



HINDUJA HOUSING FINANCE

Offer Cum Sanction Letter

Application No : MHSLP/SLP/CR/000000000

Date : 30 Sep 2020

Sub : Sanction Letter

We thank you for your application seeking a Housing Loan with Hinduja Housing Finance Limited(HHF). 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 KOGAN AVTADE
Name of the Co-Applicant (s)	MR. KAMAL KOGAN AVTADE MR. KOGAN RAMCHANDRA AVTADE
Name of the Customer / Prop. (if applicable)	
Address of the Applicant	GO KOGAN PARKS , GO KOGAN PARKS , SOLAPUR, NORTH PO PARKS DIST SOLAPUR , MAHARASHTRA, Solapur , Solapur , Maharashtra , India - 413005
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.15,00,000.00
Term (in Years)	10 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	11.7%
Rate of Interest (RCI) in % p.a.	14.50% Per Annum
EMI Amount	Rs.18,000.00
Mode of Repayment	NACH/DEBIT
Processing Charges (Non Refundable)	Rs.15,000.00 (inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
ODR/As Registration Fees	Rs. 100+ Applicable Taxes

MR. PRAVIN KOGAN
AVTADE
BORROWER

MR. KAMAL KOGAN
AVTADE
CO-BORROWER

MR. KOGAN
RAMCHANDRA
AVTADE
CO-BORROWER



HINDUJA HOUSING FINANCE

Health Insurance Premium	Rs.33,500.00 + Applicable taxes
Life Insurance Premium	Rs.37,500.00 + Applicable taxes
Property Insurance Premium	Rs.32,500.00 + Applicable taxes
Property Address	NO. Plot No.85 , Gate No. 103&A/SEC-087 , Sweet Home/Pune Road /PlotNo:0916046, Bangalore,GP Fardol,Near Hindusthan Petroleum, Telada North Soleapur Solapur Maharashtra-431055
Occupation Conditions	It is already old. Proper Plot demarcation is also. Property Tax receipt Specific Authority NOC/ Clearance letter

MR. RAJESH KUMAR
HUSBAND
BORN: 08/08/1988

MR. KAMAL KUMAR
FATHER
DOB: 08/08/1958

MR. RAJESH
BANK ACCOUNT
HUSBAND
DOB: 08/08/1988



APPROACH FOR GRANTING OF RISK

The approach for granting 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 position, 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 3% of principal prepaid + Applicable taxes at prepayment charges, unless it is proven that the prepayment is from own sources during first 3 years.
5. Fulfilment of all conditions precedent as specified in facility agreement.
6. Payment of applicable charges as specified in the table above.
7. Customer Over 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/KFQ/Other MTC/Facility Agreement, etc.
 - d. Any other exigency at the sole discretion of the company
9. Six Post-dated cheques (DD/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 repaid 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-CES interest is calculated at the rate at which the EMI has been calculated as stated above said, 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 at the time 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 disbursement of the loan.
12. The amount of loan should be strictly used only for the purpose stated in the loan application and / as 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 RDI 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. MORTGAGE applicable charges for the mortgage creation to be done at your own cost.
15. Building Construction should be as per sanctioned plan and in Building Bye-laws. 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.

MR. RAJESH KUMAR
RIVAS
BOMBAY

MR. KANAK KUMAR
RIVAS
BOMBAY

MR. KANAK
RIVAS
BOMBAY



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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, Offer MTG and Facility Agreement. In the event of 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.	SHHSLPRLPG4000000000
Date of issue of MTG	26-09-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.10,00,000.00
Disbursal Schedule:	
Disbursal Amount	100%
Charges/references to loan agreement for the sake of transparency	-
Loan Term	12 Years
Repayment Details:	
Type of Repayment	Monthly
No. of Equated Monthly Installments (EMIs)	144 Months
Equated Monthly Installment (EMI)	Rs.20,000.00
Commencement of repayment/instalment	For EMI/EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	14.00% Per Annum

