

Offer Cum Sanction Letter

Application No : MH/NGR/WARD/A000001021

Date : 5 Sep 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. SWAPNIL PURUSHOTTAM PARLEWAR
Name of the Co-Applciant (s)	MR. PURUSHOTTAM GANGARAMJI PARLEWAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	H NO 0 , 0 , S/O PURUSHOTTAM PARLEWAR 01 NEAR DANGRI WARD PUL , DANGRI WARD HINGANGHAT DIST WARDHA , Rural , Hinganghat , Maharashtra , India - 442301
Loan Type	Housing
Purpose	Composite Loan
Sanctioned Amount	Rs.12,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.14,059.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.14,160.00 (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.18,000.00 + Applicable taxes
Life Insurance Premium	Rs.30,000.00 + Applicable taxes
Property Insurance Premium	Rs.24,000.00 + Applicable taxes
Property Address	NO :Plot No 50/2/1 , PARLEWAR HOUSE , Street Name:PIMPALGAON ROAD ,FloorNo:0MOUJA PIMMPALGAON MA MOUJA NO 103,SANTA TUKDOJI WARD,NEAR VRUNDAWAN PARK,Hinganghat,Maharashtra,442301
Sanction Conditions	Correction/Rectification deed. E bill/Utility bill . Property Tax receipt. Specific Authority NOC/ Clearance letter.

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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 of a contradiction between 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/NGR/WARD/A000001021
Date of issue of KFS	05-09-2026
Type of Loan	Composite Loan
Sanctioned Amount	Rs.12,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	NO
Clause reference in loan agreement for in case of stage wise disbursement	Clause no.6.1:9 (ii)
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.14,059.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.00% 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 %	0.80 %	13.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.14,059.00	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	14160.00	-	-
Insurance Charges	-	-	One time	84960.00

Annual Percentage Rate (APR) (%) :	14.46 %
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.12,00,000.00
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.14,059.00
	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	13.00% 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. 2174160.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 14160.00
(b)	Payable to third-party routed through HHFL	Rs. 84960.00
7	Net disbursed amount	Rs. 1100880.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3374160.00
9	Annual Percentage Rate- Effective annualized interest rate	14.46 %
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	1200000	1059	13000	14059
2	1198941	1070	12989	14059
3	1197871	1082	12977	14059
4	1196789	1094	12965	14059
5	1195695	1106	12953	14059
6	1194589	1118	12941	14059
7	1193471	1130	12929	14059
8	1192341	1142	12917	14059
9	1191199	1154	12905	14059
10	1190045	1167	12892	14059
11	1188878	1179	12880	14059
12	1187699	1192	12867	14059
13	1186507	1205	12854	14059
14	1185302	1218	12841	14059
15	1184084	1231	12828	14059
16	1182853	1245	12814	14059
17	1181608	1258	12801	14059
18	1180350	1272	12787	14059
19	1179078	1286	12773	14059
20	1177792	1300	12759	14059
21	1176492	1314	12745	14059
22	1175178	1328	12731	14059
23	1173850	1342	12717	14059
24	1172508	1357	12702	14059
25	1171151	1372	12687	14059

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26	1169779	1386	12673	14059
27	1168393	1401	12658	14059
28	1166992	1417	12642	14059
29	1165575	1432	12627	14059
30	1164143	1447	12612	14059
31	1162696	1463	12596	14059
32	1161233	1479	12580	14059
33	1159754	1495	12564	14059
34	1158259	1511	12548	14059
35	1156748	1528	12531	14059
36	1155220	1544	12515	14059
37	1153676	1561	12498	14059
38	1152115	1578	12481	14059
39	1150537	1595	12464	14059
40	1148942	1612	12447	14059
41	1147330	1630	12429	14059
42	1145700	1647	12412	14059
43	1144053	1665	12394	14059
44	1142388	1683	12376	14059
45	1140705	1701	12358	14059
46	1139004	1720	12339	14059
47	1137284	1738	12321	14059
48	1135546	1757	12302	14059
49	1133789	1776	12283	14059
50	1132013	1796	12263	14059
51	1130217	1815	12244	14059
52	1128402	1835	12224	14059
53	1126567	1855	12204	14059
54	1124712	1875	12184	14059

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55	1122837	1895	12164	14059
56	1120942	1915	12144	14059
57	1119027	1936	12123	14059
58	1117091	1957	12102	14059
59	1115134	1978	12081	14059
60	1113156	2000	12059	14059
61	1111156	2021	12038	14059
62	1109135	2043	12016	14059
63	1107092	2066	11993	14059
64	1105026	2088	11971	14059
65	1102938	2111	11948	14059
66	1100827	2133	11926	14059
67	1098694	2156	11903	14059
68	1096538	2180	11879	14059
69	1094358	2203	11856	14059
70	1092155	2227	11832	14059
71	1089928	2251	11808	14059
72	1087677	2276	11783	14059
73	1085401	2300	11759	14059
74	1083101	2325	11734	14059
75	1080776	2351	11708	14059
76	1078425	2376	11683	14059
77	1076049	2402	11657	14059
78	1073647	2428	11631	14059
79	1071219	2454	11605	14059
80	1068765	2481	11578	14059
81	1066284	2508	11551	14059
82	1063776	2535	11524	14059
83	1061241	2562	11497	14059

