

Offer Cum Sanction Letter

Application No : MH/AMR/AMRA/A0000001050

Date : 29 Jul 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. ZIA AHMAD SAGHEER AHMAD
Name of the Co-Applicant (s)	MR. SHARIK AHMAD SAGIR AHMAD MRS. TAHESEENA SHABNAM SHARIK AHMED
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	S/O SAGIR AHMAD , 0 , JAGIR PURA NANDGAON PETH DIST , AMRAVATI , Urban , Amravati , Maharashtra , India - 444901
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.6,93,991.00
Term (in Years)	14 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.50% Per Annum
EMI Amount	Rs.9,214.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.8,189.00 (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.10,409.87 + Applicable taxes
Life Insurance Premium	Rs.17,349.78 + Applicable taxes
Property Insurance Premium	Rs.13,879.82 + Applicable taxes
Property Address	NO :Plot No 1035 part , CTS no 1035, Sheet no 4 , Street Name:Malmatta no 1069/1, Mauje Nandgaon Peth ,FloorNo:0Chhatrapati Shivaji Maharaj Chauk,Behind Kashinath Baba Mandir,Beside Mahanubhav Temple, Nandgaon Peth,Amravati,Maharashtra,444901
Sanction Conditions	QC/ CC/ Possession certificate. Specific Authority NOC/ Clearance letter.

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/AMR/AMRA/A000001050
Date of issue of KFS	29-07-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.6,93,991.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	14 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	168 Months
Equated Monthly Instalment (EMI)	Rs.9,214.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.50% 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 %	0.30 %	13.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.9,214.00	168 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	8189.09	-	-
Insurance Charges	-	-	One time	49134.00

Annual Percentage Rate (APR) (%) :	15.30 %
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.6,93,991.00
2	Loan Term	168 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.9,214.00
	No. of EMIs	168
(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	13.50% 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. 853961.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 8189.09
(b)	Payable to third-party routed through HHFL	Rs. 49134.00
7	Net disbursed amount	Rs. 636667.91
8	Total amount to be paid by the borrower (in Rupees)	Rs. 1547952.00
9	Annual Percentage Rate- Effective annualized interest rate	15.30 %
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	693991	1407	7807	9214
2	692584	1422	7792	9214
3	691162	1438	7776	9214
4	689724	1455	7759	9214
5	688269	1471	7743	9214
6	686798	1488	7726	9214
7	685310	1504	7710	9214
8	683806	1521	7693	9214
9	682285	1538	7676	9214
10	680747	1556	7658	9214
11	679191	1573	7641	9214
12	677618	1591	7623	9214
13	676027	1609	7605	9214
14	674418	1627	7587	9214
15	672791	1645	7569	9214
16	671146	1664	7550	9214
17	669482	1682	7532	9214
18	667800	1701	7513	9214
19	666099	1720	7494	9214
20	664379	1740	7474	9214
21	662639	1759	7455	9214
22	660880	1779	7435	9214
23	659101	1799	7415	9214
24	657302	1819	7395	9214
25	655483	1840	7374	9214

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26	653643	1861	7353	9214
27	651782	1881	7333	9214
28	649901	1903	7311	9214
29	647998	1924	7290	9214
30	646074	1946	7268	9214
31	644128	1968	7246	9214
32	642160	1990	7224	9214
33	640170	2012	7202	9214
34	638158	2035	7179	9214
35	636123	2058	7156	9214
36	634065	2081	7133	9214
37	631984	2104	7110	9214
38	629880	2128	7086	9214
39	627752	2152	7062	9214
40	625600	2176	7038	9214
41	623424	2200	7014	9214
42	621224	2225	6989	9214
43	618999	2250	6964	9214
44	616749	2276	6938	9214
45	614473	2301	6913	9214
46	612172	2327	6887	9214
47	609845	2353	6861	9214
48	607492	2380	6834	9214
49	605112	2406	6808	9214
50	602706	2434	6780	9214
51	600272	2461	6753	9214
52	597811	2489	6725	9214
53	595322	2517	6697	9214
54	592805	2545	6669	9214

