

Offer Cum Sanction Letter

Application No : MH/BSR/BSAR/A000001389

Date : 27 Aug 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. RADHESHYAM SINGH RAMKISHAN NIWAN
Name of the Co-Applclicant (s)	MR. NAVRATAN SINGH
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	Flat No 13 B 103 , 1 floor, HDIL Paradise City, Chintupada Road , Palghar West, Mahim Prabhav Kshetra , Tehsil Palghar, Dist Palghar, Palghar MC , Metro , Palghar , Maharashtra , India - 401404
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.18,00,000.00
Term (in Years)	24 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	11.00% Per Annum
EMI Amount	Rs.17,784.00
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 101,1st Floor , Wing F,Complex Known As Kusum Kunj Complex , Street Name:Old Satpati Road ,FloorNo:1Society known as Kusum Kunj Complex CHSL,Suevey No 208, vill Dhansar, Near Pipe Company,Palghar West, Tal and Dist Palghar,Palghar,Maharashtra,401404
Sanction Conditions	BT Loan - statement of account. E bill/Utility bill . Loan Closure Proof. Mail confirmation from HR. NOC for Mortgage from Builder. Parent document. PDC -6 nos. Permission to mortgage. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Specific Authority NOC/ Clearance letter. Tenant NOC. Utility Bills. Vacant property for Resale case. 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/BSR/BSAR/A000001389
Date of issue of KFS	27-08-2026
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	24 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	288 Months
Equated Monthly Instalment (EMI)	Rs.17,784.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	11.00% 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 %	2.80 %	11.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.17,784.00	288 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	127440.00

Annual Percentage Rate (APR) (%):	12.23 %
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.18,00,000.00
2	Loan Term	288 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.17,784.00
	No. of EMIs	288
(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	11.00% 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. 3321792.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 21240.00
(b)	Payable to third-party routed through HHFL	Rs. 127440.00
7	Net disbursed amount	Rs. 1651320.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5121792.00
9	Annual Percentage Rate- Effective annualized interest rate	12.23 %
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	1284	16500	17784
2	1798716	1296	16488	17784
3	1797420	1308	16476	17784
4	1796112	1320	16464	17784
5	1794792	1332	16452	17784
6	1793460	1344	16440	17784
7	1792116	1356	16428	17784
8	1790760	1369	16415	17784
9	1789391	1381	16403	17784
10	1788010	1394	16390	17784
11	1786616	1407	16377	17784
12	1785209	1420	16364	17784
13	1783789	1433	16351	17784
14	1782356	1446	16338	17784
15	1780910	1459	16325	17784
16	1779451	1472	16312	17784
17	1777979	1486	16298	17784
18	1776493	1499	16285	17784
19	1774994	1513	16271	17784
20	1773481	1527	16257	17784
21	1771954	1541	16243	17784
22	1770413	1555	16229	17784
23	1768858	1569	16215	17784
24	1767289	1584	16200	17784
25	1765705	1598	16186	17784

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26	1764107	1613	16171	17784
27	1762494	1628	16156	17784
28	1760866	1643	16141	17784
29	1759223	1658	16126	17784
30	1757565	1673	16111	17784
31	1755892	1688	16096	17784
32	1754204	1704	16080	17784
33	1752500	1719	16065	17784
34	1750781	1735	16049	17784
35	1749046	1751	16033	17784
36	1747295	1767	16017	17784
37	1745528	1783	16001	17784
38	1743745	1800	15984	17784
39	1741945	1816	15968	17784
40	1740129	1833	15951	17784
41	1738296	1850	15934	17784
42	1736446	1867	15917	17784
43	1734579	1884	15900	17784
44	1732695	1901	15883	17784
45	1730794	1918	15866	17784
46	1728876	1936	15848	17784
47	1726940	1954	15830	17784
48	1724986	1972	15812	17784
49	1723014	1990	15794	17784
50	1721024	2008	15776	17784
51	1719016	2026	15758	17784
52	1716990	2045	15739	17784
53	1714945	2064	15720	17784
54	1712881	2083	15701	17784

