

Offer Cum Sanction Letter

Application No : MH/MRD/MRAD/A000000798

Date : 12 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	MRS. DEZY VIMAL TIWARI
Name of the Co-Applicant (s)	MR. VIMAL KUMAR RAJAMANI TIWARI
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	2ND FLOOR B207 , JAI AMBE CHS ANAND NAGAR , NEW LINK ROAD OPP MEGA MALL OSHIWARA JOGESHWARI , WEST MUMBAI ANDHERI MUMBAI SUBURBAN , Urban , JOGESHWARI WEST , Maharashtra , India - 400102
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.30,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.00% Per Annum
EMI Amount	Rs.28,951.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.35,400.00 (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.45,000.00 + Applicable taxes
Life Insurance Premium	Rs.75,000.00 + Applicable taxes
Property Insurance Premium	Rs.60,000.00 + Applicable taxes
Property Address	NO :Flat No 102, 1st Floor , Building No EC 130 , Street Name:Jawaharlal Nehru Road ,FloorNo:1Society Known as Aquarious CHSL,Evershine City Avenue, Sector 4, S No 253-202PT,of village Achole, Near Krishna Vandan CHSL,Vasai,Maharashtra,401208
Sanction Conditions	Canclation of MODT/Charge Created BY BT Bank/FI. E bill/Utility bill . List of documents. Mail confirmation from HR. NA order/Certificate. NOC for Mortgage from Builder. Other loan -statement of account. Parent document. Permission to mortgage. QC/ CC/ Possession certificate. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Utility Bills. 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/MRD/MRAD/A000000798
Date of issue of KFS	12-09-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.30,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.28,951.00
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.28,951.00	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	35400.00	-	-
Insurance Charges	-	-	One time	212400.00

Annual Percentage Rate (APR) (%):	11.29 %
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.30,00,000.00
2	Loan Term	240 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.28,951.00
	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	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. 3948240.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 35400.00
(b)	Payable to third-party routed through HHFL	Rs. 212400.00
7	Net disbursed amount	Rs. 2752200.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6948240.00
9	Annual Percentage Rate- Effective annualized interest rate	11.29 %
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	3000000	3951	25000	28951
2	2996049	3984	24967	28951
3	2992065	4017	24934	28951
4	2988048	4051	24900	28951
5	2983997	4084	24867	28951
6	2979913	4118	24833	28951
7	2975795	4153	24798	28951
8	2971642	4187	24764	28951
9	2967455	4222	24729	28951
10	2963233	4257	24694	28951
11	2958976	4293	24658	28951
12	2954683	4329	24622	28951
13	2950354	4365	24586	28951
14	2945989	4401	24550	28951
15	2941588	4438	24513	28951
16	2937150	4475	24476	28951
17	2932675	4512	24439	28951
18	2928163	4550	24401	28951
19	2923613	4588	24363	28951
20	2919025	4626	24325	28951
21	2914399	4664	24287	28951
22	2909735	4703	24248	28951
23	2905032	4742	24209	28951
24	2900290	4782	24169	28951
25	2895508	4822	24129	28951

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26	2890686	4862	24089	28951
27	2885824	4902	24049	28951
28	2880922	4943	24008	28951
29	2875979	4985	23966	28951
30	2870994	5026	23925	28951
31	2865968	5068	23883	28951
32	2860900	5110	23841	28951
33	2855790	5153	23798	28951
34	2850637	5196	23755	28951
35	2845441	5239	23712	28951
36	2840202	5283	23668	28951
37	2834919	5327	23624	28951
38	2829592	5371	23580	28951
39	2824221	5416	23535	28951
40	2818805	5461	23490	28951
41	2813344	5506	23445	28951
42	2807838	5552	23399	28951
43	2802286	5599	23352	28951
44	2796687	5645	23306	28951
45	2791042	5692	23259	28951
46	2785350	5740	23211	28951
47	2779610	5788	23163	28951
48	2773822	5836	23115	28951
49	2767986	5884	23067	28951
50	2762102	5933	23018	28951
51	2756169	5983	22968	28951
52	2750186	6033	22918	28951
53	2744153	6083	22868	28951
54	2738070	6134	22817	28951

