

Offer Cum Sanction Letter

Application No : MH/PNE/BRMT/A000001049

Date : 29 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. LAKHAN CHATURBHUIJ MANDHARE
Name of the Co-Applicant (s)	MRS. ASHWANI LAKHAN MANDHARE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	FLAT NO 6 , NA , GAT NO 346/2 ZAGADE RESIDENCY JAMDAR ROAD BARAMATI , PUNE BARAMATI M CL , Rural , Baramati , Maharashtra , India - 413102
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.29,80,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.50% Per Annum
EMI Amount	Rs.34,736.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.35,164.00 (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.44,700.00 + Applicable taxes

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Life Insurance Premium	Rs.74,500.00 + Applicable taxes
Property Insurance Premium	Rs.59,600.00 + Applicable taxes
Property Address	NO :Door No Row House No6 , Shivnandan City Phase 1 , Street Name:Near Old Morgaon Road ,FloorNo:0NA,Kasba,Behind to New Akshata mangal Karyalaya,Baramati,Maharashtra,413102
Sanction Conditions	Loan Closure Proof. Mail confirmation from HR. OCR proof. PDC -6 nos. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Tenant NOC.

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APPROACH FOR GRADATION OF RISKS

The approach for gradation for risk is based on factors such as nature of loan, nature of asset being financed, risk profile of the borrower, borrower's profile which considers stability in earnings and employment, financial positions repayment capacity, borrower's other financial commitments, past repayment, tenure of the loan, associated operating cost parameters (depending on the ticket sizes of loans and geographic factors) and prevalent liquidity conditions, etc. Such information is gathered during the loan underwriting process based on the information provided by the borrower, credit reports, marketing intelligence and information gathered by field inspection of the borrower's premises. While deciding the interest rate and other charges, the rate offered by the Competitors in the market would also be taken into consideration.

The above sanction is subject to fulfilment of the following conditions:

1. Subject to Legal Clearance.
2. The rate of interest applicable to your loan is linked to HHF prime lending rate and a specified spread, both of which is determined by HHFL based on market conditions.
3. Fixed & Floating rate- you have opted for fixed & floating rate of interest; the current rate of interest shall be applicable for first 3 years from the date of sanction. Post 3 years, rate of interest shall change to floating and the revised rate shall be linked to the extant HHF-PLR.
4. Part or Full payment of loan- The borrower shall be liable to pay 2% of principal prepaid + Applicable taxes as prepayment charges, unless it is proven that the prepayment is from own sources during first 3 years.
5. Fulfillment of all conditions precedent as specified in facility agreement.
6. Payment of applicable charges as specified in the table above.
7. Customer Own Contribution to be completed, wherever applicable.
8. Company has the sole right to recall the sanction, on the following scenarios:
 - a. Concealment of material facts
 - b. Incorrect / Incomplete / misleading data submission
 - c. Breach of Conditions imposed in Sanction Letter, KFS, Other MITC, Facility Agreement, etc.
 - d. Any other exigency at the sole discretion of the company
9. Six Post-dated cheques /ECS/NACH from a nationalised bank.
10. We invite your attention to the terms and conditions given overleaf which forms part of this offer.