MR. RAJESH KUMAR
BHAVES
CO-CHANCELLOR

MR. KANAK KUMAR
RACHES
CO-CHANCELLOR

MR. RAJESH
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BHAVES
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Additional Information to note of Floating rate of Interest:

Reference Benchmark	Benchmark Rate (PLR/PLR)	Spread (P) (B)	Final rate (P) B (P) + (B)	Basis periodically (Months)		Amount of change in the reference benchmark	
				B	B	Rate (P)	Rate of PLR
100 PLR	13.00 %	0.75 %	13.75% Per Month	Involving month based on 100 PLR for entire term on floating rate	60	Rs. 22,033.00	100 Monthly

Relevant Other Charges:-

Description of Fee/Charge	Applicable to Self		Applicable to Third Party	
	One time/Recurring	Amount (Rs/%)	One time/Recurring	Amount (Rs/%)
Processing Fee	One time	1750/-	-	-
Insurance Charge	-	-	One time	7500/-

Annual Percentage Rate (APR) (PL)	13.75 %
Details of Contingent Charges: 1	
Processing charges	Rs. per month
Legal and Technical charges	Rs. 5,000/- (not of processing fee (Not refundable))
Completion Charges for all types of loans	Rs. 10,000/- (Not refundable)
Refund/Reimbursement on change of interest Rate from floating rate to Fixed rate and vice versa	Up to 10% on principal outstanding amount
Disposal PCD charges 2	Rs. 280 (per disbursement)
Overhead charges 3	2% per month on outstanding amount
Home Full Repayment of loan on floating Rate of Interest by Interest Shortfall (1)	Nil
Home Full Repayment of loan on Fixed Rate of Interest by Interest Shortfall (2)	1% of principal payable (Refundable) Term for Floating Loan Interest of principal of loan to be repaid (Interest Shortfall from Home FPC (BPC) the Principal Refundable on the 1st disbursement
Home Full Repayment of loan on Fixed Rate of Interest by Interest Shortfall (3)	1% of principal payable (Refundable) Term for Floating Loan Interest of principal of loan to be repaid (Interest Shortfall from Home FPC (BPC) the Principal Refundable on the 1st disbursement

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• Loan Interest/Commitment • Loan Interest/Commitment: Down PT • Prepaid Interest: Full/Partial	• Nil • Nil
• Charges at origination of Housing Loan	Rs. 1000/- + applicable Rs. 200/- and Rs. 20/- for loan up to Rs. 2 years
• Charges at Renewal	• Nil, once every year • Rs. 100/- + Applicable Taxes for every additional request
• Charge of unregistered deed (PDC to PDC or PDC to BULK PDC/DC or PDC to BULK/BRANCH)	Rs. 100/- + Applicable Taxes
• All payment for or against all other submission of PDC/DC/BRANCH/DC/DC/BRANCH	Rs. 100/- + Applicable Taxes
• Loan Pre-advance submission	Rs. + 100/- + Applicable Taxes
• Initial signed Property Documents	Rs. 1,000/- + Applicable Taxes
• Renewal of signed Property Documents	Rs. 1,000/- + Applicable Taxes
• Loan Fee • Housing Loan (for Right to occupy) • • Rs. 20 Lakhs	Rs. 2,000/- per 1% processing fee (non-refundable)
• Loan Fee • Housing Loan (for Right to occupy) • • Rs. 20 Lakhs	Rs. 2,000/- per 1% processing fee (non-refundable)
• Loan Fee • Non-Housing Loan	Rs. 2,000/- per 1% processing fee (non-refundable)
• Repayment account maintenance	Prepaid charges and expenses are listed below for the loan, charges and other expenses are per annum applicable on account of loan taken.
• Stamp and Notarisation Charges	As per applicable State Laws under stamping charges
• Property subsequent visit charges	Rs. 100/- + Applicable Taxes for every visit

