21246
87	1626078	4308	16938	21246
88	1621770	4353	16893	21246
89	1617417	4398	16848	21246
90	1613019	4444	16802	21246
91	1608575	4490	16756	21246
92	1604085	4537	16709	21246
93	1599548	4584	16662	21246
94	1594964	4632	16614	21246
95	1590332	4680	16566	21246
96	1585652	4729	16517	21246
97	1580923	4778	16468	21246
98	1576145	4828	16418	21246
99	1571317	4878	16368	21246
100	1566439	4929	16317	21246
101	1561510	4980	16266	21246
102	1556530	5032	16214	21246
103	1551498	5085	16161	21246
104	1546413	5138	16108	21246
105	1541275	5191	16055	21246
106	1536084	5245	16001	21246
107	1530839	5300	15946	21246
108	1525539	5355	15891	21246
109	1520184	5411	15835	21246
110	1514773	5467	15779	21246
111	1509306	5524	15722	21246
112	1503782	5582	15664	21246

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113	1498200	5640	15606	21246
114	1492560	5699	15547	21246
115	1486861	5758	15488	21246
116	1481103	5818	15428	21246
117	1475285	5878	15368	21246
118	1469407	5940	15306	21246
119	1463467	6002	15244	21246
120	1457465	6064	15182	21246
121	1451401	6127	15119	21246
122	1445274	6191	15055	21246
123	1439083	6256	14990	21246
124	1432827	6321	14925	21246
125	1426506	6387	14859	21246
126	1420119	6453	14793	21246
127	1413666	6520	14726	21246
128	1407146	6588	14658	21246
129	1400558	6657	14589	21246
130	1393901	6726	14520	21246
131	1387175	6796	14450	21246
132	1380379	6867	14379	21246
133	1373512	6939	14307	21246
134	1366573	7011	14235	21246
135	1359562	7084	14162	21246
136	1352478	7158	14088	21246
137	1345320	7232	14014	21246
138	1338088	7308	13938	21246
139	1330780	7384	13862	21246
140	1323396	7461	13785	21246
141	1315935	7538	13708	21246

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142	1308397	7617	13629	21246
143	1300780	7696	13550	21246
144	1293084	7776	13470	21246
145	1285308	7857	13389	21246
146	1277451	7939	13307	21246
147	1269512	8022	13224	21246
148	1261490	8105	13141	21246
149	1253385	8190	13056	21246
150	1245195	8275	12971	21246
151	1236920	8361	12885	21246
152	1228559	8449	12797	21246
153	1220110	8537	12709	21246
154	1211573	8625	12621	21246
155	1202948	8715	12531	21246
156	1194233	8806	12440	21246
157	1185427	8898	12348	21246
158	1176529	8990	12256	21246
159	1167539	9084	12162	21246
160	1158455	9179	12067	21246
161	1149276	9274	11972	21246
162	1140002	9371	11875	21246
163	1130631	9469	11777	21246
164	1121162	9567	11679	21246
165	1111595	9667	11579	21246
166	1101928	9768	11478	21246
167	1092160	9869	11377	21246
168	1082291	9972	11274	21246
169	1072319	10076	11170	21246
170	1062243	10181	11065	21246

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171	1052062	10287	10959	21246
172	1041775	10394	10852	21246
173	1031381	10502	10744	21246
174	1020879	10612	10634	21246
175	1010267	10722	10524	21246
176	999545	10834	10412	21246
177	988711	10947	10299	21246
178	977764	11061	10185	21246
179	966703	11176	10070	21246
180	955527	11293	9953	21246
181	944234	11410	9836	21246
182	932824	11529	9717	21246
183	921295	11649	9597	21246
184	909646	11771	9475	21246
185	897875	11893	9353	21246
186	885982	12017	9229	21246
187	873965	12142	9104	21246
188	861823	12269	8977	21246
189	849554	12396	8850	21246
190	837158	12526	8720	21246
191	824632	12656	8590	21246
192	811976	12788	8458	21246
193	799188	12921	8325	21246
194	786267	13056	8190	21246
195	773211	13192	8054	21246
196	760019	13329	7917	21246
197	746690	13468	7778	21246
198	733222	13608	7638	21246
199	719614	13750	7496	21246

MR. AMOL ASHOK
CHINCHOLKAR
BORROWER

MRS. RAMA MADHAV
JOSHI
CO-BORROWER1

MRS. POONAM ONKAR
PATIL
GUARANTOR



HINDUJA HOUSING FINANCE

200	705864	13893	7353	21246
201	691971	14038	7208	21246
202	677933	14184	7062	21246
203	663749	14332	6914	21246
204	649417	14481	6765	21246
205	634936	14632	6614	21246
206	620304	14785	6461	21246
207	605519	14939	6307	21246
208	590580	15094	6152	21246
209	575486	15251	5995	21246
210	560235	15410	5836	21246
211	544825	15571	5675	21246
212	529254	15733	5513	21246
213	513521	15897	5349	21246
214	497624	16062	5184	21246
215	481562	16230	5016	21246
216	465332	16399	4847	21246
217	448933	16570	4676	21246
218	432363	16742	4504	21246
219	415621	16917	4329	21246
220	398704	17093	4153	21246
221	381611	17271	3975	21246
222	364340	17451	3795	21246
223	346889	17633	3613	21246
224	329256	17816	3430	21246
225	311440	18002	3244	21246
226	293438	18189	3057	21246
227	275249	18379	2867	21246
228	256870	18570	2676	21246

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HINDUJA HOUSING FINANCE

229	238300	18764	2482	21246
230	219536	18959	2287	21246
231	200577	19157	2089	21246
232	181420	19356	1890	21246
233	162064	19558	1688	21246
234	142506	19762	1484	21246
235	122744	19967	1279	21246
236	102777	20175	1071	21246
237	82602	20386	860	21246
238	62216	20598	648	21246
239	41618	20812	434	21246
240	20806	20806	217	21246

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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 503 5th floor , K Seven Breeze , Street Name: Nandini Residency , Floor No: 5NA, Behind Deshmukh Highschool, Saneguraji Vasahat, Kolhapur, Maharashtra, 416012**
2. Name of the Guarantor(s) if any: **MRS. POONAM ONKAR PATIL**
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.21,246.00
(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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