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

1. The Loan will be repayable in equated monthly instalments (EMIs). The EMIs would be paid to Hinduja Housing Finance Limited through Electronic clearing system (ECS/NACH) or post-dated cheques mode only.
2. The rate of Interest is subject to prospective revision in terms of the loan agreement to be executed and is subject to any higher rate that may be prevailing at any time during the tenure of the loan.
3. PRE-EMI interest is calculated at the rate at which the EMI has been calculated as stated aforesaid, and it shall be charged from the respective disbursement dates to date of commencement of EMI in respect of the amount disbursed.
4. The loan would be disbursed in lumpsum or in suitable instalments to be decided by Hinduja Housing Finance Limited considering the need and progress of construction or the improvement / extension work as the case may be, as determined by HHFL and not necessarily as per your agreement with the Seller.
5. The property being financed, must conform to the sanctioned plans and other legal / technical requirements to the satisfaction of HHFL.
6. The loan mentioned overleaf is related to the value of the property disclosed to HHFL by the applicant(s). Based on HHFL own scrutiny if it is found that the actual value of the property is lower than the value disclosed to HHFL by you, the loan would be reduced accordingly.
7. Verification of legal documents of the property being financed would be done by HHFL before disbursement of the loan, and the same must establish that the property has clear and marketable title, to the satisfaction of HHFL.
8. If required, HHFL may seek for additional security on its sole discretion at any stage. All requisite documentation for such security would need to be provided as and when asked by HHFL.
9. The loan amount to be disbursed has been fixed by HHFL based on purchase cost/Construction estimate. In the event of the cost actually incurred being less than the estimate given by you, HHFL reserves the right to suitably reduce the loan amount.
10. This offer is valid for 30 days from the date of this letter. This offer is extendable for another 30 days on the sole discretion of HHFL.
11. The disbursement of the loan is subject to execution of the loan agreement, demand promissory note, indemnities, undertakings, power of attorneys and such other documents as are incidental to the disbursal of the loan.
12. The amount of loan should be strictly used only for the purpose stated in the loan application and / or loan agreement (to be executed).
13. In case of self-construction cases where construction is not complete within six months, an additional rate of 5 % will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.
14. MODT/applicable charges for the mortgage creation to be done at your own cost.
15. Building Construction should be as per sanctioned plan and or Building Byelaws . Completion Certificate/Occupancy certificate to be obtained by the customer from the relevant Authority after completion of the Building/Structure wherever applicable and copy of the same to be submitted to HHFL, within loan tenure.

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KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/PNE/BRMT/A000001049
Date of issue of KFS	29-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.29,80,000.00
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.34,736.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.50% 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 %	0.30 %	13.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.34,736.00	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	35164.00	-	-
Insurance Charges	-	-	One time	210984.00

Annual Percentage Rate (APR) (%):	14.87 %
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.29,80,000.00
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.34,736.00
	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	13.50% 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. 7440800.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 35164.00
(b)	Payable to third-party routed through HHFL	Rs. 210984.00
7	Net disbursed amount	Rs. 2733852.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 10420800.00
9	Annual Percentage Rate- Effective annualized interest rate	14.87 %
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	2980000	1211	33525	34736
2	2978789	1225	33511	34736
3	2977564	1238	33498	34736
4	2976326	1252	33484	34736
5	2975074	1266	33470	34736
6	2973808	1281	33455	34736
7	2972527	1295	33441	34736
8	2971232	1310	33426	34736
9	2969922	1324	33412	34736
10	2968598	1339	33397	34736
11	2967259	1354	33382	34736
12	2965905	1370	33366	34736
13	2964535	1385	33351	34736
14	2963150	1401	33335	34736
15	2961749	1416	33320	34736
16	2960333	1432	33304	34736
17	2958901	1448	33288	34736
18	2957453	1465	33271	34736
19	2955988	1481	33255	34736
20	2954507	1498	33238	34736
21	2953009	1515	33221	34736
22	2951494	1532	33204	34736
23	2949962	1549	33187	34736
24	2948413	1566	33170	34736
25	2946847	1584	33152	34736

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26	2945263	1602	33134	34736
27	2943661	1620	33116	34736
28	2942041	1638	33098	34736
29	2940403	1656	33080	34736
30	2938747	1675	33061	34736
31	2937072	1694	33042	34736
32	2935378	1713	33023	34736
33	2933665	1732	33004	34736
34	2931933	1752	32984	34736
35	2930181	1771	32965	34736
36	2928410	1791	32945	34736
37	2926619	1812	32924	34736
38	2924807	1832	32904	34736
39	2922975	1853	32883	34736
40	2921122	1873	32863	34736
41	2919249	1894	32842	34736
42	2917355	1916	32820	34736
43	2915439	1937	32799	34736
44	2913502	1959	32777	34736
45	2911543	1981	32755	34736
46	2909562	2003	32733	34736
47	2907559	2026	32710	34736
48	2905533	2049	32687	34736
49	2903484	2072	32664	34736
50	2901412	2095	32641	34736
51	2899317	2119	32617	34736
52	2897198	2143	32593	34736
53	2895055	2167	32569	34736
54	2892888	2191	32545	34736