• Rental 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: (B.7)
2. Clause of loan agreement which details grievance redressal mechanism: (B.7C Clause)
3. Where number and email of all the social grievance redressal officers:
 - a. Phone- 932 2284 7122
 - b. Email- grievance@hindusahousingfinance.com
4. Whether the loan is, or is being supplied, subject to terms for other Regulated Entities or associations: Yes
5. In case of lending under collaborative lending arrangements (e.g., co-lending/ co-financing), following additional details may be provided:

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

Notes:

- a. This Key Fact Statement is valid for thirty (30) days from date of receipt for the Borrowers/ (Co-borrower/ (s) (Borrower(s)) to sign in the presence of the bank.
- b. 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 the loan.

ACKNOWLEDGEMENT

I have been read out and explained the contents of KFS in the appropriate language (English or not), being _____ and I have signed all of the said documents, after having understood them thoroughly 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 documents of the bank.

(Signature of Borrower (representative of the Co-borrower) (Borrower(s))

(Signature of the authorized person of AHP)



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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No.	Particulars	Details
1.	Sanctioned Loan Amount:	Rx. 15,00,000.00
2.	Loan Term	144 Months
(A)	No. of installments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(B)	Amount of each EMI	Rx. 12,000.00
	No. of EMIs	144
(C)	No. of installments for payment of capitalized interest, if any	-
(D)	Commencement of repayments, post sanction	30 Days
3.	Interest rate type	Hybrid
4.	Rate of Interest	14.50% Per Annum
5.	Total Interest Amount to be charged during the entire term of the loan as per the rate prevailing on sanction date (in Rupees)	Rx. 1672752.00
6.	Fee/Charges payable	
(X)	Payable to HGF	Rx. 17700.00
(Y)	Payable to third-party raised through HGF	Rx. 79030.00
7.	Net disbursed amount	Rx. 1492650.00
8.	Total amount to be paid by the borrower (in Rupees)	Rx. 1672752.00
9.	Annual Percentage Rate-Effective annualized interest rate	16.06 %
10.	Schedule of disbursement as per terms and conditions	Refer Repayment Schedule
11.	Due date of payment of installment and interest	1st calendar day of the Month

MR. RAJESH KUMAR
BUTADI
BORROWER

MR. KANAK KUMAR
BORHDE
CO-BORROWER

MR. HEMU
RABACHANDRA
BUTADI
CO-BORROWER



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REPAYMENT SCHEDULE

(All amounts in Rupees)