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84	1058679	2590	11469	14059
85	1056089	2618	11441	14059
86	1053471	2646	11413	14059
87	1050825	2675	11384	14059
88	1048150	2704	11355	14059
89	1045446	2733	11326	14059
90	1042713	2763	11296	14059
91	1039950	2793	11266	14059
92	1037157	2823	11236	14059
93	1034334	2854	11205	14059
94	1031480	2885	11174	14059
95	1028595	2916	11143	14059
96	1025679	2947	11112	14059
97	1022732	2979	11080	14059
98	1019753	3012	11047	14059
99	1016741	3044	11015	14059
100	1013697	3077	10982	14059
101	1010620	3111	10948	14059
102	1007509	3144	10915	14059
103	1004365	3178	10881	14059
104	1001187	3213	10846	14059
105	997974	3248	10811	14059
106	994726	3283	10776	14059
107	991443	3318	10741	14059
108	988125	3354	10705	14059
109	984771	3391	10668	14059
110	981380	3427	10632	14059
111	977953	3465	10594	14059
112	974488	3502	10557	14059

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113	970986	3540	10519	14059
114	967446	3578	10481	14059
115	963868	3617	10442	14059
116	960251	3656	10403	14059
117	956595	3696	10363	14059
118	952899	3736	10323	14059
119	949163	3776	10283	14059
120	945387	3817	10242	14059
121	941570	3859	10200	14059
122	937711	3900	10159	14059
123	933811	3943	10116	14059
124	929868	3985	10074	14059
125	925883	4029	10030	14059
126	921854	4072	9987	14059
127	917782	4116	9943	14059
128	913666	4161	9898	14059
129	909505	4206	9853	14059
130	905299	4252	9807	14059
131	901047	4298	9761	14059
132	896749	4344	9715	14059
133	892405	4391	9668	14059
134	888014	4439	9620	14059
135	883575	4487	9572	14059
136	879088	4536	9523	14059
137	874552	4585	9474	14059
138	869967	4634	9425	14059
139	865333	4685	9374	14059
140	860648	4735	9324	14059
141	855913	4787	9272	14059

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142	851126	4838	9221	14059
143	846288	4891	9168	14059
144	841397	4944	9115	14059
145	836453	4997	9062	14059
146	831456	5052	9007	14059
147	826404	5106	8953	14059
148	821298	5162	8897	14059
149	816136	5218	8841	14059
150	810918	5274	8785	14059
151	805644	5331	8728	14059
152	800313	5389	8670	14059
153	794924	5447	8612	14059
154	789477	5506	8553	14059
155	783971	5566	8493	14059
156	778405	5626	8433	14059
157	772779	5687	8372	14059
158	767092	5749	8310	14059
159	761343	5811	8248	14059
160	755532	5874	8185	14059
161	749658	5938	8121	14059
162	743720	6002	8057	14059
163	737718	6067	7992	14059
164	731651	6133	7926	14059
165	725518	6199	7860	14059
166	719319	6266	7793	14059
167	713053	6334	7725	14059
168	706719	6403	7656	14059
169	700316	6472	7587	14059
170	693844	6542	7517	14059

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171	687302	6613	7446	14059
172	680689	6685	7374	14059
173	674004	6757	7302	14059
174	667247	6830	7229	14059
175	660417	6904	7155	14059
176	653513	6979	7080	14059
177	646534	7055	7004	14059
178	639479	7131	6928	14059
179	632348	7209	6850	14059
180	625139	7287	6772	14059
181	617852	7366	6693	14059
182	610486	7445	6614	14059
183	603041	7526	6533	14059
184	595515	7608	6451	14059
185	587907	7690	6369	14059
186	580217	7773	6286	14059
187	572444	7858	6201	14059
188	564586	7943	6116	14059
189	556643	8029	6030	14059
190	548614	8116	5943	14059
191	540498	8204	5855	14059
192	532294	8292	5767	14059
193	524002	8382	5677	14059
194	515620	8473	5586	14059
195	507147	8565	5494	14059
196	498582	8658	5401	14059
197	489924	8751	5308	14059
198	481173	8846	5213	14059
199	472327	8942	5117	14059

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HINDUJA HOUSING FINANCE

200	463385	9039	5020	14059
201	454346	9137	4922	14059
202	445209	9236	4823	14059
203	435973	9336	4723	14059
204	426637	9437	4622	14059
205	417200	9539	4520	14059
206	407661	9643	4416	14059
207	398018	9747	4312	14059
208	388271	9853	4206	14059
209	378418	9959	4100	14059
210	368459	10067	3992	14059
211	358392	10176	3883	14059
212	348216	10287	3772	14059
213	337929	10398	3661	14059
214	327531	10511	3548	14059
215	317020	10625	3434	14059
216	306395	10740	3319	14059
217	295655	10856	3203	14059
218	284799	10974	3085	14059
219	273825	11093	2966	14059
220	262732	11213	2846	14059
221	251519	11334	2725	14059
222	240185	11457	2602	14059
223	228728	11581	2478	14059
224	217147	11707	2352	14059
225	205440	11833	2226	14059
226	193607	11962	2097	14059
227	181645	12091	1968	14059
228	169554	12222	1837	14059

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HINDUJA HOUSING FINANCE

229	157332	12355	1704	14059
230	144977	12488	1571	14059
231	132489	12624	1435	14059
232	119865	12760	1299	14059
233	107105	12899	1160	14059
234	94206	13038	1021	14059
235	81168	13180	879	14059
236	67988	13322	737	14059
237	54666	13467	592	14059
238	41199	13613	446	14059
239	27586	13760	299	14059
240	13826	13826	150	14059

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

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

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

A) Security/Collateral for the Loan

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

1. Address of the Property : **NO : Plot No 50/2/1 , PARLEWAR HOUSE , Street Name: PIMPALGAON ROAD , Floor No: 0 MOUJA PIMPALGAON MA MOUJA NO 103, SANTA TUKDOJI WARD, NEAR VRUNDAWAN PARK, Hinganghat, Maharashtra, 442301**
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.14,059.00
(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"

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