

Offer Cum Sanction Letter

Application No : MH/ARG/JALN/A000001243

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. TANAJI GANESH ELGUNDE
Name of the Co-Applciant (s)	MRS. PAYAL TANAJI ELGUNDE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	hanuman mandir , 0 , HANUMAN MANDIR MAMADEVI NAGAR JALNA , JALNA , Semiurban , Jalna , Maharashtra , India - 431203
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.27,50,000.00
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.32,218.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.32,450.00 (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.41,250.00 + Applicable taxes

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Life Insurance Premium	Rs.68,750.00 + Applicable taxes
Property Insurance Premium	Rs.55,000.00 + Applicable taxes
Property Address	NO :Plot No 73 to 84 , B Type Row House , Street Name:Jalna Ambad Road ,FloorNo:0Keshav Vihar, Row House No 12,At Indewadi,Near by Gokuldham society,Jalna,Maharashtra,431203
Sanction Conditions	E bill/Utility bill . Proper Plot demarcation at site. Property Tax receipt. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Structure Stability Certificate.

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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/ARG/JALN/A000001243
Date of issue of KFS	21-08-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.27,50,000.00
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.32,218.00
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

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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 %	0.80 %	13.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.32,218.00	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	32450.00	-	-
Insurance Charges	-	-	One time	146025.00

Annual Percentage Rate (APR) (%):	14.13 %
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.27,50,000.00
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.32,218.00
	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. 4982320.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 32450.00
(b)	Payable to third-party routed through HHFL	Rs. 146025.00
7	Net disbursed amount	Rs. 2571525.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 7732320.00
9	Annual Percentage Rate- Effective annualized interest rate	14.13 %
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	2750000	2426	29792	32218
2	2747574	2453	29765	32218
3	2745121	2479	29739	32218
4	2742642	2506	29712	32218
5	2740136	2533	29685	32218
6	2737603	2561	29657	32218
7	2735042	2588	29630	32218
8	2732454	2616	29602	32218
9	2729838	2645	29573	32218
10	2727193	2673	29545	32218
11	2724520	2702	29516	32218
12	2721818	2732	29486	32218
13	2719086	2761	29457	32218
14	2716325	2791	29427	32218
15	2713534	2821	29397	32218
16	2710713	2852	29366	32218
17	2707861	2883	29335	32218
18	2704978	2914	29304	32218
19	2702064	2946	29272	32218
20	2699118	2978	29240	32218
21	2696140	3010	29208	32218
22	2693130	3042	29176	32218
23	2690088	3075	29143	32218
24	2687013	3109	29109	32218
25	2683904	3142	29076	32218

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26	2680762	3176	29042	32218
27	2677586	3211	29007	32218
28	2674375	3246	28972	32218
29	2671129	3281	28937	32218
30	2667848	3316	28902	32218
31	2664532	3352	28866	32218
32	2661180	3389	28829	32218
33	2657791	3425	28793	32218
34	2654366	3462	28756	32218
35	2650904	3500	28718	32218
36	2647404	3538	28680	32218
37	2643866	3576	28642	32218
38	2640290	3615	28603	32218
39	2636675	3654	28564	32218
40	2633021	3694	28524	32218
41	2629327	3734	28484	32218
42	2625593	3774	28444	32218
43	2621819	3815	28403	32218
44	2618004	3856	28362	32218
45	2614148	3898	28320	32218
46	2610250	3940	28278	32218
47	2606310	3983	28235	32218
48	2602327	4026	28192	32218
49	2598301	4070	28148	32218
50	2594231	4114	28104	32218
51	2590117	4158	28060	32218
52	2585959	4203	28015	32218
53	2581756	4249	27969	32218
54	2577507	4295	27923	32218

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55	2573212	4342	27876	32218
56	2568870	4389	27829	32218
57	2564481	4436	27782	32218
58	2560045	4484	27734	32218
59	2555561	4533	27685	32218
60	2551028	4582	27636	32218
61	2546446	4632	27586	32218
62	2541814	4682	27536	32218
63	2537132	4732	27486	32218
64	2532400	4784	27434	32218
65	2527616	4835	27383	32218
66	2522781	4888	27330	32218
67	2517893	4941	27277	32218
68	2512952	4994	27224	32218
69	2507958	5048	27170	32218
70	2502910	5103	27115	32218
71	2497807	5158	27060	32218
72	2492649	5214	27004	32218
73	2487435	5271	26947	32218
74	2482164	5328	26890	32218
75	2476836	5386	26832	32218
76	2471450	5444	26774	32218
77	2466006	5503	26715	32218
78	2460503	5563	26655	32218
79	2454940	5623	26595	32218
80	2449317	5684	26534	32218
81	2443633	5745	26473	32218
82	2437888	5808	26410	32218
83	2432080	5870	26348	32218