Repayment No.	Outstanding Principal (Rs. Repaid)	Principal (Rs. Repaid)	Interest (Rs. Repaid)	Outstanding (Rs. Repaid)
1	100000	1000	18120	100000
2	100000	1000	18079	100000
3	100000	1000	18038	100000
4	100000	1000	17997	100000
5	100000	1000	17956	100000
6	100000	1000	17915	100000
7	100000	1000	17874	100000
8	100000	1000	17833	100000
9	100000	1000	17792	100000
10	100000	1000	17751	100000
11	100000	1000	17710	100000
12	100000	1000	17669	100000
13	100000	1000	17628	100000
14	100000	1000	17587	100000
15	100000	1000	17546	100000
16	100000	1000	17505	100000
17	100000	1000	17464	100000
18	100000	1000	17423	100000
19	100000	1000	17382	100000
20	100000	1000	17341	100000
21	100000	1000	17300	100000
22	100000	1000	17259	100000
23	100000	1000	17218	100000
24	100000	1000	17177	100000
25	100000	1000	17136	100000
26	100000	1000	17095	100000
27	100000	1000	17054	100000
28	100000	1000	17013	100000
29	100000	1000	16972	100000
30	100000	1000	16931	100000
31	100000	1000	16890	100000
32	100000	1000	16849	100000
33	100000	1000	16808	100000
34	100000	1000	16767	100000
35	100000	1000	16726	100000
36	100000	1000	16685	100000
37	100000	1000	16644	100000
38	100000	1000	16603	100000
39	100000	1000	16562	100000
40	100000	1000	16521	100000
41	100000	1000	16480	100000
42	100000	1000	16439	100000
43	100000	1000	16398	100000
44	100000	1000	16357	100000
45	100000	1000	16316	100000
46	100000	1000	16275	100000
47	100000	1000	16234	100000
48	100000	1000	16193	100000
49	100000	1000	16152	100000
50	100000	1000	16111	100000
51	100000	1000	16070	100000
52	100000	1000	16029	100000
53	100000	1000	15988	100000
54	100000	1000	15947	100000
55	100000	1000	15906	100000
56	100000	1000	15865	100000
57	100000	1000	15824	100000
58	100000	1000	15783	100000
59	100000	1000	15742	100000
60	100000	1000	15701	100000
61	100000	1000	15660	100000
62	100000	1000	15619	100000
63	100000	1000	15578	100000
64	100000	1000	15537	100000
65	100000	1000	15496	100000
66	100000	1000	15455	100000
67	100000	1000	15414	100000
68	100000	1000	15373	100000
69	100000	1000	15332	100000
70	100000	1000	15291	100000
71	100000	1000	15250	100000
72	100000	1000	15209	100000
73	100000	1000	15168	100000
74	100000	1000	15127	100000
75	100000	1000	15086	100000
76	100000	1000	15045	100000
77	100000	1000	15004	100000
78	100000	1000	14963	100000
79	100000	1000	14922	100000
80	100000	1000	14881	100000
81	100000	1000	14840	100000
82	100000	1000	14799	100000
83	100000	1000	14758	100000
84	100000	1000	14717	100000
85	100000	1000	14676	100000
86	100000	1000	14635	100000
87	100000	1000	14594	100000
88	100000	1000	14553	100000
89	100000	1000	14512	100000
90	100000	1000	14471	100000
91	100000	1000	14430	100000
92	100000	1000	14389	100000
93	100000	1000	14348	100000
94	100000	1000	14307	100000
95	100000	1000	14266	100000
96	100000	1000	14225	100000
97	100000	1000	14184	100000
98	100000	1000	14143	100000
99	100000	1000	14102	100000
100	100000	1000	14061	100000
101	100000	1000	14020	100000
102	100000	1000	13979	100000
103	100000	1000	13938	100000
104	100000	1000	13897	100000
105	100000	1000	13856	100000
106	100000	1000	13815	100000
107	100000	1000	13774	100000
108	100000	1000	13733	100000
109	100000	1000	13692	100000
110	100000	1000	13651	100000
111	100000	1000	13610	100000
112	100000	1000	13569	100000
113	100000	1000	13528	100000