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55	1710798	2102	15682	17784
56	1708696	2121	15663	17784
57	1706575	2140	15644	17784
58	1704435	2160	15624	17784
59	1702275	2180	15604	17784
60	1700095	2200	15584	17784
61	1697895	2220	15564	17784
62	1695675	2240	15544	17784
63	1693435	2261	15523	17784
64	1691174	2282	15502	17784
65	1688892	2302	15482	17784
66	1686590	2324	15460	17784
67	1684266	2345	15439	17784
68	1681921	2366	15418	17784
69	1679555	2388	15396	17784
70	1677167	2410	15374	17784
71	1674757	2432	15352	17784
72	1672325	2454	15330	17784
73	1669871	2477	15307	17784
74	1667394	2500	15284	17784
75	1664894	2522	15262	17784
76	1662372	2546	15238	17784
77	1659826	2569	15215	17784
78	1657257	2592	15192	17784
79	1654665	2616	15168	17784
80	1652049	2640	15144	17784
81	1649409	2664	15120	17784
82	1646745	2689	15095	17784
83	1644056	2713	15071	17784

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84	1641343	2738	15046	17784
85	1638605	2763	15021	17784
86	1635842	2789	14995	17784
87	1633053	2814	14970	17784
88	1630239	2840	14944	17784
89	1627399	2866	14918	17784
90	1624533	2892	14892	17784
91	1621641	2919	14865	17784
92	1618722	2946	14838	17784
93	1615776	2973	14811	17784
94	1612803	3000	14784	17784
95	1609803	3027	14757	17784
96	1606776	3055	14729	17784
97	1603721	3083	14701	17784
98	1600638	3111	14673	17784
99	1597527	3140	14644	17784
100	1594387	3169	14615	17784
101	1591218	3198	14586	17784
102	1588020	3227	14557	17784
103	1584793	3257	14527	17784
104	1581536	3287	14497	17784
105	1578249	3317	14467	17784
106	1574932	3347	14437	17784
107	1571585	3378	14406	17784
108	1568207	3409	14375	17784
109	1564798	3440	14344	17784
110	1561358	3472	14312	17784
111	1557886	3503	14281	17784
112	1554383	3535	14249	17784

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113	1550848	3568	14216	17784
114	1547280	3601	14183	17784
115	1543679	3634	14150	17784
116	1540045	3667	14117	17784
117	1536378	3701	14083	17784
118	1532677	3734	14050	17784
119	1528943	3769	14015	17784
120	1525174	3803	13981	17784
121	1521371	3838	13946	17784
122	1517533	3873	13911	17784
123	1513660	3909	13875	17784
124	1509751	3945	13839	17784
125	1505806	3981	13803	17784
126	1501825	4017	13767	17784
127	1497808	4054	13730	17784
128	1493754	4091	13693	17784
129	1489663	4129	13655	17784
130	1485534	4167	13617	17784
131	1481367	4205	13579	17784
132	1477162	4243	13541	17784
133	1472919	4282	13502	17784
134	1468637	4321	13463	17784
135	1464316	4361	13423	17784
136	1459955	4401	13383	17784
137	1455554	4441	13343	17784
138	1451113	4482	13302	17784
139	1446631	4523	13261	17784
140	1442108	4565	13219	17784
141	1437543	4607	13177	17784

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142	1432936	4649	13135	17784
143	1428287	4691	13093	17784
144	1423596	4734	13050	17784
145	1418862	4778	13006	17784
146	1414084	4822	12962	17784
147	1409262	4866	12918	17784
148	1404396	4910	12874	17784
149	1399486	4955	12829	17784
150	1394531	5001	12783	17784
151	1389530	5047	12737	17784
152	1384483	5093	12691	17784
153	1379390	5140	12644	17784
154	1374250	5187	12597	17784
155	1369063	5234	12550	17784
156	1363829	5282	12502	17784
157	1358547	5331	12453	17784
158	1353216	5380	12404	17784
159	1347836	5429	12355	17784
160	1342407	5479	12305	17784
161	1336928	5529	12255	17784
162	1331399	5580	12204	17784
163	1325819	5631	12153	17784
164	1320188	5682	12102	17784
165	1314506	5734	12050	17784
166	1308772	5787	11997	17784
167	1302985	5840	11944	17784
168	1297145	5894	11890	17784
169	1291251	5948	11836	17784
170	1285303	6002	11782	17784

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171	1279301	6057	11727	17784
172	1273244	6113	11671	17784
173	1267131	6169	11615	17784
174	1260962	6225	11559	17784
175	1254737	6282	11502	17784
176	1248455	6340	11444	17784
177	1242115	6398	11386	17784
178	1235717	6457	11327	17784
179	1229260	6516	11268	17784
180	1222744	6576	11208	17784
181	1216168	6636	11148	17784
182	1209532	6697	11087	17784
183	1202835	6758	11026	17784
184	1196077	6820	10964	17784
185	1189257	6882	10902	17784
186	1182375	6946	10838	17784
187	1175429	7009	10775	17784
188	1168420	7073	10711	17784
189	1161347	7138	10646	17784
190	1154209	7204	10580	17784
191	1147005	7270	10514	17784
192	1139735	7336	10448	17784
193	1132399	7404	10380	17784
194	1124995	7472	10312	17784
195	1117523	7540	10244	17784
196	1109983	7609	10175	17784
197	1102374	7679	10105	17784
198	1094695	7749	10035	17784
199	1086946	7820	9964	17784

