

Offer Cum Sanction Letter

Application No : MH/CHU/CHIL/A0000000457

Date : 21 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. MANGESH GOPAL MESTRI
Name of the Co-Applicant (s)	MRS. MANALI MANGESH MESTRI
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	1171 , 0 , KHADAK WADI , , Semiurban , Khed , Maharashtra , India - 415709
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.12,80,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.14,996.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.15,104.00 (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.19,200.00 + Applicable taxes

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

Life Insurance Premium	Rs.32,000.00 + Applicable taxes
Property Insurance Premium	Rs.25,600.00 + Applicable taxes
Property Address	NO :Flat No 4 , VEDANT RESIDENCY UPPER FIRST FLOOR , Street Name:MUMBAI GOA HIGHWAY ,FloorNo:1A WING,BHARNE,NEAR KALKAI TEMPLE,Khed,Maharashtra,415621
Sanction Conditions	Electricity Bill. Foreclosure letter. Loan Closure Proof. OCR proof. Other loan -statement of account. Signed ATS/ Sale Agreement.

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

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.

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

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.

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/CHU/CHIL/A000000457
Date of issue of KFS	21-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.12,80,000.00
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.14,996.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.00% Per Annum

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	0.80 %	13.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.14,996.00	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	15104.00	-	-
Insurance Charges	-	-	One time	90624.00

Annual Percentage Rate (APR) (%):	14.46 %
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.

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

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

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

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)

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.12,80,000.00
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.14,996.00
	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	13.00% 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. 2319040.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 15104.00
(b)	Payable to third-party routed through HHFL	Rs. 90624.00
7	Net disbursed amount	Rs. 1174272.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3599040.00
9	Annual Percentage Rate- Effective annualized interest rate	14.46 %
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

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	1280000	1129	13867	14996
2	1278871	1142	13854	14996
3	1277729	1154	13842	14996
4	1276575	1166	13830	14996
5	1275409	1179	13817	14996
6	1274230	1192	13804	14996
7	1273038	1205	13791	14996
8	1271833	1218	13778	14996
9	1270615	1231	13765	14996
10	1269384	1244	13752	14996
11	1268140	1258	13738	14996
12	1266882	1271	13725	14996
13	1265611	1285	13711	14996
14	1264326	1299	13697	14996
15	1263027	1313	13683	14996
16	1261714	1327	13669	14996
17	1260387	1342	13654	14996
18	1259045	1356	13640	14996
19	1257689	1371	13625	14996
20	1256318	1386	13610	14996
21	1254932	1401	13595	14996
22	1253531	1416	13580	14996
23	1252115	1431	13565	14996
24	1250684	1447	13549	14996
25	1249237	1463	13533	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

26	1247774	1478	13518	14996
27	1246296	1494	13502	14996
28	1244802	1511	13485	14996
29	1243291	1527	13469	14996
30	1241764	1544	13452	14996
31	1240220	1560	13436	14996
32	1238660	1577	13419	14996
33	1237083	1594	13402	14996
34	1235489	1612	13384	14996
35	1233877	1629	13367	14996
36	1232248	1647	13349	14996
37	1230601	1664	13332	14996
38	1228937	1683	13313	14996
39	1227254	1701	13295	14996
40	1225553	1719	13277	14996
41	1223834	1738	13258	14996
42	1222096	1757	13239	14996
43	1220339	1776	13220	14996
44	1218563	1795	13201	14996
45	1216768	1814	13182	14996
46	1214954	1834	13162	14996
47	1213120	1854	13142	14996
48	1211266	1874	13122	14996
49	1209392	1894	13102	14996
50	1207498	1915	13081	14996
51	1205583	1936	13060	14996
52	1203647	1956	13040	14996
53	1201691	1978	13018	14996
54	1199713	1999	12997	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

55	1197714	2021	12975	14996
56	1195693	2043	12953	14996
57	1193650	2065	12931	14996
58	1191585	2087	12909	14996
59	1189498	2110	12886	14996
60	1187388	2133	12863	14996
61	1185255	2156	12840	14996
62	1183099	2179	12817	14996
63	1180920	2203	12793	14996
64	1178717	2227	12769	14996
65	1176490	2251	12745	14996
66	1174239	2275	12721	14996
67	1171964	2300	12696	14996
68	1169664	2325	12671	14996
69	1167339	2350	12646	14996
70	1164989	2375	12621	14996
71	1162614	2401	12595	14996
72	1160213	2427	12569	14996
73	1157786	2453	12543	14996
74	1155333	2480	12516	14996
75	1152853	2507	12489	14996
76	1150346	2534	12462	14996
77	1147812	2561	12435	14996
78	1145251	2589	12407	14996
79	1142662	2617	12379	14996
80	1140045	2646	12350	14996
81	1137399	2674	12322	14996
82	1134725	2703	12293	14996
83	1132022	2732	12264	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

84	1129290	2762	12234	14996
85	1126528	2792	12204	14996
86	1123736	2822	12174	14996
87	1120914	2853	12143	14996
88	1118061	2884	12112	14996
89	1115177	2915	12081	14996
90	1112262	2946	12050	14996
91	1109316	2978	12018	14996
92	1106338	3011	11985	14996
93	1103327	3043	11953	14996
94	1100284	3076	11920	14996
95	1097208	3110	11886	14996
96	1094098	3143	11853	14996
97	1090955	3177	11819	14996
98	1087778	3212	11784	14996
99	1084566	3247	11749	14996
100	1081319	3282	11714	14996
101	1078037	3317	11679	14996
102	1074720	3353	11643	14996
103	1071367	3390	11606	14996
104	1067977	3426	11570	14996
105	1064551	3463	11533	14996
106	1061088	3501	11495	14996
107	1057587	3539	11457	14996
108	1054048	3577	11419	14996
109	1050471	3616	11380	14996
110	1046855	3655	11341	14996
111	1043200	3695	11301	14996
112	1039505	3735	11261	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

