

Offer Cum Sanction Letter

Application No : MH/PNE/BRMT/A000001079

Date : 7 Oct 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. PRAVIN BALASO JAGTAP
Name of the Co-Applicant (s)	MRS. KISHORI PRAVIN JAGTAP
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	PIMPALI ROAD , NA , MALI MALA JALOCHI PUNE BARAMATI MAHARASHTRA , BARAMATI PUNE MAHARASHTRA , Rural , Baramati , Maharashtra , India - 413102
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.22,88,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.80 %
Rate of Interest (ROI) in % p.a.	11.50% Per Annum
EMI Amount	Rs.24,400.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.22,880.00 + Applicable 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.34,320.00 + Applicable taxes
Life Insurance Premium	Rs.57,200.00 + Applicable taxes
Property Insurance Premium	Rs.45,760.00 + Applicable taxes
Property Address	NO :Flat No B3 1st floor , Siya Riya Apartment Plot No 6 7 8 , Street Name:Baramati - Bhigawan Road ,FloorNo:1Swatantra Sainik Sambajirao Galide Nagar,Bighwan Road Jalochi Road,Near croma Showroom,Baramati,Maharashtra,413102
Sanction Conditions	E bill/Utility bill . Indemnity bond . Loan Closure Proof. OCR proof. PDC -6 nos. Property Tax receipt. Signed ATS/ Sale Agreement. Structure Stability Certificate. Tenant NOC.

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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/PNE/BRMT/A000001079
Date of issue of KFS	07-10-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.22,88,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.24,400.00
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.24,400.00	240 Months

Fee and Other Charges:

Description of Fees/Charges	Payable to HHFL		Payable to Third Party	
	One time/Recurring	Amount (in ₹)	One time/ Recurring	Amount (in ₹)
Processing Fees	One time		-	-
Insurance Charges	-	-	One time	

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

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

*** Penal Charges**

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

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Part 2: Other qualitative information

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

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

Note:

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

ACKNOWLEDGEMENT:

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

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

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE(APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.22,88,000.00
2	Loan Term	240 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.24,400.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	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. 3568000.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs.
(b)	Payable to third-party routed through HHFL	Rs.
7	Net disbursed amount	Rs.
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5856000.00
9	Annual Percentage Rate- Effective annualized interest rate	#Error
10	Schedule of disbursement as per terms and conditions	Refer Repayment Schedule
11	Due date of payment of instalment and interest	1st calendar day of the Month

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REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2288000	2473	21927	24400
2	2285527	2497	21903	24400
3	2283030	2521	21879	24400
4	2280509	2545	21855	24400
5	2277964	2570	21830	24400
6	2275394	2594	21806	24400
7	2272800	2619	21781	24400
8	2270181	2644	21756	24400
9	2267537	2669	21731	24400
10	2264868	2695	21705	24400
11	2262173	2721	21679	24400
12	2259452	2747	21653	24400
13	2256705	2773	21627	24400
14	2253932	2800	21600	24400
15	2251132	2827	21573	24400
16	2248305	2854	21546	24400
17	2245451	2881	21519	24400
18	2242570	2909	21491	24400
19	2239661	2937	21463	24400
20	2236724	2965	21435	24400
21	2233759	2993	21407	24400
22	2230766	3022	21378	24400
23	2227744	3051	21349	24400
24	2224693	3080	21320	24400
25	2221613	3110	21290	24400

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26	2218503	3139	21261	24400
27	2215364	3169	21231	24400
28	2212195	3200	21200	24400
29	2208995	3230	21170	24400
30	2205765	3261	21139	24400
31	2202504	3293	21107	24400
32	2199211	3324	21076	24400
33	2195887	3356	21044	24400
34	2192531	3388	21012	24400
35	2189143	3421	20979	24400
36	2185722	3453	20947	24400
37	2182269	3487	20913	24400
38	2178782	3520	20880	24400
39	2175262	3554	20846	24400
40	2171708	3588	20812	24400
41	2168120	3622	20778	24400
42	2164498	3657	20743	24400
43	2160841	3692	20708	24400
44	2157149	3727	20673	24400
45	2153422	3763	20637	24400
46	2149659	3799	20601	24400
47	2145860	3836	20564	24400
48	2142024	3872	20528	24400
49	2138152	3909	20491	24400
50	2134243	3947	20453	24400
51	2130296	3985	20415	24400
52	2126311	4023	20377	24400
53	2122288	4061	20339	24400
54	2118227	4100	20300	24400

