

Offer Cum Sanction Letter

Application No : MH/KLP/KLPR/A000003920

Date : 5 Oct 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. APARNA YOGESH POTDAR
Name of the Co-Applicant (s)	MR. YOGESH BALASAHEB POTDAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	181 3 UNIT NO 3 , 0 , PRAGATI NAGAR PACHGAON R K NAGAR PO R K NAGAR , DIST KOLHAPUR , Urban , kolhapur , Maharashtra , India - 416013
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.8,15,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.80 %
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.9,548.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.8,150.00 + Applicable taxes Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.12,225.00 + Applicable taxes

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Life Insurance Premium	Rs.20,375.00 + Applicable taxes
Property Insurance Premium	Rs.16,300.00 + Applicable taxes
Property Address	NO :Door No Old 6837 Unit 3 , Samarth Bunglow , Street Name:Pachgaon Shantinagar Road ,FloorNo:0Pragati Colony,Near Raigad Colony,Ap Pachgaon,Karvir,Maharashtra,416013
Sanction Conditions	Property Tax receipt.

APPROACH FOR GRADATION OF RISKS

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

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

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

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

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

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KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/KLP/KLPR/A000003920
Date of issue of KFS	05-10-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.8,15,000.00
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.9,548.00
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.9,548.00	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		-	-
Insurance Charges	-	-	One time	

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

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

*** Penal Charges**

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

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Part 2: Other qualitative information

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

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

Note:

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

ACKNOWLEDGEMENT:

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

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

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE(APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.8,15,000.00
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.9,548.00
	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. 1476520.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs.
(b)	Payable to third-party routed through HHFL	Rs.
7	Net disbursed amount	Rs.
8	Total amount to be paid by the borrower (in Rupees)	Rs. 2291520.00
9	Annual Percentage Rate- Effective annualized interest rate	#Error
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	815000	719	8829	9548
2	814281	727	8821	9548
3	813554	734	8814	9548
4	812820	742	8806	9548
5	812078	750	8798	9548
6	811328	759	8789	9548
7	810569	767	8781	9548
8	809802	775	8773	9548
9	809027	784	8764	9548
10	808243	792	8756	9548
11	807451	801	8747	9548
12	806650	809	8739	9548
13	805841	818	8730	9548
14	805023	827	8721	9548
15	804196	836	8712	9548
16	803360	845	8703	9548
17	802515	854	8694	9548
18	801661	863	8685	9548
19	800798	873	8675	9548
20	799925	882	8666	9548
21	799043	892	8656	9548
22	798151	901	8647	9548
23	797250	911	8637	9548
24	796339	921	8627	9548
25	795418	931	8617	9548

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26	794487	941	8607	9548
27	793546	951	8597	9548
28	792595	962	8586	9548
29	791633	972	8576	9548
30	790661	983	8565	9548
31	789678	993	8555	9548
32	788685	1004	8544	9548
33	787681	1015	8533	9548
34	786666	1026	8522	9548
35	785640	1037	8511	9548
36	784603	1048	8500	9548
37	783555	1059	8489	9548
38	782496	1071	8477	9548
39	781425	1083	8465	9548
40	780342	1094	8454	9548
41	779248	1106	8442	9548
42	778142	1118	8430	9548
43	777024	1130	8418	9548
44	775894	1142	8406	9548
45	774752	1155	8393	9548
46	773597	1167	8381	9548
47	772430	1180	8368	9548
48	771250	1193	8355	9548
49	770057	1206	8342	9548
50	768851	1219	8329	9548
51	767632	1232	8316	9548
52	766400	1245	8303	9548
53	765155	1259	8289	9548
54	763896	1272	8276	9548

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55	762624	1286	8262	9548
56	761338	1300	8248	9548
57	760038	1314	8234	9548
58	758724	1328	8220	9548
59	757396	1343	8205	9548
60	756053	1357	8191	9548
61	754696	1372	8176	9548
62	753324	1387	8161	9548
63	751937	1402	8146	9548
64	750535	1417	8131	9548
65	749118	1433	8115	9548
66	747685	1448	8100	9548
67	746237	1464	8084	9548
68	744773	1480	8068	9548
69	743293	1496	8052	9548
70	741797	1512	8036	9548
71	740285	1528	8020	9548
72	738757	1545	8003	9548
73	737212	1562	7986	9548
74	735650	1578	7970	9548
75	734072	1596	7952	9548
76	732476	1613	7935	9548
77	730863	1630	7918	9548
78	729233	1648	7900	9548
79	727585	1666	7882	9548
80	725919	1684	7864	9548
81	724235	1702	7846	9548
82	722533	1721	7827	9548
83	720812	1739	7809	9548

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84	719073	1758	7790	9548
85	717315	1777	7771	9548
86	715538	1796	7752	9548
87	713742	1816	7732	9548
88	711926	1835	7713	9548
89	710091	1855	7693	9548
90	708236	1875	7673	9548
91	706361	1896	7652	9548
92	704465	1916	7632	9548
93	702549	1937	7611	9548
94	700612	1958	7590	9548
95	698654	1979	7569	9548
96	696675	2001	7547	9548
97	694674	2022	7526	9548
98	692652	2044	7504	9548
99	690608	2066	7482	9548
100	688542	2089	7459	9548
101	686453	2111	7437	9548
102	684342	2134	7414	9548
103	682208	2157	7391	9548
104	680051	2181	7367	9548
105	677870	2204	7344	9548
106	675666	2228	7320	9548
107	673438	2252	7296	9548
108	671186	2277	7271	9548
109	668909	2301	7247	9548
110	666608	2326	7222	9548
111	664282	2352	7196	9548
112	661930	2377	7171	9548

