

Offer Cum Sanction Letter

Application No : MH/AMR/AKLA/A000001023

Date : 24 Aug 2026

Sub : Sanction Letter

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

Name of the Applicant	MRS. VANMALA GHANSHYAM JADHAV
Name of the Co-Applicant (s)	MR. GHANASHAM KEVALASING JADHAV
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	C O SURESH MOTIRAM , SNEH NAGAR LANZENDA , GEDAM NEAR STADIUM GADCHIROLI , SNEH NAGAR LANZENDA , Rural , Gadchiroli , Maharashtra , India - 442605
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.18,00,000.00
Term (in Years)	14 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	11.50% Per Annum
EMI Amount	Rs.21,601.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.21,240.00 (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.27,000.00 + Applicable taxes
Life Insurance Premium	Rs.45,000.00 + Applicable taxes
Property Insurance Premium	Rs.36,000.00 + Applicable taxes
Property Address	NO :Flat No AF3 First Floor , Building No 12 , Street Name:Barshitakali Road ,FloorNo:6Dream City Flats Phase 2,Mouje Shivapur,,Dream City,,Akola,Maharashtra,444004
Sanction Conditions	E bill/Utility bill . QC/ CC/ Possession certificate. seller buyer pic in front of the property with selfie. Specific Authority NOC/ Clearance letter. VAO Certificate/ Jamabandhi.

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APPROACH FOR GRADATION OF RISKS

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

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

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

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

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

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KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/AMR/AKLA/A000001023
Date of issue of KFS	24-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.18,00,000.00
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.21,601.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	11.50% 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 %	2.30 %	11.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.21,601.00	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	21240.00	-	-
Insurance Charges	-	-	One time	95580.00

Annual Percentage Rate (APR) (%) :	12.81 %
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.18,00,000.00
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.21,601.00
	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	11.50% 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. 1828968.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 21240.00
(b)	Payable to third-party routed through HHFL	Rs. 95580.00
7	Net disbursed amount	Rs. 1683180.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3628968.00
9	Annual Percentage Rate- Effective annualized interest rate	12.81 %
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	1800000	4351	17250	21601
2	1795649	4393	17208	21601
3	1791256	4435	17166	21601
4	1786821	4477	17124	21601
5	1782344	4520	17081	21601
6	1777824	4564	17037	21601
7	1773260	4607	16994	21601
8	1768653	4651	16950	21601
9	1764002	4696	16905	21601
10	1759306	4741	16860	21601
11	1754565	4786	16815	21601
12	1749779	4832	16769	21601
13	1744947	4879	16722	21601
14	1740068	4925	16676	21601
15	1735143	4973	16628	21601
16	1730170	5020	16581	21601
17	1725150	5068	16533	21601
18	1720082	5117	16484	21601
19	1714965	5166	16435	21601
20	1709799	5215	16386	21601
21	1704584	5265	16336	21601
22	1699319	5316	16285	21601
23	1694003	5367	16234	21601
24	1688636	5418	16183	21601
25	1683218	5470	16131	21601

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26	1677748	5523	16078	21601
27	1672225	5576	16025	21601
28	1666649	5629	15972	21601
29	1661020	5683	15918	21601
30	1655337	5737	15864	21601
31	1649600	5792	15809	21601
32	1643808	5848	15753	21601
33	1637960	5904	15697	21601
34	1632056	5960	15641	21601
35	1626096	6018	15583	21601
36	1620078	6075	15526	21601
37	1614003	6133	15468	21601
38	1607870	6192	15409	21601
39	1601678	6252	15349	21601
40	1595426	6312	15289	21601
41	1589114	6372	15229	21601
42	1582742	6433	15168	21601
43	1576309	6495	15106	21601
44	1569814	6557	15044	21601
45	1563257	6620	14981	21601
46	1556637	6683	14918	21601
47	1549954	6747	14854	21601
48	1543207	6812	14789	21601
49	1536395	6877	14724	21601
50	1529518	6943	14658	21601
51	1522575	7010	14591	21601
52	1515565	7077	14524	21601
53	1508488	7145	14456	21601
54	1501343	7213	14388	21601

