

Offer Cum Sanction Letter

Application No : MH/ICH/HUPI/A000000201

Date : 23 Sep 2026

Sub : Sanction Letter

We thank you for your application seeking a Housing Loan with Hinduja Housing Finance Limited(HHFL).With pleasure we inform you that your loan stands in principle sanctioned as per the terms and conditions mentioned below:

Name of the Applicant	MR. ARMAN AOURANG MUJAWAR
Name of the Co-Applicant (s)	MRS. AFRINA AINUDDIN SHAIKH MR. AOURANG BABASO MUJAWAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	6015 , NA , SAI NAGAR SHIROL , CHANDTARA MASJID KOLHAPUR , Semiurban , Shirol , Maharashtra , India - 416103
Loan Type	Housing
Purpose	Self Construction
Sanctioned Amount	Rs.14,97,600.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.17,015.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.17,671.00 (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.22,464.00 + Applicable taxes
Life Insurance Premium	Rs.37,440.00 + Applicable taxes
Property Insurance Premium	Rs.29,952.00 + Applicable taxes
Property Address	NO :Plot No 28 , Koli galli , Street Name:NA ,FloorNo:0near nurkhan badshah darga,back side of bus stand,At Shirol Tal Shirol Dist Kolhapur,Shirol,Maharashtra,416103
Sanction Conditions	Construction activity seen to be in progress (semi constructed).

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/ICH/HUPI/A000000201
Date of issue of KFS	23-09-2026
Type of Loan	Self Construction
Sanctioned Amount	Rs.14,97,600.00
Disbursal Schedule:	
100% Upfront disbursal	NO
Clause reference in loan agreement for in case of stage wise disbursement	Clause no.6.1:9 (ii)
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.17,015.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.17,015.00	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	17671.68	-	-
Insurance Charges	-	-	One time	106030.00

Annual Percentage Rate (APR) (%):	13.93 %
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.14,97,600.00
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.17,015.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	12.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 2586000.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 17671.68
(b)	Payable to third-party routed through HHFL	Rs. 106030.00
7	Net disbursed amount	Rs. 1373898.32
8	Total amount to be paid by the borrower (in Rupees)	Rs. 4083600.00
9	Annual Percentage Rate- Effective annualized interest rate	13.93 %
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	1497600	1415	15600	17015
2	1496185	1430	15585	17015
3	1494755	1445	15570	17015
4	1493310	1460	15555	17015
5	1491850	1475	15540	17015
6	1490375	1490	15525	17015
7	1488885	1506	15509	17015
8	1487379	1521	15494	17015
9	1485858	1537	15478	17015
10	1484321	1553	15462	17015
11	1482768	1570	15445	17015
12	1481198	1586	15429	17015
13	1479612	1602	15413	17015
14	1478010	1619	15396	17015
15	1476391	1636	15379	17015
16	1474755	1653	15362	17015
17	1473102	1670	15345	17015
18	1471432	1688	15327	17015
19	1469744	1705	15310	17015
20	1468039	1723	15292	17015
21	1466316	1741	15274	17015
22	1464575	1759	15256	17015
23	1462816	1777	15238	17015
24	1461039	1796	15219	17015
25	1459243	1815	15200	17015

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26	1457428	1833	15182	17015
27	1455595	1853	15162	17015
28	1453742	1872	15143	17015
29	1451870	1891	15124	17015
30	1449979	1911	15104	17015
31	1448068	1931	15084	17015
32	1446137	1951	15064	17015
33	1444186	1971	15044	17015
34	1442215	1992	15023	17015
35	1440223	2013	15002	17015
36	1438210	2034	14981	17015
37	1436176	2055	14960	17015
38	1434121	2076	14939	17015
39	1432045	2098	14917	17015
40	1429947	2120	14895	17015
41	1427827	2142	14873	17015
42	1425685	2164	14851	17015
43	1423521	2187	14828	17015
44	1421334	2209	14806	17015
45	1419125	2232	14783	17015
46	1416893	2256	14759	17015
47	1414637	2279	14736	17015
48	1412358	2303	14712	17015
49	1410055	2327	14688	17015
50	1407728	2351	14664	17015
51	1405377	2376	14639	17015
52	1403001	2400	14615	17015
53	1400601	2425	14590	17015
54	1398176	2451	14564	17015

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55	1395725	2476	14539	17015
56	1393249	2502	14513	17015
57	1390747	2528	14487	17015
58	1388219	2554	14461	17015
59	1385665	2581	14434	17015
60	1383084	2608	14407	17015
61	1380476	2635	14380	17015
62	1377841	2662	14353	17015
63	1375179	2690	14325	17015
64	1372489	2718	14297	17015
65	1369771	2747	14268	17015
66	1367024	2775	14240	17015
67	1364249	2804	14211	17015
68	1361445	2833	14182	17015
69	1358612	2863	14152	17015
70	1355749	2893	14122	17015
71	1352856	2923	14092	17015
72	1349933	2953	14062	17015
73	1346980	2984	14031	17015
74	1343996	3015	14000	17015
75	1340981	3046	13969	17015
76	1337935	3078	13937	17015
77	1334857	3110	13905	17015
78	1331747	3143	13872	17015
79	1328604	3175	13840	17015
80	1325429	3208	13807	17015
81	1322221	3242	13773	17015
82	1318979	3276	13739	17015
83	1315703	3310	13705	17015