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55	2890697	2216	32520	34736
56	2888481	2241	32495	34736
57	2886240	2266	32470	34736
58	2883974	2291	32445	34736
59	2881683	2317	32419	34736
60	2879366	2343	32393	34736
61	2877023	2369	32367	34736
62	2874654	2396	32340	34736
63	2872258	2423	32313	34736
64	2869835	2450	32286	34736
65	2867385	2478	32258	34736
66	2864907	2506	32230	34736
67	2862401	2534	32202	34736
68	2859867	2562	32174	34736
69	2857305	2591	32145	34736
70	2854714	2620	32116	34736
71	2852094	2650	32086	34736
72	2849444	2680	32056	34736
73	2846764	2710	32026	34736
74	2844054	2740	31996	34736
75	2841314	2771	31965	34736
76	2838543	2802	31934	34736
77	2835741	2834	31902	34736
78	2832907	2866	31870	34736
79	2830041	2898	31838	34736
80	2827143	2931	31805	34736
81	2824212	2964	31772	34736
82	2821248	2997	31739	34736
83	2818251	3031	31705	34736

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84	2815220	3065	31671	34736
85	2812155	3099	31637	34736
86	2809056	3134	31602	34736
87	2805922	3169	31567	34736
88	2802753	3205	31531	34736
89	2799548	3241	31495	34736
90	2796307	3278	31458	34736
91	2793029	3314	31422	34736
92	2789715	3352	31384	34736
93	2786363	3389	31347	34736
94	2782974	3428	31308	34736
95	2779546	3466	31270	34736
96	2776080	3505	31231	34736
97	2772575	3545	31191	34736
98	2769030	3584	31152	34736
99	2765446	3625	31111	34736
100	2761821	3666	31070	34736
101	2758155	3707	31029	34736
102	2754448	3748	30988	34736
103	2750700	3791	30945	34736
104	2746909	3833	30903	34736
105	2743076	3876	30860	34736
106	2739200	3920	30816	34736
107	2735280	3964	30772	34736
108	2731316	4009	30727	34736
109	2727307	4054	30682	34736
110	2723253	4099	30637	34736
111	2719154	4146	30590	34736
112	2715008	4192	30544	34736

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113	2710816	4239	30497	34736
114	2706577	4287	30449	34736
115	2702290	4335	30401	34736
116	2697955	4384	30352	34736
117	2693571	4433	30303	34736
118	2689138	4483	30253	34736
119	2684655	4534	30202	34736
120	2680121	4585	30151	34736
121	2675536	4636	30100	34736
122	2670900	4688	30048	34736
123	2666212	4741	29995	34736
124	2661471	4794	29942	34736
125	2656677	4848	29888	34736
126	2651829	4903	29833	34736
127	2646926	4958	29778	34736
128	2641968	5014	29722	34736
129	2636954	5070	29666	34736
130	2631884	5127	29609	34736
131	2626757	5185	29551	34736
132	2621572	5243	29493	34736
133	2616329	5302	29434	34736
134	2611027	5362	29374	34736
135	2605665	5422	29314	34736
136	2600243	5483	29253	34736
137	2594760	5545	29191	34736
138	2589215	5607	29129	34736
139	2583608	5670	29066	34736
140	2577938	5734	29002	34736
141	2572204	5799	28937	34736