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55	1494130	7282	14319	21601
56	1486848	7352	14249	21601
57	1479496	7422	14179	21601
58	1472074	7494	14107	21601
59	1464580	7565	14036	21601
60	1457015	7638	13963	21601
61	1449377	7711	13890	21601
62	1441666	7785	13816	21601
63	1433881	7860	13741	21601
64	1426021	7935	13666	21601
65	1418086	8011	13590	21601
66	1410075	8088	13513	21601
67	1401987	8165	13436	21601
68	1393822	8244	13357	21601
69	1385578	8323	13278	21601
70	1377255	8402	13199	21601
71	1368853	8483	13118	21601
72	1360370	8564	13037	21601
73	1351806	8646	12955	21601
74	1343160	8729	12872	21601
75	1334431	8813	12788	21601
76	1325618	8897	12704	21601
77	1316721	8982	12619	21601
78	1307739	9069	12532	21601
79	1298670	9155	12446	21601
80	1289515	9243	12358	21601
81	1280272	9332	12269	21601
82	1270940	9421	12180	21601
83	1261519	9511	12090	21601

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84	1252008	9603	11998	21601
85	1242405	9695	11906	21601
86	1232710	9788	11813	21601
87	1222922	9881	11720	21601
88	1213041	9976	11625	21601
89	1203065	10072	11529	21601
90	1192993	10168	11433	21601
91	1182825	10266	11335	21601
92	1172559	10364	11237	21601
93	1162195	10463	11138	21601
94	1151732	10564	11037	21601
95	1141168	10665	10936	21601
96	1130503	10767	10834	21601
97	1119736	10870	10731	21601
98	1108866	10974	10627	21601
99	1097892	11080	10521	21601
100	1086812	11186	10415	21601
101	1075626	11293	10308	21601
102	1064333	11401	10200	21601
103	1052932	11510	10091	21601
104	1041422	11621	9980	21601
105	1029801	11732	9869	21601
106	1018069	11845	9756	21601
107	1006224	11958	9643	21601
108	994266	12073	9528	21601
109	982193	12188	9413	21601
110	970005	12305	9296	21601
111	957700	12423	9178	21601
112	945277	12542	9059	21601

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113	932735	12662	8939	21601
114	920073	12784	8817	21601
115	907289	12906	8695	21601
116	894383	13030	8571	21601
117	881353	13155	8446	21601
118	868198	13281	8320	21601
119	854917	13408	8193	21601
120	841509	13537	8064	21601
121	827972	13666	7935	21601
122	814306	13797	7804	21601
123	800509	13929	7672	21601
124	786580	14063	7538	21601
125	772517	14198	7403	21601
126	758319	14334	7267	21601
127	743985	14471	7130	21601
128	729514	14610	6991	21601
129	714904	14750	6851	21601
130	700154	14891	6710	21601
131	685263	15034	6567	21601
132	670229	15178	6423	21601
133	655051	15323	6278	21601
134	639728	15470	6131	21601
135	624258	15619	5982	21601
136	608639	15768	5833	21601
137	592871	15919	5682	21601
138	576952	16072	5529	21601
139	560880	16226	5375	21601
140	544654	16381	5220	21601
141	528273	16538	5063	21601

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142	511735	16697	4904	21601
143	495038	16857	4744	21601
144	478181	17018	4583	21601
145	461163	17182	4419	21601
146	443981	17346	4255	21601
147	426635	17512	4089	21601
148	409123	17680	3921	21601
149	391443	17850	3751	21601
150	373593	18021	3580	21601
151	355572	18193	3408	21601
152	337379	18368	3233	21601
153	319011	18544	3057	21601
154	300467	18722	2879	21601
155	281745	18901	2700	21601
156	262844	19082	2519	21601
157	243762	19265	2336	21601
158	224497	19450	2151	21601
159	205047	19636	1965	21601
160	185411	19824	1777	21601
161	165587	20014	1587	21601
162	145573	20206	1395	21601
163	125367	20400	1201	21601
164	104967	20595	1006	21601
165	84372	20792	809	21601
166	63580	20992	609	21601
167	42588	21193	408	21601
168	21395	21395	205	21601

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

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

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

A) Security/Collateral for the Loan

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

1. Address of the Property : **NO : Flat No AF3 First Floor , Building No 12 , Street Name: Barshitakali Road , Floor No: 6 Dream City Flats Phase 2, Mouje Shivapur,, Dream City,, Akola, Maharashtra, 444004**
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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GHANSHYAM JADHAV
BORROWER

MR. GHANASHAM
KEVALASING JADHAV
CO-BORROWER1

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.21,601.00
(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"

MRS. VANMALA
GHANSHYAM JADHAV
BORROWER

MR. GHANASHAM
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CO-BORROWER1