113	1035770	3775	11221	14996
114	1031995	3816	11180	14996
115	1028179	3857	11139	14996
116	1024322	3899	11097	14996
117	1020423	3941	11055	14996
118	1016482	3984	11012	14996
119	1012498	4027	10969	14996
120	1008471	4071	10925	14996
121	1004400	4115	10881	14996
122	1000285	4160	10836	14996
123	996125	4205	10791	14996
124	991920	4250	10746	14996
125	987670	4296	10700	14996
126	983374	4343	10653	14996
127	979031	4390	10606	14996
128	974641	4437	10559	14996
129	970204	4485	10511	14996
130	965719	4534	10462	14996
131	961185	4583	10413	14996
132	956602	4633	10363	14996
133	951969	4683	10313	14996
134	947286	4734	10262	14996
135	942552	4785	10211	14996
136	937767	4837	10159	14996
137	932930	4889	10107	14996
138	928041	4942	10054	14996
139	923099	4996	10000	14996
140	918103	5050	9946	14996
141	913053	5105	9891	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

142	907948	5160	9836	14996
143	902788	5216	9780	14996
144	897572	5272	9724	14996
145	892300	5329	9667	14996
146	886971	5387	9609	14996
147	881584	5446	9550	14996
148	876138	5505	9491	14996
149	870633	5564	9432	14996
150	865069	5624	9372	14996
151	859445	5685	9311	14996
152	853760	5747	9249	14996
153	848013	5809	9187	14996
154	842204	5872	9124	14996
155	836332	5936	9060	14996
156	830396	6000	8996	14996
157	824396	6065	8931	14996
158	818331	6131	8865	14996
159	812200	6197	8799	14996
160	806003	6264	8732	14996
161	799739	6332	8664	14996
162	793407	6401	8595	14996
163	787006	6470	8526	14996
164	780536	6540	8456	14996
165	773996	6611	8385	14996
166	767385	6683	8313	14996
167	760702	6755	8241	14996
168	753947	6828	8168	14996
169	747119	6902	8094	14996
170	740217	6977	8019	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

171	733240	7053	7943	14996
172	726187	7129	7867	14996
173	719058	7206	7790	14996
174	711852	7284	7712	14996
175	704568	7363	7633	14996
176	697205	7443	7553	14996
177	689762	7524	7472	14996
178	682238	7605	7391	14996
179	674633	7687	7309	14996
180	666946	7771	7225	14996
181	659175	7855	7141	14996
182	651320	7940	7056	14996
183	643380	8026	6970	14996
184	635354	8113	6883	14996
185	627241	8201	6795	14996
186	619040	8290	6706	14996
187	610750	8380	6616	14996
188	602370	8470	6526	14996
189	593900	8562	6434	14996
190	585338	8655	6341	14996
191	576683	8749	6247	14996
192	567934	8843	6153	14996
193	559091	8939	6057	14996
194	550152	9036	5960	14996
195	541116	9134	5862	14996
196	531982	9233	5763	14996
197	522749	9333	5663	14996
198	513416	9434	5562	14996
199	503982	9536	5460	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	494446	9640	5356	14996
201	484806	9744	5252	14996
202	475062	9849	5147	14996
203	465213	9956	5040	14996
204	455257	10064	4932	14996
205	445193	10173	4823	14996
206	435020	10283	4713	14996
207	424737	10395	4601	14996
208	414342	10507	4489	14996
209	403835	10621	4375	14996
210	393214	10736	4260	14996
211	382478	10852	4144	14996
212	371626	10970	4026	14996
213	360656	11089	3907	14996
214	349567	11209	3787	14996
215	338358	11330	3666	14996
216	327028	11453	3543	14996
217	315575	11577	3419	14996
218	303998	11703	3293	14996
219	292295	11829	3167	14996
220	280466	11958	3038	14996
221	268508	12087	2909	14996
222	256421	12218	2778	14996
223	244203	12350	2646	14996
224	231853	12484	2512	14996
225	219369	12620	2376	14996
226	206749	12756	2240	14996
227	193993	12894	2102	14996
228	181099	13034	1962	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	168065	13175	1821	14996
230	154890	13318	1678	14996
231	141572	13462	1534	14996
232	128110	13608	1388	14996
233	114502	13756	1240	14996
234	100746	13905	1091	14996
235	86841	14055	941	14996
236	72786	14207	789	14996
237	58579	14361	635	14996
238	44218	14517	479	14996
239	29701	14674	322	14996
240	15027	14833	163	14996
241	194	194	2	14996

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

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 4 , VEDANT RESIDENCY UPPER FIRST FLOOR , Street Name: MUMBAI GOA HIGHWAY , Floor No: 1A WING, BHARNE, NEAR KALKAI TEMPLE, Khed, Maharashtra, 415621**
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.

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

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.14,996.00
(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.

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

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.

MR. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1

- 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. MANGESH
GOPAL MESTRI
BORROWER

MRS. MANALI MANGESH
MESTRI
CO-BORROWER1