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142	2566405	5864	28872	34736
143	2560541	5930	28806	34736
144	2554611	5997	28739	34736
145	2548614	6064	28672	34736
146	2542550	6132	28604	34736
147	2536418	6201	28535	34736
148	2530217	6271	28465	34736
149	2523946	6342	28394	34736
150	2517604	6413	28323	34736
151	2511191	6485	28251	34736
152	2504706	6558	28178	34736
153	2498148	6632	28104	34736
154	2491516	6706	28030	34736
155	2484810	6782	27954	34736
156	2478028	6858	27878	34736
157	2471170	6935	27801	34736
158	2464235	7013	27723	34736
159	2457222	7092	27644	34736
160	2450130	7172	27564	34736
161	2442958	7253	27483	34736
162	2435705	7334	27402	34736
163	2428371	7417	27319	34736
164	2420954	7500	27236	34736
165	2413454	7585	27151	34736
166	2405869	7670	27066	34736
167	2398199	7756	26980	34736
168	2390443	7844	26892	34736
169	2382599	7932	26804	34736
170	2374667	8021	26715	34736

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171	2366646	8111	26625	34736
172	2358535	8202	26534	34736
173	2350333	8295	26441	34736
174	2342038	8388	26348	34736
175	2333650	8482	26254	34736
176	2325168	8578	26158	34736
177	2316590	8674	26062	34736
178	2307916	8772	25964	34736
179	2299144	8871	25865	34736
180	2290273	8970	25766	34736
181	2281303	9071	25665	34736
182	2272232	9173	25563	34736
183	2263059	9277	25459	34736
184	2253782	9381	25355	34736
185	2244401	9486	25250	34736
186	2234915	9593	25143	34736
187	2225322	9701	25035	34736
188	2215621	9810	24926	34736
189	2205811	9921	24815	34736
190	2195890	10032	24704	34736
191	2185858	10145	24591	34736
192	2175713	10259	24477	34736
193	2165454	10375	24361	34736
194	2155079	10491	24245	34736
195	2144588	10609	24127	34736
196	2133979	10729	24007	34736
197	2123250	10849	23887	34736
198	2112401	10971	23765	34736
199	2101430	11095	23641	34736

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BORROWER

MRS. ASHWANI LAKHAN
MANDHARE
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	2090335	11220	23516	34736
201	2079115	11346	23390	34736
202	2067769	11474	23262	34736
203	2056295	11603	23133	34736
204	2044692	11733	23003	34736
205	2032959	11865	22871	34736
206	2021094	11999	22737	34736
207	2009095	12134	22602	34736
208	1996961	12270	22466	34736
209	1984691	12408	22328	34736
210	1972283	12548	22188	34736
211	1959735	12689	22047	34736
212	1947046	12832	21904	34736
213	1934214	12976	21760	34736
214	1921238	13122	21614	34736
215	1908116	13270	21466	34736
216	1894846	13419	21317	34736
217	1881427	13570	21166	34736
218	1867857	13723	21013	34736
219	1854134	13877	20859	34736
220	1840257	14033	20703	34736
221	1826224	14191	20545	34736
222	1812033	14351	20385	34736
223	1797682	14512	20224	34736
224	1783170	14675	20061	34736
225	1768495	14840	19896	34736
226	1753655	15007	19729	34736
227	1738648	15176	19560	34736
228	1723472	15347	19389	34736

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229	1708125	15520	19216	34736
230	1692605	15694	19042	34736
231	1676911	15871	18865	34736
232	1661040	16049	18687	34736
233	1644991	16230	18506	34736
234	1628761	16412	18324	34736
235	1612349	16597	18139	34736
236	1595752	16784	17952	34736
237	1578968	16973	17763	34736
238	1561995	17164	17572	34736
239	1544831	17357	17379	34736
240	1527474	17552	17184	34736
241	1509922	17749	16987	34736
242	1492173	17949	16787	34736
243	1474224	18151	16585	34736
244	1456073	18355	16381	34736
245	1437718	18562	16174	34736
246	1419156	18770	15966	34736
247	1400386	18982	15754	34736
248	1381404	19195	15541	34736
249	1362209	19411	15325	34736
250	1342798	19630	15106	34736
251	1323168	19850	14886	34736
252	1303318	20074	14662	34736
253	1283244	20300	14436	34736
254	1262944	20528	14208	34736
255	1242416	20759	13977	34736
256	1221657	20992	13744	34736
257	1200665	21229	13507	34736