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55	2731936	6185	22766	28951
56	2725751	6236	22715	28951
57	2719515	6288	22663	28951
58	2713227	6341	22610	28951
59	2706886	6394	22557	28951
60	2700492	6447	22504	28951
61	2694045	6501	22450	28951
62	2687544	6555	22396	28951
63	2680989	6609	22342	28951
64	2674380	6665	22286	28951
65	2667715	6720	22231	28951
66	2660995	6776	22175	28951
67	2654219	6833	22118	28951
68	2647386	6889	22062	28951
69	2640497	6947	22004	28951
70	2633550	7005	21946	28951
71	2626545	7063	21888	28951
72	2619482	7122	21829	28951
73	2612360	7181	21770	28951
74	2605179	7241	21710	28951
75	2597938	7302	21649	28951
76	2590636	7362	21589	28951
77	2583274	7424	21527	28951
78	2575850	7486	21465	28951
79	2568364	7548	21403	28951
80	2560816	7611	21340	28951
81	2553205	7674	21277	28951
82	2545531	7738	21213	28951
83	2537793	7803	21148	28951

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84	2529990	7868	21083	28951
85	2522122	7933	21018	28951
86	2514189	7999	20952	28951
87	2506190	8066	20885	28951
88	2498124	8133	20818	28951
89	2489991	8201	20750	28951
90	2481790	8269	20682	28951
91	2473521	8338	20613	28951
92	2465183	8408	20543	28951
93	2456775	8478	20473	28951
94	2448297	8549	20402	28951
95	2439748	8620	20331	28951
96	2431128	8692	20259	28951
97	2422436	8764	20187	28951
98	2413672	8837	20114	28951
99	2404835	8911	20040	28951
100	2395924	8985	19966	28951
101	2386939	9060	19891	28951
102	2377879	9135	19816	28951
103	2368744	9211	19740	28951
104	2359533	9288	19663	28951
105	2350245	9366	19585	28951
106	2340879	9444	19507	28951
107	2331435	9522	19429	28951
108	2321913	9602	19349	28951
109	2312311	9682	19269	28951
110	2302629	9762	19189	28951
111	2292867	9844	19107	28951
112	2283023	9926	19025	28951

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113	2273097	10009	18942	28951
114	2263088	10092	18859	28951
115	2252996	10176	18775	28951
116	2242820	10261	18690	28951
117	2232559	10346	18605	28951
118	2222213	10433	18518	28951
119	2211780	10520	18431	28951
120	2201260	10607	18344	28951
121	2190653	10696	18255	28951
122	2179957	10785	18166	28951
123	2169172	10875	18076	28951
124	2158297	10965	17986	28951
125	2147332	11057	17894	28951
126	2136275	11149	17802	28951
127	2125126	11242	17709	28951
128	2113884	11335	17616	28951
129	2102549	11430	17521	28951
130	2091119	11525	17426	28951
131	2079594	11621	17330	28951
132	2067973	11718	17233	28951
133	2056255	11816	17135	28951
134	2044439	11914	17037	28951
135	2032525	12013	16938	28951
136	2020512	12113	16838	28951
137	2008399	12214	16737	28951
138	1996185	12316	16635	28951
139	1983869	12419	16532	28951
140	1971450	12522	16429	28951
141	1958928	12627	16324	28951

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142	1946301	12732	16219	28951
143	1933569	12838	16113	28951
144	1920731	12945	16006	28951
145	1907786	13053	15898	28951
146	1894733	13162	15789	28951
147	1881571	13271	15680	28951
148	1868300	13382	15569	28951
149	1854918	13493	15458	28951
150	1841425	13606	15345	28951
151	1827819	13719	15232	28951
152	1814100	13834	15117	28951
153	1800266	13949	15002	28951
154	1786317	14065	14886	28951
155	1772252	14182	14769	28951
156	1758070	14300	14651	28951
157	1743770	14420	14531	28951
158	1729350	14540	14411	28951
159	1714810	14661	14290	28951
160	1700149	14783	14168	28951
161	1685366	14906	14045	28951
162	1670460	15031	13920	28951
163	1655429	15156	13795	28951
164	1640273	15282	13669	28951
165	1624991	15409	13542	28951
166	1609582	15538	13413	28951
167	1594044	15667	13284	28951
168	1578377	15798	13153	28951
169	1562579	15930	13021	28951
170	1546649	16062	12889	28951