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84	2426210	5934	26284	32218
85	2420276	5998	26220	32218
86	2414278	6063	26155	32218
87	2408215	6129	26089	32218
88	2402086	6195	26023	32218
89	2395891	6263	25955	32218
90	2389628	6330	25888	32218
91	2383298	6399	25819	32218
92	2376899	6468	25750	32218
93	2370431	6538	25680	32218
94	2363893	6609	25609	32218
95	2357284	6681	25537	32218
96	2350603	6753	25465	32218
97	2343850	6826	25392	32218
98	2337024	6900	25318	32218
99	2330124	6975	25243	32218
100	2323149	7051	25167	32218
101	2316098	7127	25091	32218
102	2308971	7204	25014	32218
103	2301767	7282	24936	32218
104	2294485	7361	24857	32218
105	2287124	7441	24777	32218
106	2279683	7521	24697	32218
107	2272162	7603	24615	32218
108	2264559	7685	24533	32218
109	2256874	7769	24449	32218
110	2249105	7853	24365	32218
111	2241252	7938	24280	32218
112	2233314	8024	24194	32218

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113	2225290	8111	24107	32218
114	2217179	8199	24019	32218
115	2208980	8287	23931	32218
116	2200693	8377	23841	32218
117	2192316	8468	23750	32218
118	2183848	8560	23658	32218
119	2175288	8652	23566	32218
120	2166636	8746	23472	32218
121	2157890	8841	23377	32218
122	2149049	8937	23281	32218
123	2140112	9033	23185	32218
124	2131079	9131	23087	32218
125	2121948	9230	22988	32218
126	2112718	9330	22888	32218
127	2103388	9431	22787	32218
128	2093957	9533	22685	32218
129	2084424	9637	22581	32218
130	2074787	9741	22477	32218
131	2065046	9847	22371	32218
132	2055199	9953	22265	32218
133	2045246	10061	22157	32218
134	2035185	10170	22048	32218
135	2025015	10280	21938	32218
136	2014735	10392	21826	32218
137	2004343	10504	21714	32218
138	1993839	10618	21600	32218
139	1983221	10733	21485	32218
140	1972488	10849	21369	32218
141	1961639	10967	21251	32218

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142	1950672	11086	21132	32218
143	1939586	11206	21012	32218
144	1928380	11327	20891	32218
145	1917053	11450	20768	32218
146	1905603	11574	20644	32218
147	1894029	11699	20519	32218
148	1882330	11826	20392	32218
149	1870504	11954	20264	32218
150	1858550	12084	20134	32218
151	1846466	12215	20003	32218
152	1834251	12347	19871	32218
153	1821904	12481	19737	32218
154	1809423	12616	19602	32218
155	1796807	12753	19465	32218
156	1784054	12891	19327	32218
157	1771163	13030	19188	32218
158	1758133	13172	19046	32218
159	1744961	13314	18904	32218
160	1731647	13458	18760	32218
161	1718189	13604	18614	32218
162	1704585	13752	18466	32218
163	1690833	13901	18317	32218
164	1676932	14051	18167	32218
165	1662881	14203	18015	32218
166	1648678	14357	17861	32218
167	1634321	14513	17705	32218
168	1619808	14670	17548	32218
169	1605138	14829	17389	32218
170	1590309	14990	17228	32218

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171	1575319	15152	17066	32218
172	1560167	15316	16902	32218
173	1544851	15482	16736	32218
174	1529369	15650	16568	32218
175	1513719	15819	16399	32218
176	1497900	15991	16227	32218
177	1481909	16164	16054	32218
178	1465745	16339	15879	32218
179	1449406	16516	15702	32218
180	1432890	16695	15523	32218
181	1416195	16876	15342	32218
182	1399319	17059	15159	32218
183	1382260	17244	14974	32218
184	1365016	17430	14788	32218
185	1347586	17619	14599	32218
186	1329967	17810	14408	32218
187	1312157	18003	14215	32218
188	1294154	18198	14020	32218
189	1275956	18395	13823	32218
190	1257561	18594	13624	32218
191	1238967	18796	13422	32218
192	1220171	18999	13219	32218
193	1201172	19205	13013	32218
194	1181967	19413	12805	32218
195	1162554	19624	12594	32218
196	1142930	19836	12382	32218
197	1123094	20051	12167	32218
198	1103043	20268	11950	32218
199	1082775	20488	11730	32218