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258	1179436	21467	13269	34736
259	1157969	21709	13027	34736
260	1136260	21953	12783	34736
261	1114307	22200	12536	34736
262	1092107	22450	12286	34736
263	1069657	22702	12034	34736
264	1046955	22958	11778	34736
265	1023997	23216	11520	34736
266	1000781	23477	11259	34736
267	977304	23741	10995	34736
268	953563	24008	10728	34736
269	929555	24279	10457	34736
270	905276	24552	10184	34736
271	880724	24828	9908	34736
272	855896	25107	9629	34736
273	830789	25390	9346	34736
274	805399	25675	9061	34736
275	779724	25964	8772	34736
276	753760	26256	8480	34736
277	727504	26552	8184	34736
278	700952	26850	7886	34736
279	674102	27152	7584	34736
280	646950	27458	7278	34736
281	619492	27767	6969	34736
282	591725	28079	6657	34736
283	563646	28395	6341	34736
284	535251	28714	6022	34736
285	506537	29037	5699	34736
286	477500	29364	5372	34736

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287	448136	29694	5042	34736
288	418442	30029	4707	34736
289	388413	30366	4370	34736
290	358047	30708	4028	34736
291	327339	31053	3683	34736
292	296286	31403	3333	34736
293	264883	31756	2980	34736
294	233127	32113	2623	34736
295	201014	32475	2261	34736
296	168539	32840	1896	34736
297	135699	33209	1527	34736
298	102490	33583	1153	34736
299	68907	33961	775	34736
300	34946	34343	393	34736
301	603	603	7	34736

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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 : Door No Row House No6 , Shivnandan City Phase 1 , Street Name: Near Old Morgaon Road , Floor No: 0NA, Kasba, Behind to New Akshata mangal Karyalaya, Baramati, Maharashtra, 413102**
2. Name of the Guarantor(s) if any:
3. Other security interest (if any):

B) Insurance of the Property/ Borrower(s)

It will be the Borrower(s)' responsibility to ensure that the Property offered as Security is duly and properly insured against fire and other hazards for an amount specified by HHFL during the period of this Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL.

Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure the Property for an adequate amount.

In addition to the above insurance, it is also the Borrower(s)' responsibility to ensure that his Life is also insured for the amount specified by HHFL during the period of the Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL. Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure his life for an adequate amount.

The terms & conditions including claims & coverage will be governed by the issuer of such insurance policy.

Please note that the role of HHFL under the insurance policy would be that of a facilitator and the decision to cover and settle any future claim under the policy would solely rest with the insurance company. Insurance is a subject matter of solicitation.

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C) Conditions for Disbursement of the Loan

The conditions for the Disbursement of the Loan shall be mentioned under the Loan Documents in detail however, some of the salient features and major conditions are mentioned below:

- Submission of all relevant documents as mentioned by HHFL in the Loan Documents. Legal & technical assessment of the Property.
- Payment of own contribution by the Borrower(s) (total cost of flat less the Loan amount), as specified in the Disbursement Letter.
- Providing adequate utilization proof of the Loan.
- Undertaking by the Borrower to regularly provide HHFL information, including details regarding progress/ delay in construction, any major damage to the Property, change in employment/ contact details, non-payment of taxes pertaining to Property, etc.
- The construction is being undertaken as per the approved plans.

The Borrower(s) has satisfied himself/herself that required approvals for the project have been obtained by the developer.

All required approvals for the Property have been obtained and are available with the seller in case the Property is being purchased in resale.

In case of self-construction cases where construction is not complete within six months, an additional rate of 5% will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.

D) Repayment of the Loan & Interest

(a) The amount of EMI:	Rs.34,736.00
(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"

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