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55	2114127	4140	20260	24400
56	2109987	4179	20221	24400
57	2105808	4219	20181	24400
58	2101589	4260	20140	24400
59	2097329	4301	20099	24400
60	2093028	4342	20058	24400
61	2088686	4383	20017	24400
62	2084303	4425	19975	24400
63	2079878	4468	19932	24400
64	2075410	4511	19889	24400
65	2070899	4554	19846	24400
66	2066345	4598	19802	24400
67	2061747	4642	19758	24400
68	2057105	4686	19714	24400
69	2052419	4731	19669	24400
70	2047688	4776	19624	24400
71	2042912	4822	19578	24400
72	2038090	4868	19532	24400
73	2033222	4915	19485	24400
74	2028307	4962	19438	24400
75	2023345	5010	19390	24400
76	2018335	5058	19342	24400
77	2013277	5106	19294	24400
78	2008171	5155	19245	24400
79	2003016	5204	19196	24400
80	1997812	5254	19146	24400
81	1992558	5305	19095	24400
82	1987253	5355	19045	24400
83	1981898	5407	18993	24400

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84	1976491	5459	18941	24400
85	1971032	5511	18889	24400
86	1965521	5564	18836	24400
87	1959957	5617	18783	24400
88	1954340	5671	18729	24400
89	1948669	5725	18675	24400
90	1942944	5780	18620	24400
91	1937164	5836	18564	24400
92	1931328	5891	18509	24400
93	1925437	5948	18452	24400
94	1919489	6005	18395	24400
95	1913484	6062	18338	24400
96	1907422	6121	18279	24400
97	1901301	6179	18221	24400
98	1895122	6238	18162	24400
99	1888884	6298	18102	24400
100	1882586	6359	18041	24400
101	1876227	6419	17981	24400
102	1869808	6481	17919	24400
103	1863327	6543	17857	24400
104	1856784	6606	17794	24400
105	1850178	6669	17731	24400
106	1843509	6733	17667	24400
107	1836776	6798	17602	24400
108	1829978	6863	17537	24400
109	1823115	6928	17472	24400
110	1816187	6995	17405	24400
111	1809192	7062	17338	24400
112	1802130	7130	17270	24400

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113	1795000	7198	17202	24400
114	1787802	7267	17133	24400
115	1780535	7337	17063	24400
116	1773198	7407	16993	24400
117	1765791	7478	16922	24400
118	1758313	7550	16850	24400
119	1750763	7622	16778	24400
120	1743141	7695	16705	24400
121	1735446	7769	16631	24400
122	1727677	7843	16557	24400
123	1719834	7918	16482	24400
124	1711916	7994	16406	24400
125	1703922	8071	16329	24400
126	1695851	8148	16252	24400
127	1687703	8226	16174	24400
128	1679477	8305	16095	24400
129	1671172	8385	16015	24400
130	1662787	8465	15935	24400
131	1654322	8546	15854	24400
132	1645776	8628	15772	24400
133	1637148	8711	15689	24400
134	1628437	8794	15606	24400
135	1619643	8878	15522	24400
136	1610765	8964	15436	24400
137	1601801	9049	15351	24400
138	1592752	9136	15264	24400
139	1583616	9224	15176	24400
140	1574392	9312	15088	24400
141	1565080	9401	14999	24400

