

Offer Cum Sanction Letter

Application No : MH/BSR/BSAR/A000001368

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. CHETAN PRABHAKAR GHADI
Name of the Co-Applciant (s)	MRS. SHRADHA ROHIDAS GURAV
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	Flat No 103 , Bldg No B AGAMI Emerlad , Khairapada Boisar East , Palghar , Metro , Palghar , Maharashtra , India - 401501
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.17,00,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.18,536.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.20,060.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.25,500.00 + Applicable taxes

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Life Insurance Premium	Rs.42,500.00 + Applicable taxes
Property Insurance Premium	Rs.34,000.00 + Applicable taxes
Property Address	NO :Flat No 303,3rd Floor , Wing B,Bldg No 1,Krishna Residency,Project Known , Street Name:As Krishna Residency Bldg No1 And 2,Boisar Maan Rd ,FloorNo:3S No 15/1A, Old S No 134/1A Village Khaira,Krishna Nagar, Near Rainbow Kid Play School,Boisar East,BOISAR THANE,Maharashtra,401501
Sanction Conditions	BT Loan - statement of account. Foreclosure letter. List of documents. Loan Closure Proof. NOC for Mortgage from Builder. Other loan -statement of account. Parent document. PDC -6 nos. Permission to mortgage. QC/ CC/ Possession certificate. Signed ATS/ Sale Agreement. Specific Authority NOC/ Clearance letter. Tenant NOC. Utility Bills. 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/A000001368
Date of issue of KFS	27-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.17,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	25 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	300 Months
Equated Monthly Instalment (EMI)	Rs.18,536.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.18,536.00	300 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	20060.00	-	-
Insurance Charges	-	-	One time	120360.00

Annual Percentage Rate (APR) (%):	13.80 %
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.17,00,000.00
2	Loan Term	300 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.18,536.00
	No. of EMIs	300
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	12.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 3860800.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 20060.00
(b)	Payable to third-party routed through HHFL	Rs. 120360.00
7	Net disbursed amount	Rs. 1559580.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5560800.00
9	Annual Percentage Rate- Effective annualized interest rate	13.80 %
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	1700000	828	17708	18536
2	1699172	836	17700	18536
3	1698336	845	17691	18536
4	1697491	854	17682	18536
5	1696637	863	17673	18536
6	1695774	872	17664	18536
7	1694902	881	17655	18536
8	1694021	890	17646	18536
9	1693131	899	17637	18536
10	1692232	909	17627	18536
11	1691323	918	17618	18536
12	1690405	928	17608	18536
13	1689477	937	17599	18536
14	1688540	947	17589	18536
15	1687593	957	17579	18536
16	1686636	967	17569	18536
17	1685669	977	17559	18536
18	1684692	987	17549	18536
19	1683705	997	17539	18536
20	1682708	1008	17528	18536
21	1681700	1018	17518	18536
22	1680682	1029	17507	18536
23	1679653	1040	17496	18536
24	1678613	1050	17486	18536
25	1677563	1061	17475	18536

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26	1676502	1072	17464	18536
27	1675430	1084	17452	18536
28	1674346	1095	17441	18536
29	1673251	1106	17430	18536
30	1672145	1118	17418	18536
31	1671027	1129	17407	18536
32	1669898	1141	17395	18536
33	1668757	1153	17383	18536
34	1667604	1165	17371	18536
35	1666439	1177	17359	18536
36	1665262	1190	17346	18536
37	1664072	1202	17334	18536
38	1662870	1214	17322	18536
39	1661656	1227	17309	18536
40	1660429	1240	17296	18536
41	1659189	1253	17283	18536
42	1657936	1266	17270	18536
43	1656670	1279	17257	18536
44	1655391	1292	17244	18536
45	1654099	1306	17230	18536
46	1652793	1319	17217	18536
47	1651474	1333	17203	18536
48	1650141	1347	17189	18536
49	1648794	1361	17175	18536
50	1647433	1375	17161	18536
51	1646058	1390	17146	18536
52	1644668	1404	17132	18536
53	1643264	1419	17117	18536
54	1641845	1433	17103	18536

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55	1640412	1448	17088	18536
56	1638964	1463	17073	18536
57	1637501	1479	17057	18536
58	1636022	1494	17042	18536
59	1634528	1510	17026	18536
60	1633018	1525	17011	18536
61	1631493	1541	16995	18536
62	1629952	1557	16979	18536
63	1628395	1574	16962	18536
64	1626821	1590	16946	18536
65	1625231	1607	16929	18536
66	1623624	1623	16913	18536
67	1622001	1640	16896	18536
68	1620361	1657	16879	18536
69	1618704	1675	16861	18536
70	1617029	1692	16844	18536
71	1615337	1710	16826	18536
72	1613627	1727	16809	18536
73	1611900	1745	16791	18536
74	1610155	1764	16772	18536
75	1608391	1782	16754	18536
76	1606609	1800	16736	18536
77	1604809	1819	16717	18536
78	1602990	1838	16698	18536
79	1601152	1857	16679	18536
80	1599295	1877	16659	18536
81	1597418	1896	16640	18536
82	1595522	1916	16620	18536
83	1593606	1936	16600	18536