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200	1062287	20710	11508	32218
201	1041577	20934	11284	32218
202	1020643	21161	11057	32218
203	999482	21390	10828	32218
204	978092	21622	10596	32218
205	956470	21856	10362	32218
206	934614	22093	10125	32218
207	912521	22332	9886	32218
208	890189	22574	9644	32218
209	867615	22819	9399	32218
210	844796	23066	9152	32218
211	821730	23316	8902	32218
212	798414	23569	8649	32218
213	774845	23824	8394	32218
214	751021	24082	8136	32218
215	726939	24343	7875	32218
216	702596	24607	7611	32218
217	677989	24873	7345	32218
218	653116	25143	7075	32218
219	627973	25415	6803	32218
220	602558	25690	6528	32218
221	576868	25969	6249	32218
222	550899	26250	5968	32218
223	524649	26534	5684	32218
224	498115	26822	5396	32218
225	471293	27112	5106	32218
226	444181	27406	4812	32218
227	416775	27703	4515	32218
228	389072	28003	4215	32218

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229	361069	28306	3912	32218
230	332763	28613	3605	32218
231	304150	28923	3295	32218
232	275227	29236	2982	32218
233	245991	29553	2665	32218
234	216438	29873	2345	32218
235	186565	30197	2021	32218
236	156368	30524	1694	32218
237	125844	30855	1363	32218
238	94989	31189	1029	32218
239	63800	31527	691	32218
240	32273	31868	350	32218
241	405	405	4	32218

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Other Most Important Terms and Conditions ("the MITC") for the housing loan ("the Loan") availed by Borrower(s) from Hinduja Housing Finance Limited, a Company incorporated under the Companies Act, 2013 and having its registered office at No. 27A, Developed Industrial Estate, Guindy, Chennai - 600032, hereinafter referred to as "HHFL" are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction Letter, KFS, Facility agreement and the Loan Documents which shall be executed in reference to the Loan with HHFL (Collectively referred to as "the Loan Documents")

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

A) Security/Collateral for the Loan

The loan would be secured by Mortgage of the property for which the loan is availed. HHFL at times may also seek additional collateral of any other property. The following property has been mortgaged as security for the Loan:

1. Address of the Property : **NO : Plot No 73 to 84 , B Type Row House , Street Name: Jalna Ambad Road , Floor No: 0 Keshav Vihar, Row House No 12, At Indewadi, Near by Gokuldham society, Jalna, Maharashtra, 431203**
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.32,218.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	240 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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E) Brief procedure will be followed for Recovery of Overdue.

On occurrence of any event of default as mentioned in the Loan Documents ("Event of Default"), all outstanding amounts owed by the Borrower(s) to HHFL shall become payable forthwith and HHFL reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Documents including but not limited to charging Additional Interest for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by HHFL depending upon the circumstances of each case.

F) Statement of Accounts will be issued once in every financial year at no charges. Subsequent issuance of SOA will be chargeable as mentioned in fees & charges.

G) Date on which annual outstanding balance statement will be issued: 15th April

H) Customer Service

- a) **Visiting hours to Branch Office** - 10:30 AM to 4:30 PM from Monday to Friday & 10:30 AM to 1:30 PM on Saturdays. Branch Office remains closed on Sunday's and festival Holidays.
- b) **Contact Person at Branch** : Cluster Business / Operations Manager

Process for various requests:

- o **Statement of Accounts:** Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- o **Photocopy of the title documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 30 working days
- o **Return of original documents on closure/transfer of the Loan:** Within 30 days from the date of full repayment of loan account and NOC being generated. Process to be followed for return of original immovable property documents ("OTDs") to the legal heirs in case of the contingent event of sad demise of the Borrower(s) is available in the Company website.
- o **List of Documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days.
- o **Loan Part payment / Pre-closure statement:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days
- o **Swapping of Repayment Mode:** PDC to PDC / ECS to ECS / PDC/ECS to ACH/NACH/ENACH
 - Request placed in branches from 1st to 15th of the particular month, swapping of the new repayment mode will be processed and effected in system next following month.
 - Request placed between 15th to 31st of the month, swapping of the new repayment mode will be processed and effected in system from next-to-next month.
- o **Loan Interest Certificate (Current FY):** Once the request is placed, processing the request will take 7 working days.

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- o **Loan Provisional Certificate:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrower(s) can obtain the above-mentioned services from branch by providing loan account number and a valid KYC Proof which is mandatory.

For any assistance on your loan account, please write to customercare@hindujahousingfinance.com

I)Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Managers/ Branch Operations Manager /Area Heads/ Regional Heads/ Zonal Heads at the respective branches. A Complaint Register is also made available at our branches for the Customers to record their complaint in writing. In case the customer does not receive response from the branch within 15 days or is dissatisfied the customers may approach the Grievance Redressal Officer as per the details furnished.

Grievance Redressal Officer, No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015.

Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

In case, the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach the Complaint Redressal Cell of National Housing Bank by lodging a complaint through online mode at <https://grids.nhbonline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110003.

J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

"WE HAVE RECEIVED COPY OF OTHER MITC & FACILITY AGREEMENT"

MR. TANAJI GANESH
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