114	100000	1000	13487	100000
115	100000	1000	13446	100000
116	100000	1000	13405	100000
117	100000	1000	13364	100000
118	100000	1000	13323	100000
119	100000	1000	13282	100000
120	100000	1000	13241	100000
121	100000	1000	13200	100000
122	100000	1000	13159	100000
123	100000	1000	13118	100000
124	100000	1000	13077	100000
125	100000	1000	13036	100000
126	100000	1000	12995	100000
127	100000	1000	12954	100000
128	100000	1000	12913	100000
129	100000	1000	12872	100000
130	100000	1000	12831	100000
131	100000	1000	12790	100000
132	100000	1000	12749	100000
133	100000	1000	12708	100000
134	100000	1000	12667	100000
135	100000	1000	12626	100000
136	100000	1000	12585	100000
137	100000	1000	12544	100000
138	100000	1000	12503	100000
139	100000	1000	12462	100000
140	100000	1000	12421	100000
141	100000	1000	12380	100000
142	100000	1000	12339	100000
143	100000	1000	12298	100000
144	100000	1000	12257	100000
145	100000	1000	12216	100000
146	100000	1000	12175	100000
147	100000	1000	12134	100000
148	100000	1000	12093	100000
149	100000	1000	12052	100000
150	100000	1000	12011	100000
151	100000	1000	11970	100000
152	100000	1000	11929	100000
153	100000	1000	11888	100000
154	100000	1000	11847	100000
155	100000	1000	11806	100000
156	100000	1000	11765	100000
157	100000	1000	11724	100000
158	100000	1000	11683	100000
159	100000	1000	11642	100000
160	100000	1000	11601	100000
161	100000	1000	11560	100000
162	100000	1000	11519	100000
163	100000	1000	11478	100000
164	100000	1000	11437	100000
165	100000	1000	11396	100000
166	100000	1000	11355	100000
167	100000	1000	11314	100000
168	100000	1000	11273	100000
169	100000	1000	11232	100000
170	100000	1000	11191	100000
171	100000	1000	11150	100000
172	100000	1000	11109	100000
173	100000	1000	11068	100000
174	100000	1000	11027	100000
175	100000	1000	10986	100000
176	100000	1000	10945	100000
177	100000	1000	10904	100000
178	100000	1000	10863	100000
179	100000	1000	10822	100000
180	100000	1000	10781	100000
181	100000	1000	10740	100000
182	100000	1000	10699	100000
183	100000	1000	10658	100000
184	100000	1000	10617	100000
185	100000	1000	10576	100000
186	100000	1000	10535	100000
187	100000	1000	10494	100000
188	100000	1000	10453	100000
189	100000	1000	10412	100000
190	100000	1000	10371	100000
191	100000	1000	10330	100000
192	100000	1000	10289	100000
193	100000	1000	10248	100000
194	100000	1000	10207	100000
195	100000	1000	10166	100000
196	100000	1000	10125	100000
197	100000	1000	10084	100000
198	100000	1000	10043	100000
199	100000	1000	10002	100000
200	100000	1000	9961	100000
201	100000	1000	9920	100000
202	100000	1000	9879	100000
203	100000	1000	9838	100000
204	100000	1000	9797	100000
205	100000	1000	9756	100000
206	100000	1000	9715	100000
207	100000	1000	9674	100000
208	100000	1000	9633	100000
209	100000	1000	9592	100000
210	100000	1000	9551	100000
211	100000	1000	9510	100000
212	100000	1000	9469	100000
213	100000	1000	9428	100000
214	100000	1000	9387	100000
215	100000	1000	9346	100000
216	100000	1000	9305	100000
217	100000	1000	9264	100000
218	100000	1000	9223	100000
219	100000	1000	9182	100000
220	100000	1000	9141	100000
221	100000	1000	9100	100000
222	100000	1000	9059	100000
223	100000	1000	9018	100000
224	100000	1000	8977	100000
225	100000	1000	8936	100000
226	100000	1000	8895	100000
227	100000	1000	8854	10