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84	1591670	1956	16580	18536
85	1589714	1976	16560	18536
86	1587738	1997	16539	18536
87	1585741	2018	16518	18536
88	1583723	2039	16497	18536
89	1581684	2060	16476	18536
90	1579624	2082	16454	18536
91	1577542	2103	16433	18536
92	1575439	2125	16411	18536
93	1573314	2147	16389	18536
94	1571167	2170	16366	18536
95	1568997	2192	16344	18536
96	1566805	2215	16321	18536
97	1564590	2238	16298	18536
98	1562352	2262	16274	18536
99	1560090	2285	16251	18536
100	1557805	2309	16227	18536
101	1555496	2333	16203	18536
102	1553163	2357	16179	18536
103	1550806	2382	16154	18536
104	1548424	2407	16129	18536
105	1546017	2432	16104	18536
106	1543585	2457	16079	18536
107	1541128	2483	16053	18536
108	1538645	2508	16028	18536
109	1536137	2535	16001	18536
110	1533602	2561	15975	18536
111	1531041	2588	15948	18536
112	1528453	2615	15921	18536

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113	1525838	2642	15894	18536
114	1523196	2669	15867	18536
115	1520527	2697	15839	18536
116	1517830	2725	15811	18536
117	1515105	2754	15782	18536
118	1512351	2782	15754	18536
119	1509569	2811	15725	18536
120	1506758	2841	15695	18536
121	1503917	2870	15666	18536
122	1501047	2900	15636	18536
123	1498147	2930	15606	18536
124	1495217	2961	15575	18536
125	1492256	2992	15544	18536
126	1489264	3023	15513	18536
127	1486241	3054	15482	18536
128	1483187	3086	15450	18536
129	1480101	3118	15418	18536
130	1476983	3151	15385	18536
131	1473832	3184	15352	18536
132	1470648	3217	15319	18536
133	1467431	3250	15286	18536
134	1464181	3284	15252	18536
135	1460897	3318	15218	18536
136	1457579	3353	15183	18536
137	1454226	3388	15148	18536
138	1450838	3423	15113	18536
139	1447415	3459	15077	18536
140	1443956	3495	15041	18536
141	1440461	3531	15005	18536

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142	1436930	3568	14968	18536
143	1433362	3605	14931	18536
144	1429757	3643	14893	18536
145	1426114	3681	14855	18536
146	1422433	3719	14817	18536
147	1418714	3758	14778	18536
148	1414956	3797	14739	18536
149	1411159	3836	14700	18536
150	1407323	3876	14660	18536
151	1403447	3917	14619	18536
152	1399530	3958	14578	18536
153	1395572	3999	14537	18536
154	1391573	4040	14496	18536
155	1387533	4083	14453	18536
156	1383450	4125	14411	18536
157	1379325	4168	14368	18536
158	1375157	4211	14325	18536
159	1370946	4255	14281	18536
160	1366691	4300	14236	18536
161	1362391	4344	14192	18536
162	1358047	4390	14146	18536
163	1353657	4435	14101	18536
164	1349222	4482	14054	18536
165	1344740	4528	14008	18536
166	1340212	4575	13961	18536
167	1335637	4623	13913	18536
168	1331014	4671	13865	18536
169	1326343	4720	13816	18536
170	1321623	4769	13767	18536

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171	1316854	4819	13717	18536
172	1312035	4869	13667	18536
173	1307166	4920	13616	18536
174	1302246	4971	13565	18536
175	1297275	5023	13513	18536
176	1292252	5075	13461	18536
177	1287177	5128	13408	18536
178	1282049	5181	13355	18536
179	1276868	5235	13301	18536
180	1271633	5290	13246	18536
181	1266343	5345	13191	18536
182	1260998	5401	13135	18536
183	1255597	5457	13079	18536
184	1250140	5514	13022	18536
185	1244626	5571	12965	18536
186	1239055	5629	12907	18536
187	1233426	5688	12848	18536
188	1227738	5747	12789	18536
189	1221991	5807	12729	18536
190	1216184	5867	12669	18536
191	1210317	5929	12607	18536
192	1204388	5990	12546	18536
193	1198398	6053	12483	18536
194	1192345	6116	12420	18536
195	1186229	6179	12357	18536
196	1180050	6244	12292	18536
197	1173806	6309	12227	18536
198	1167497	6375	12161	18536
199	1161122	6441	12095	18536