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113	659553	2403	7145	9548
114	657150	2429	7119	9548
115	654721	2455	7093	9548
116	652266	2482	7066	9548
117	649784	2509	7039	9548
118	647275	2536	7012	9548
119	644739	2563	6985	9548
120	642176	2591	6957	9548
121	639585	2619	6929	9548
122	636966	2648	6900	9548
123	634318	2676	6872	9548
124	631642	2705	6843	9548
125	628937	2735	6813	9548
126	626202	2764	6784	9548
127	623438	2794	6754	9548
128	620644	2824	6724	9548
129	617820	2855	6693	9548
130	614965	2886	6662	9548
131	612079	2917	6631	9548
132	609162	2949	6599	9548
133	606213	2981	6567	9548
134	603232	3013	6535	9548
135	600219	3046	6502	9548
136	597173	3079	6469	9548
137	594094	3112	6436	9548
138	590982	3146	6402	9548
139	587836	3180	6368	9548
140	584656	3214	6334	9548
141	581442	3249	6299	9548

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142	578193	3284	6264	9548
143	574909	3320	6228	9548
144	571589	3356	6192	9548
145	568233	3392	6156	9548
146	564841	3429	6119	9548
147	561412	3466	6082	9548
148	557946	3504	6044	9548
149	554442	3542	6006	9548
150	550900	3580	5968	9548
151	547320	3619	5929	9548
152	543701	3658	5890	9548
153	540043	3698	5850	9548
154	536345	3738	5810	9548
155	532607	3778	5770	9548
156	528829	3819	5729	9548
157	525010	3860	5688	9548
158	521150	3902	5646	9548
159	517248	3944	5604	9548
160	513304	3987	5561	9548
161	509317	4030	5518	9548
162	505287	4074	5474	9548
163	501213	4118	5430	9548
164	497095	4163	5385	9548
165	492932	4208	5340	9548
166	488724	4253	5295	9548
167	484471	4300	5248	9548
168	480171	4346	5202	9548
169	475825	4393	5155	9548
170	471432	4441	5107	9548

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171	466991	4489	5059	9548
172	462502	4538	5010	9548
173	457964	4587	4961	9548
174	453377	4636	4912	9548
175	448741	4687	4861	9548
176	444054	4737	4811	9548
177	439317	4789	4759	9548
178	434528	4841	4707	9548
179	429687	4893	4655	9548
180	424794	4946	4602	9548
181	419848	5000	4548	9548
182	414848	5054	4494	9548
183	409794	5109	4439	9548
184	404685	5164	4384	9548
185	399521	5220	4328	9548
186	394301	5276	4272	9548
187	389025	5334	4214	9548
188	383691	5391	4157	9548
189	378300	5450	4098	9548
190	372850	5509	4039	9548
191	367341	5568	3980	9548
192	361773	5629	3919	9548
193	356144	5690	3858	9548
194	350454	5751	3797	9548
195	344703	5814	3734	9548
196	338889	5877	3671	9548
197	333012	5940	3608	9548
198	327072	6005	3543	9548
199	321067	6070	3478	9548

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200	314997	6136	3412	9548
201	308861	6202	3346	9548
202	302659	6269	3279	9548
203	296390	6337	3211	9548
204	290053	6406	3142	9548
205	283647	6475	3073	9548
206	277172	6545	3003	9548
207	270627	6616	2932	9548
208	264011	6688	2860	9548
209	257323	6760	2788	9548
210	250563	6834	2714	9548
211	243729	6908	2640	9548
212	236821	6982	2566	9548
213	229839	7058	2490	9548
214	222781	7135	2413	9548
215	215646	7212	2336	9548
216	208434	7290	2258	9548
217	201144	7369	2179	9548
218	193775	7449	2099	9548
219	186326	7529	2019	9548
220	178797	7611	1937	9548
221	171186	7693	1855	9548
222	163493	7777	1771	9548
223	155716	7861	1687	9548
224	147855	7946	1602	9548
225	139909	8032	1516	9548
226	131877	8119	1429	9548
227	123758	8207	1341	9548
228	115551	8296	1252	9548

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MR. YOGESH
BALASAHEB POTDAR
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229	107255	8386	1162	9548
230	98869	8477	1071	9548
231	90392	8569	979	9548
232	81823	8662	886	9548
233	73161	8755	793	9548
234	64406	8850	698	9548
235	55556	8946	602	9548
236	46610	9043	505	9548
237	37567	9141	407	9548
238	28426	9240	308	9548
239	19186	9340	208	9548
240	9846	9441	107	9548
241	405	405	4	9548

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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 :Door No Old 6837 Unit 3 , Samarth Bunglow , Street
Name: Pachgaon Shantinagar Road , Floor No: 0 Pragati Colony, Near Raigad Colony, Ap
Pachgaon, Karvir, Maharashtra, 416013**
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.9,548.00
(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"

MRS. APARNA
YOGESH POTDAR
BORROWER

MR. YOGESH
BALASAHEB POTDAR
CO-BORROWER1