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26	1285751	8271	18756	2013
27	1281088	8240	18882	2013
28	1285714	8238	18938	2013
29	1282798	8270	18882	2013
30	1282038	8239	18887	2013
31	1288750	8603	18430	2013
32	1282100	8071	18882	2013
33	1288209	8739	18394	2013
34	1282880	8809	18206	2013
35	128881	8879	18156	2013
36	1281000	8880	18082	2013
37	1288888	8022	18077	2013
38	1278000	8888	18036	2013
39	1272833	8188	18880	2013
40	1288797	8340	18790	2013
41	1288024	8158	18718	2013
42	1282000	8399	18608	2013
43	1288811	8870	18330	2013
44	1281008	8000	18882	2013
45	1272788	8029	18804	2013
46	1288188	8708	18306	2013
47	1281001	8780	18305	2013
48	128881	8870	18180	2013
49	1277988	8888	18077	2013
50	1280000	7540	18992	2013
51	1280902	7708	18908	2013
52	1288887	7311	18800	2013
53	1278008	7588	18758	2013
54	1272188	7588	18887	2013

MR. ANIL KUMAR
NAYAK
DIRECTOR

MR. KANAK KUMAR
POWDER
CO-DIRECTOR

MR. NIRMAL
NARAYAN
NAYAK
CO-DIRECTOR



HINDUJA HOUSING FINANCE

88	1302715	7529	13356	20133
89	1302487	7566	13497	20133
90	1302523	7507	13376	20133
91	1302576	7463	13293	20133
92	1312334	7562	13739	20133
93	1306691	7538	13599	20133
94	1306622	8033	13949	20133
95	1306639	8231	13902	20133
96	1343378	8239	13856	20133
97	1352188	8239	13756	20133
98	1306600	8239	13856	20133
99	1317381	8031	13800	20133
100	1306600	8033	13796	20133
101	1302204	8739	13296	20133
102	1307487	8943	13189	20133
103	1306622	8981	13382	20133
104	1307682	8239	13976	20133
105	1306623	8139	13866	20133
106	1306662	8276	13756	20133
107	1306639	8292	13827	20133
108	1306786	8033	13828	20133
109	1307288	8033	13813	20133
110	1307668	8739	13987	20133
111	1307566	8966	14178	20133
112	1307176	8972	13982	20133
113	1307128	10096	13982	20133
114	1379313	10218	13818	20133
115	1307197	10258	13996	20133
116	1307138	7566	13599	20133

MR. ANIL KUMAR
NAYAK
DIRECTOR

MR. KAMAL KUMAR
POWDER
CO-ORDINATOR

MR. NILESH
KARNIYODHAR
NAYAK
CO-ORDINATOR



HINDUJA HOUSING FINANCE

66	80984	1098	11029	2013
66	80984	10718	11078	2013
66	80986	10668	11168	2013
67	81028	10876	11062	2013
68	80988	11111	10982	2013
68	80748	10366	10897	2013
68	80752	10382	10897	2013
69	807128	10878	10876	2013
69	80881	10888	10878	2013
69	80882	10766	10826	2013
69	80874	10622	10887	2013
69	80880	10586	10827	2013
69	81176	10812	10811	2013
69	80884	10862	10873	2013
69	80884	10878	10874	2013
69	80885	10887	10888	2013
700	80734	10834	10888	2013
701	80880	10888	10888	2013
702	80887	10788	10827	2013
702	80888	10838	10828	2013
704	80880	10888	10887	2013
705	80884	10824	10888	2013
706	80758	10788	10827	2013
707	80872	10888	10873	2013
708	80872	10718	10888	2013
709	80880	10888	10828	2013
710	80888	10873	10887	2013
711	81176	10827	10888	2013
712	80887	10828	10888	2013

MR. RAJESH KUMAR
NIVAS
CHANDIGARH

MR. KAMAL KUMAR
POKHRI
CHANDIGARH

MR. RAJESH
NIVAS
CHANDIGARH



HINDUJA HOUSING FINANCE

111	887801	8880	8880	2013
114	888000	10142	8880	2013
118	888010	10248	8880	2013
119	888048	10000	8880	2013
117	888088	10787	8880	2013
118	888084	10881	8880	2013
119	888100	10124	8880	2013
120	877888	10178	8714	2013
121	888080	10878	8817	2013
122	888084	10778	8817	2013
123	877088	10878	8718	2013
124	888000	10724	8817	2013
125	888088	10724	8712	2013
126	1071078	10724	8788	2013
127	108807	10780	8780	2013
128	108807	10800	8788	2013
129	118724	10188	8801	2013
130	888084	10807	8800	2013
131	1087100	10824	8808	2013
132	1088078	10824	8788	2013
133	1088070	10877	8888	2013
134	1088080	10877	8774	2013
135	1088088	10807	8888	2013
136	1087100	10778	8887	2013
137	1088070	10878	8778	2013
138	1088080	10887	8778	2013
139	1088088	10800	8801	2013
140	1087100	10780	8800	2013
141	888088	10800	8800	2013