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200	1154681	6508	12028	18536
201	1148173	6576	11960	18536
202	1141597	6644	11892	18536
203	1134953	6714	11822	18536
204	1128239	6784	11752	18536
205	1121455	6854	11682	18536
206	1114601	6926	11610	18536
207	1107675	6998	11538	18536
208	1100677	7071	11465	18536
209	1093606	7144	11392	18536
210	1086462	7219	11317	18536
211	1079243	7294	11242	18536
212	1071949	7370	11166	18536
213	1064579	7447	11089	18536
214	1057132	7524	11012	18536
215	1049608	7603	10933	18536
216	1042005	7682	10854	18536
217	1034323	7762	10774	18536
218	1026561	7843	10693	18536
219	1018718	7924	10612	18536
220	1010794	8007	10529	18536
221	1002787	8090	10446	18536
222	994697	8175	10361	18536
223	986522	8260	10276	18536
224	978262	8346	10190	18536
225	969916	8433	10103	18536
226	961483	8521	10015	18536
227	952962	8609	9927	18536
228	944353	8699	9837	18536

MR. CHETAN
PRABHAKAR GHADI
BORROWER

MRS. SHRADHA
ROHIDAS GURAV
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	935654	8790	9746	18536
230	926864	8881	9655	18536
231	917983	8974	9562	18536
232	909009	9067	9469	18536
233	899942	9162	9374	18536
234	890780	9257	9279	18536
235	881523	9353	9183	18536
236	872170	9451	9085	18536
237	862719	9549	8987	18536
238	853170	9649	8887	18536
239	843521	9749	8787	18536
240	833772	9851	8685	18536
241	823921	9953	8583	18536
242	813968	10057	8479	18536
243	803911	10162	8374	18536
244	793749	10268	8268	18536
245	783481	10375	8161	18536
246	773106	10483	8053	18536
247	762623	10592	7944	18536
248	752031	10702	7834	18536
249	741329	10814	7722	18536
250	730515	10926	7610	18536
251	719589	11040	7496	18536
252	708549	11155	7381	18536
253	697394	11271	7265	18536
254	686123	11389	7147	18536
255	674734	11508	7028	18536
256	663226	11627	6909	18536
257	651599	11749	6787	18536

MR. CHETAN
PRABHAKAR GHADI
BORROWER

MRS. SHRADHA
ROHIDAS GURAV
CO-BORROWER1



HINDUJA HOUSING FINANCE

258	639850	11871	6665	18536
259	627979	11995	6541	18536
260	615984	12120	6416	18536
261	603864	12246	6290	18536
262	591618	12373	6163	18536
263	579245	12502	6034	18536
264	566743	12632	5904	18536
265	554111	12764	5772	18536
266	541347	12897	5639	18536
267	528450	13031	5505	18536
268	515419	13167	5369	18536
269	502252	13304	5232	18536
270	488948	13443	5093	18536
271	475505	13583	4953	18536
272	461922	13724	4812	18536
273	448198	13867	4669	18536
274	434331	14012	4524	18536
275	420319	14158	4378	18536
276	406161	14305	4231	18536
277	391856	14454	4082	18536
278	377402	14605	3931	18536
279	362797	14757	3779	18536
280	348040	14911	3625	18536
281	333129	15066	3470	18536
282	318063	15223	3313	18536
283	302840	15381	3155	18536
284	287459	15542	2994	18536
285	271917	15704	2832	18536
286	256213	15867	2669	18536

MR. CHETAN
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BORROWER

MRS. SHRADHA
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HINDUJA HOUSING FINANCE

287	240346	16032	2504	18536
288	224314	16199	2337	18536
289	208115	16368	2168	18536
290	191747	16539	1997	18536
291	175208	16711	1825	18536
292	158497	16885	1651	18536
293	141612	17061	1475	18536
294	124551	17239	1297	18536
295	107312	17418	1118	18536
296	89894	17600	936	18536
297	72294	17783	753	18536
298	54511	17968	568	18536
299	36543	18155	381	18536
300	18388	18344	192	18536
301	44	44	0	18536

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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 303, 3rd Floor , Wing B, Bldg No 1, Krishna Residency, Project Known , Street Name: As Krishna Residency Bldg No 1 And 2, Boisar Maan Rd , Floor No: 3S No 15/1A, Old S No 134/1A Village Khaira, Krishna Nagar, Near Rainbow Kid Play School, Boisar East, BOISAR THANE, Maharashtra, 401501**
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.18,536.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	300 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. CHETAN
PRABHAKAR GHADI
BORROWER

MRS. SHRADHA
ROHIDAS GURAV
CO-BORROWER1