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55	590260	2574	6640	9214
56	587686	2603	6611	9214
57	585083	2632	6582	9214
58	582451	2661	6553	9214
59	579790	2691	6523	9214
60	577099	2722	6492	9214
61	574377	2752	6462	9214
62	571625	2783	6431	9214
63	568842	2815	6399	9214
64	566027	2846	6368	9214
65	563181	2878	6336	9214
66	560303	2911	6303	9214
67	557392	2943	6271	9214
68	554449	2976	6238	9214
69	551473	3010	6204	9214
70	548463	3044	6170	9214
71	545419	3078	6136	9214
72	542341	3113	6101	9214
73	539228	3148	6066	9214
74	536080	3183	6031	9214
75	532897	3219	5995	9214
76	529678	3255	5959	9214
77	526423	3292	5922	9214
78	523131	3329	5885	9214
79	519802	3366	5848	9214
80	516436	3404	5810	9214
81	513032	3442	5772	9214
82	509590	3481	5733	9214
83	506109	3520	5694	9214

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84	502589	3560	5654	9214
85	499029	3600	5614	9214
86	495429	3640	5574	9214
87	491789	3681	5533	9214
88	488108	3723	5491	9214
89	484385	3765	5449	9214
90	480620	3807	5407	9214
91	476813	3850	5364	9214
92	472963	3893	5321	9214
93	469070	3937	5277	9214
94	465133	3981	5233	9214
95	461152	4026	5188	9214
96	457126	4071	5143	9214
97	453055	4117	5097	9214
98	448938	4163	5051	9214
99	444775	4210	5004	9214
100	440565	4258	4956	9214
101	436307	4306	4908	9214
102	432001	4354	4860	9214
103	427647	4403	4811	9214
104	423244	4453	4761	9214
105	418791	4503	4711	9214
106	414288	4553	4661	9214
107	409735	4604	4610	9214
108	405131	4656	4558	9214
109	400475	4709	4505	9214
110	395766	4762	4452	9214
111	391004	4815	4399	9214
112	386189	4869	4345	9214

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113	381320	4924	4290	9214
114	376396	4980	4234	9214
115	371416	5036	4178	9214
116	366380	5092	4122	9214
117	361288	5150	4064	9214
118	356138	5207	4007	9214
119	350931	5266	3948	9214
120	345665	5325	3889	9214
121	340340	5385	3829	9214
122	334955	5446	3768	9214
123	329509	5507	3707	9214
124	324002	5569	3645	9214
125	318433	5632	3582	9214
126	312801	5695	3519	9214
127	307106	5759	3455	9214
128	301347	5824	3390	9214
129	295523	5889	3325	9214
130	289634	5956	3258	9214
131	283678	6023	3191	9214
132	277655	6090	3124	9214
133	271565	6159	3055	9214
134	265406	6228	2986	9214
135	259178	6298	2916	9214
136	252880	6369	2845	9214
137	246511	6441	2773	9214
138	240070	6513	2701	9214
139	233557	6586	2628	9214
140	226971	6661	2553	9214
141	220310	6736	2478	9214

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142	213574	6811	2403	9214
143	206763	6888	2326	9214
144	199875	6965	2249	9214
145	192910	7044	2170	9214
146	185866	7123	2091	9214
147	178743	7203	2011	9214
148	171540	7284	1930	9214
149	164256	7366	1848	9214
150	156890	7449	1765	9214
151	149441	7533	1681	9214
152	141908	7618	1596	9214
153	134290	7703	1511	9214
154	126587	7790	1424	9214
155	118797	7878	1336	9214
156	110919	7966	1248	9214
157	102953	8056	1158	9214
158	94897	8146	1068	9214
159	86751	8238	976	9214
160	78513	8331	883	9214
161	70182	8424	790	9214
162	61758	8519	695	9214
163	53239	8615	599	9214
164	44624	8712	502	9214
165	35912	8810	404	9214
166	27102	8909	305	9214
167	18193	9009	205	9214
168	9184	9111	103	9214
169	73	73	1	9214

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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 1035 part , CTS no 1035, Sheet no 4 , Street Name: Malmatta no 1069/1, Mauje Nandgaon Peth , Floor No: 0 Chhatrapati Shivaji Maharaj Chaulk, Behind Kashinath Baba Mandir, Beside Mahanubhav Temple, Nandgaon Peth, Amravati, Maharashtra, 444901**
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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SAGHEER AHMAD
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AHMED
CO-BORROWER2

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.9,214.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	168 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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