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200	1079126	7892	9892	17784
201	1071234	7964	9820	17784
202	1063270	8037	9747	17784
203	1055233	8111	9673	17784
204	1047122	8185	9599	17784
205	1038937	8260	9524	17784
206	1030677	8336	9448	17784
207	1022341	8413	9371	17784
208	1013928	8490	9294	17784
209	1005438	8567	9217	17784
210	996871	8646	9138	17784
211	988225	8725	9059	17784
212	979500	8805	8979	17784
213	970695	8886	8898	17784
214	961809	8967	8817	17784
215	952842	9050	8734	17784
216	943792	9133	8651	17784
217	934659	9216	8568	17784
218	925443	9301	8483	17784
219	916142	9386	8398	17784
220	906756	9472	8312	17784
221	897284	9559	8225	17784
222	887725	9647	8137	17784
223	878078	9735	8049	17784
224	868343	9824	7960	17784
225	858519	9914	7870	17784
226	848605	10005	7779	17784
227	838600	10097	7687	17784
228	828503	10189	7595	17784

MR. RADHESHYAM
SINGH RAMKISHAN
NIWAN
BORROWER

MR. NAVRATAN SINGH
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	818314	10283	7501	17784
230	808031	10377	7407	17784
231	797654	10472	7312	17784
232	787182	10568	7216	17784
233	776614	10665	7119	17784
234	765949	10763	7021	17784
235	755186	10861	6923	17784
236	744325	10961	6823	17784
237	733364	11061	6723	17784
238	722303	11163	6621	17784
239	711140	11265	6519	17784
240	699875	11368	6416	17784
241	688507	11473	6311	17784
242	677034	11578	6206	17784
243	665456	11684	6100	17784
244	653772	11791	5993	17784
245	641981	11899	5885	17784
246	630082	12008	5776	17784
247	618074	12118	5666	17784
248	605956	12229	5555	17784
249	593727	12342	5442	17784
250	581385	12455	5329	17784
251	568930	12569	5215	17784
252	556361	12684	5100	17784
253	543677	12800	4984	17784
254	530877	12918	4866	17784
255	517959	13036	4748	17784
256	504923	13156	4628	17784
257	491767	13276	4508	17784

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HINDUJA HOUSING FINANCE

258	478491	13398	4386	17784
259	465093	13521	4263	17784
260	451572	13645	4139	17784
261	437927	13770	4014	17784
262	424157	13896	3888	17784
263	410261	14023	3761	17784
264	396238	14152	3632	17784
265	382086	14282	3502	17784
266	367804	14412	3372	17784
267	353392	14545	3239	17784
268	338847	14678	3106	17784
269	324169	14812	2972	17784
270	309357	14948	2836	17784
271	294409	15085	2699	17784
272	279324	15224	2560	17784
273	264100	15363	2421	17784
274	248737	15504	2280	17784
275	233233	15646	2138	17784
276	217587	15789	1995	17784
277	201798	15934	1850	17784
278	185864	16080	1704	17784
279	169784	16228	1556	17784
280	153556	16376	1408	17784
281	137180	16527	1257	17784
282	120653	16678	1106	17784
283	103975	16831	953	17784
284	87144	16985	799	17784
285	70159	17141	643	17784
286	53018	17298	486	17784

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HINDUJA HOUSING FINANCE

287	35720	17457	327	17784
288	18263	17617	167	17784
289	646	646	6	17784

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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 101, 1st Floor , Wing F, Complex Known As Kusum Kunj Complex , Street Name: Old Satpati Road , Floor No: 1 Society known as Kusum Kunj Complex CHSL, Suevey No 208, vill Dhansar, Near Pipe Company, Palghar West, Tal and Dist Palghar, Palghar, Maharashtra, 401404**
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.17,784.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	288 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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

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

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

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

H) Customer Service

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

Process for various requests:

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

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

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

I)Grievance Redressal:

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

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

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

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

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

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

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

MR. RADHESHYAM
SINGH RAMKISHAN
NIWAN
BORROWER

MR. NAVRATAN SINGH
CO-BORROWER1