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84	1312393	3344	13671	17015
85	1309049	3379	13636	17015
86	1305670	3414	13601	17015
87	1302256	3450	13565	17015
88	1298806	3486	13529	17015
89	1295320	3522	13493	17015
90	1291798	3559	13456	17015
91	1288239	3596	13419	17015
92	1284643	3633	13382	17015
93	1281010	3671	13344	17015
94	1277339	3709	13306	17015
95	1273630	3748	13267	17015
96	1269882	3787	13228	17015
97	1266095	3827	13188	17015
98	1262268	3866	13149	17015
99	1258402	3907	13108	17015
100	1254495	3947	13068	17015
101	1250548	3988	13027	17015
102	1246560	4030	12985	17015
103	1242530	4072	12943	17015
104	1238458	4114	12901	17015
105	1234344	4157	12858	17015
106	1230187	4201	12814	17015
107	1225986	4244	12771	17015
108	1221742	4289	12726	17015
109	1217453	4333	12682	17015
110	1213120	4378	12637	17015
111	1208742	4424	12591	17015
112	1204318	4470	12545	17015

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113	1199848	4517	12498	17015
114	1195331	4564	12451	17015
115	1190767	4611	12404	17015
116	1186156	4659	12356	17015
117	1181497	4708	12307	17015
118	1176789	4757	12258	17015
119	1172032	4806	12209	17015
120	1167226	4856	12159	17015
121	1162370	4907	12108	17015
122	1157463	4958	12057	17015
123	1152505	5010	12005	17015
124	1147495	5062	11953	17015
125	1142433	5115	11900	17015
126	1137318	5168	11847	17015
127	1132150	5222	11793	17015
128	1126928	5276	11739	17015
129	1121652	5331	11684	17015
130	1116321	5387	11628	17015
131	1110934	5443	11572	17015
132	1105491	5499	11516	17015
133	1099992	5557	11458	17015
134	1094435	5615	11400	17015
135	1088820	5673	11342	17015
136	1083147	5732	11283	17015
137	1077415	5792	11223	17015
138	1071623	5852	11163	17015
139	1065771	5913	11102	17015
140	1059858	5975	11040	17015
141	1053883	6037	10978	17015

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142	1047846	6100	10915	17015
143	1041746	6163	10852	17015
144	1035583	6228	10787	17015
145	1029355	6293	10722	17015
146	1023062	6358	10657	17015
147	1016704	6424	10591	17015
148	1010280	6491	10524	17015
149	1003789	6559	10456	17015
150	997230	6627	10388	17015
151	990603	6696	10319	17015
152	983907	6766	10249	17015
153	977141	6836	10179	17015
154	970305	6908	10107	17015
155	963397	6980	10035	17015
156	956417	7052	9963	17015
157	949365	7126	9889	17015
158	942239	7200	9815	17015
159	935039	7275	9740	17015
160	927764	7351	9664	17015
161	920413	7427	9588	17015
162	912986	7505	9510	17015
163	905481	7583	9432	17015
164	897898	7662	9353	17015
165	890236	7742	9273	17015
166	882494	7822	9193	17015
167	874672	7904	9111	17015
168	866768	7986	9029	17015
169	858782	8069	8946	17015
170	850713	8153	8862	17015

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171	842560	8238	8777	17015
172	834322	8324	8691	17015
173	825998	8411	8604	17015
174	817587	8498	8517	17015
175	809089	8587	8428	17015
176	800502	8676	8339	17015
177	791826	8767	8248	17015
178	783059	8858	8157	17015
179	774201	8950	8065	17015
180	765251	9044	7971	17015
181	756207	9138	7877	17015
182	747069	9233	7782	17015
183	737836	9329	7686	17015
184	728507	9426	7589	17015
185	719081	9525	7490	17015
186	709556	9624	7391	17015
187	699932	9724	7291	17015
188	690208	9825	7190	17015
189	680383	9928	7087	17015
190	670455	10031	6984	17015
191	660424	10136	6879	17015
192	650288	10241	6774	17015
193	640047	10348	6667	17015
194	629699	10456	6559	17015
195	619243	10565	6450	17015
196	608678	10675	6340	17015
197	598003	10786	6229	17015
198	587217	10898	6117	17015
199	576319	11012	6003	17015

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CO-BORROWER2



HINDUJA HOUSING FINANCE

200	565307	11126	5889	17015
201	554181	11242	5773	17015
202	542939	11359	5656	17015
203	531580	11478	5537	17015
204	520102	11597	5418	17015
205	508505	11718	5297	17015
206	496787	11840	5175	17015
207	484947	11963	5052	17015
208	472984	12088	4927	17015
209	460896	12214	4801	17015
210	448682	12341	4674	17015
211	436341	12470	4545	17015
212	423871	12600	4415	17015
213	411271	12731	4284	17015
214	398540	12864	4151	17015
215	385676	12998	4017	17015
216	372678	13133	3882	17015
217	359545	13270	3745	17015
218	346275	13408	3607	17015
219	332867	13548	3467	17015
220	319319	13689	3326	17015
221	305630	13831	3184	17015
222	291799	13975	3040	17015
223	277824	14121	2894	17015
224	263703	14268	2747	17015
225	249435	14417	2598	17015
226	235018	14567	2448	17015
227	220451	14719	2296	17015
228	205732	14872	2143	17015

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HINDUJA HOUSING FINANCE

229	190860	15027	1988	17015
230	175833	15183	1832	17015
231	160650	15342	1673	17015
232	145308	15501	1514	17015
233	129807	15663	1352	17015
234	114144	15826	1189	17015
235	98318	15991	1024	17015
236	82327	16157	858	17015
237	66170	16326	689	17015
238	49844	16496	519	17015
239	33348	16668	347	17015
240	16680	16680	174	17015

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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 28 , Koli galli , Street Name: NA , Floor No: 0 near nurkhan badshah darga, back side of bus stand, At Shirol Tal Shirol Dist Kolhapur, Shirol, Maharashtra, 416103**
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.17,015.00
(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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