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142	1555679	9491	14909	24400
143	1546188	9582	14818	24400
144	1536606	9674	14726	24400
145	1526932	9767	14633	24400
146	1517165	9861	14539	24400
147	1507304	9955	14445	24400
148	1497349	10050	14350	24400
149	1487299	10147	14253	24400
150	1477152	10244	14156	24400
151	1466908	10342	14058	24400
152	1456566	10441	13959	24400
153	1446125	10541	13859	24400
154	1435584	10642	13758	24400
155	1424942	10744	13656	24400
156	1414198	10847	13553	24400
157	1403351	10951	13449	24400
158	1392400	11056	13344	24400
159	1381344	11162	13238	24400
160	1370182	11269	13131	24400
161	1358913	11377	13023	24400
162	1347536	11486	12914	24400
163	1336050	11596	12804	24400
164	1324454	11707	12693	24400
165	1312747	11820	12580	24400
166	1300927	11933	12467	24400
167	1288994	12047	12353	24400
168	1276947	12163	12237	24400
169	1264784	12279	12121	24400
170	1252505	12397	12003	24400

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171	1240108	12516	11884	24400
172	1227592	12636	11764	24400
173	1214956	12757	11643	24400
174	1202199	12879	11521	24400
175	1189320	13002	11398	24400
176	1176318	13127	11273	24400
177	1163191	13253	11147	24400
178	1149938	13380	11020	24400
179	1136558	13508	10892	24400
180	1123050	13637	10763	24400
181	1109413	13768	10632	24400
182	1095645	13900	10500	24400
183	1081745	14033	10367	24400
184	1067712	14168	10232	24400
185	1053544	14304	10096	24400
186	1039240	14441	9959	24400
187	1024799	14579	9821	24400
188	1010220	14719	9681	24400
189	995501	14860	9540	24400
190	980641	15002	9398	24400
191	965639	15146	9254	24400
192	950493	15291	9109	24400
193	935202	15438	8962	24400
194	919764	15586	8814	24400
195	904178	15735	8665	24400
196	888443	15886	8514	24400
197	872557	16038	8362	24400
198	856519	16192	8208	24400
199	840327	16347	8053	24400

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200	823980	16504	7896	24400
201	807476	16662	7738	24400
202	790814	16821	7579	24400
203	773993	16983	7417	24400
204	757010	17145	7255	24400
205	739865	17310	7090	24400
206	722555	17476	6924	24400
207	705079	17643	6757	24400
208	687436	17812	6588	24400
209	669624	17983	6417	24400
210	651641	18155	6245	24400
211	633486	18329	6071	24400
212	615157	18505	5895	24400
213	596652	18682	5718	24400
214	577970	18861	5539	24400
215	559109	19042	5358	24400
216	540067	19224	5176	24400
217	520843	19409	4991	24400
218	501434	19595	4805	24400
219	481839	19782	4618	24400
220	462057	19972	4428	24400
221	442085	20163	4237	24400
222	421922	20357	4043	24400
223	401565	20552	3848	24400
224	381013	20749	3651	24400
225	360264	20947	3453	24400
226	339317	21148	3252	24400
227	318169	21351	3049	24400
228	296818	21555	2845	24400

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229	275263	21762	2638	24400
230	253501	21971	2429	24400
231	231530	22181	2219	24400
232	209349	22394	2006	24400
233	186955	22608	1792	24400
234	164347	22825	1575	24400
235	141522	23044	1356	24400
236	118478	23265	1135	24400
237	95213	23488	912	24400
238	71725	23713	687	24400
239	48012	23940	460	24400
240	24072	24072	231	24400

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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 B3 1st floor , Siya Riya Apartment Plot No 6 7 8 , Street Name: Baramati - Bhigawan Road , Floor No: 1 Swatantra Sainik Sambajirao Galide Nagar, Bighwan Road Jalochi Road, Near croma Showroom, Baramati, Maharashtra, 413102**
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.24,400.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	240 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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

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

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

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

H) Customer Service

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

Process for various requests:

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

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

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

I)Grievance Redressal:

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

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

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

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

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

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

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

MR. PRAVIN BALASO
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BORROWER

MRS. KISHORI PRAVIN
JAGTAP
CO-BORROWER1