MR. RAJESH KUMAR
NIVAS
CHANDIGARH

MR. KAMAL KUMAR
POWDER
CHANDIGARH

MR. RAJESH
NIVAS
CHANDIGARH



HINDUJA HOUSING FINANCE

131	14000	27000	775	10700
132	14000	27000	800	10700
144	14000	27000	800	10700

MR. RAJESH KUMAR
HINDUJA
HOUSING FINANCE

MR. RAJESH KUMAR
HINDUJA
HOUSING FINANCE

MR. RAJESH
HINDUJA
HOUSING FINANCE



HINDUJA HOUSING FINANCE

OTHER MOST IMPORTANT TERMS AND CONDITIONS (MTC)

Other Most Important Terms and Conditions ("the MTC") 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, Gairdy, Chennai - 600030, 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/NPS Facility Agreement and the Loan Documents which shall be availed in reference to the Loan with HHFL. (Collectively referred to as "the Loan Documents")

The MTC mentioned here is merely indicative and not exhaustive. The Loan shall be governed by the Loan Documents including the Sanction Letter/NPS and Facility Agreement. In the event of a contradiction between of 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. 01/No. 65, Gate No. 16/25A/CCC/C-7, Street Name: Pune Road, Near/Hood/Polisoda Danglewre, GP Palani, Near Hinduathan Perambur, Taluk North Solapur, Solapur, Maharashtra, 413005
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.

MR. RAJESH KARAN
NIVAS
BORROWER

MR. KANAK KARAN
POORNA
CO-BORROWER

MR. KARAN
RAMESH
NIVAS
CO-BORROWER



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 projects 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 RCI indicated in the loan offer letter after six months from the date of first disbursement till first disbursement is done and CMI commenced for the borrower.

D) Repayment of the Loan & Interest

a) The amount of CMI.	Rs.33,033.00
b) Total number of installments where the loan is repayable in equated monthly installments.	144 Months
c) CMI due date.	Pre-CMI/CMI due date starts from 1st calendar day of the Month.
d) Procedure for advance intimation of the changes in the rate of interest (CMI).	Intimation about the changes in the rate of interest (CMI) will be given by way of Letters, Emails, SMSs as per the terms and conditions of the Loan Offer Letter.



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 right 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

10) Customer Service

- a) **Visiting Hours to Branch Office - 10:00 AM to 4:00 PM from Monday to Friday & 10:00 AM to 1:00 PM on Saturdays. Branch Office remains closed on Sunday's and Festival Holidays.**
- b) **Contact Person in Branch - Cluster Business / Operations Manager**

Process for various requests:

- **Statement of Accounts:** Once the request is placed along with charges, submitted at the branch, processing of request will take 15 working days.
- **Photocopy of the title documents:** Once the request is placed along with charges, submitted at the branch, processing the request will take 30 working days.
- **Return of original documents on closure/transfer of the Loan:** Within 30 days from the date of full repayment of loan account and NDC 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.
- **Let of Documents:** Once the request is placed along with charges, submitted at the branch, processing the request will take 7 working days.
- **Loan Pre payment / Pre-closure statement:** Once the request is placed along with charges, submitted at the branch, processing the request will take 7 working days.
- **Swapping of Repayment Mode: FDC to FDC / ECS to ECS / FDC/ECS to ECS/NO ECS/NO ECS**
 - ▶ 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.
- **Loan Interest Certificate (Current FY):** Once the request is placed, processing the request will take 7 working days.



HINDUJA HOUSING FINANCE

- **Loan Processing Charges:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrowers 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 customerservice@hindujahousingfinance.com

Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Manager/ 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 report 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. 187-188, 2nd Floor, Arora Road, Ballapur, Chennai - 600018.

Phone: 011-4284 1165 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 <http://nbcdfnbcnline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Lane 5A, Indira Habitat Centre, Connaught Road, New Delhi - 110001.

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 MTC & FACILITY AGREEMENT”

MR. RAJESH KUMAR
NIVAS
BORROWER

MR. KANAK KUMAR
BORROWER
CO-BORROWER

MR. HEMU
HABITATION
NIVAS
CO-BORROWER