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171	1530587	16196	12755	28951
172	1514391	16331	12620	28951
173	1498060	16467	12484	28951
174	1481593	16604	12347	28951
175	1464989	16743	12208	28951
176	1448246	16882	12069	28951
177	1431364	17023	11928	28951
178	1414341	17165	11786	28951
179	1397176	17308	11643	28951
180	1379868	17452	11499	28951
181	1362416	17598	11353	28951
182	1344818	17744	11207	28951
183	1327074	17892	11059	28951
184	1309182	18041	10910	28951
185	1291141	18191	10760	28951
186	1272950	18343	10608	28951
187	1254607	18496	10455	28951
188	1236111	18650	10301	28951
189	1217461	18805	10146	28951
190	1198656	18962	9989	28951
191	1179694	19120	9831	28951
192	1160574	19280	9671	28951
193	1141294	19440	9511	28951
194	1121854	19602	9349	28951
195	1102252	19766	9185	28951
196	1082486	19930	9021	28951
197	1062556	20096	8855	28951
198	1042460	20264	8687	28951
199	1022196	20433	8518	28951

MRS. DEZY VIMAL
TIWARI
BORROWER

MR. VIMAL KUMAR
RAJAMANI TIWARI
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	1001763	20603	8348	28951
201	981160	20775	8176	28951
202	960385	20948	8003	28951
203	939437	21122	7829	28951
204	918315	21298	7653	28951
205	897017	21476	7475	28951
206	875541	21655	7296	28951
207	853886	21835	7116	28951
208	832051	22017	6934	28951
209	810034	22201	6750	28951
210	787833	22386	6565	28951
211	765447	22572	6379	28951
212	742875	22760	6191	28951
213	720115	22950	6001	28951
214	697165	23141	5810	28951
215	674024	23334	5617	28951
216	650690	23529	5422	28951
217	627161	23725	5226	28951
218	603436	23922	5029	28951
219	579514	24122	4829	28951
220	555392	24323	4628	28951
221	531069	24525	4426	28951
222	506544	24730	4221	28951
223	481814	24936	4015	28951
224	456878	25144	3807	28951
225	431734	25353	3598	28951
226	406381	25564	3387	28951
227	380817	25778	3173	28951
228	355039	25992	2959	28951

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HINDUJA HOUSING FINANCE

229	329047	26209	2742	28951
230	302838	26427	2524	28951
231	276411	26648	2303	28951
232	249763	26870	2081	28951
233	222893	27094	1857	28951
234	195799	27319	1632	28951
235	168480	27547	1404	28951
236	140933	27777	1174	28951
237	113156	28008	943	28951
238	85148	28241	710	28951
239	56907	28477	474	28951
240	28430	28430	237	28951

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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 102, 1st Floor , Building No EC 130 , Street Name: Jawaharlal Nehru Road , Floor No: 1 Society Known as Aquarius CHSL, Evershine City Avenue, Sector 4, S No 253-202PT, of village Achole, Near Krishna Vandan CHSL, Vasai, Maharashtra, 401208**
2. Name of the Guarantor(s) if any:
3. Other security interest (if any):

B) Insurance of the Property/ Borrower(s)

It will be the Borrower(s)' responsibility to ensure that the Property offered as Security is duly and properly insured against fire and other hazards for an amount specified by HHFL during the period of this Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL.

Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure the Property for an adequate amount.

In addition to the above insurance, it is also the Borrower(s)' responsibility to ensure that his Life is also insured for the amount specified by HHFL during the period of the Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL. Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure his life for an adequate amount.

The terms & conditions including claims & coverage will be governed by the issuer of such insurance policy. Please note that the role of HHFL under the insurance policy would be that of a facilitator and the decision to cover and settle any future claim under the policy would solely rest with the insurance company. Insurance is a subject matter of solicitation.

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C) Conditions for Disbursement of the Loan

The conditions for the Disbursement of the Loan shall be mentioned under the Loan Documents in detail however, some of the salient features and major conditions are mentioned below:

- Submission of all relevant documents as mentioned by HHFL in the Loan Documents. Legal & technical assessment of the Property.
- Payment of own contribution by the Borrower(s) (total cost of flat less the Loan amount), as specified in the Disbursement Letter.
- Providing adequate utilization proof of the Loan.
- Undertaking by the Borrower to regularly provide HHFL information, including details regarding progress/ delay in construction, any major damage to the Property, change in employment/ contact details, non-payment of taxes pertaining to Property, etc.
- The construction is being undertaken as per the approved plans.

The Borrower(s) has satisfied himself/herself that required approvals for the project have been obtained by the developer.

All required approvals for the Property have been obtained and are available with the seller in case the Property is being purchased in resale.

In case of self-construction cases where construction is not complete within six months, an additional rate of 5% will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.

D) Repayment of the Loan & Interest

(a) The amount of EMI:	Rs.28,951.00
(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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CO-BORROWER1