

Offer Cum Sanction Letter

Application No : MH/NGR/NPUR/A000001614

Date : 26 Jul 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	MRS. LATABAI MANOJ NAGPURE
Name of the Co-Applciant (s)	MR. MANOJ RAMESHWAR NAGPURE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	FNM 03 , 0 , BUILDING NO A HERAMBHA , HOUSING SOCIETY BUTTIBORI , Metro , BORI CT , Maharashtra , India - 441108
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.24,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	11.00% Per Annum
EMI Amount	Rs.24,773.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.28,320.00 (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.36,000.00 + Applicable taxes

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Life Insurance Premium	Rs.60,000.00 + Applicable taxes
Property Insurance Premium	Rs.48,000.00 + Applicable taxes
Property Address	NO :Door No BUNGLOW 109-114 C , PLOT NO 109-114 , Street Name:P H NO 71 ,FloorNo:0VYANKATESH CITY,MOUZA-SHIRUL, TAH-HINGANA,DIST- NAGPUR,BORI CT,Maharashtra,441108
Sanction Conditions	Proper Plot demarcation at site. Property Tax receipt. Rent Agreement. seller buyer pic in front of the property with selfie.

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/NGR/NPUR/A000001614
Date of issue of KFS	26-07-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.24,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.24,773.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	11.00% 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 %	2.80 %	11.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.24,773.00	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	28320.00	-	-
Insurance Charges	-	-	One time	169920.00

Annual Percentage Rate (APR) (%):	12.34 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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

*** Penal Charges**

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

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Part 2: Other qualitative information

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

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

Note:

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

ACKNOWLEDGEMENT:

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

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

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.24,00,000.00
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.24,773.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	11.00% 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. 3545520.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 28320.00
(b)	Payable to third-party routed through HHFL	Rs. 169920.00
7	Net disbursed amount	Rs. 2201760.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5945520.00
9	Annual Percentage Rate- Effective annualized interest rate	12.34 %
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	2400000	2773	22000	24773
2	2397227	2798	21975	24773
3	2394429	2824	21949	24773
4	2391605	2850	21923	24773
5	2388755	2876	21897	24773
6	2385879	2902	21871	24773
7	2382977	2929	21844	24773
8	2380048	2956	21817	24773
9	2377092	2983	21790	24773
10	2374109	3010	21763	24773
11	2371099	3038	21735	24773
12	2368061	3066	21707	24773
13	2364995	3094	21679	24773
14	2361901	3122	21651	24773
15	2358779	3151	21622	24773
16	2355628	3180	21593	24773
17	2352448	3209	21564	24773
18	2349239	3238	21535	24773
19	2346001	3268	21505	24773
20	2342733	3298	21475	24773
21	2339435	3328	21445	24773
22	2336107	3359	21414	24773
23	2332748	3389	21384	24773
24	2329359	3421	21352	24773
25	2325938	3452	21321	24773

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26	2322486	3484	21289	24773
27	2319002	3515	21258	24773
28	2315487	3548	21225	24773
29	2311939	3580	21193	24773
30	2308359	3613	21160	24773
31	2304746	3646	21127	24773
32	2301100	3680	21093	24773
33	2297420	3713	21060	24773
34	2293707	3747	21026	24773
35	2289960	3782	20991	24773
36	2286178	3816	20957	24773
37	2282362	3851	20922	24773
38	2278511	3887	20886	24773
39	2274624	3922	20851	24773
40	2270702	3958	20815	24773
41	2266744	3995	20778	24773
42	2262749	4031	20742	24773
43	2258718	4068	20705	24773
44	2254650	4105	20668	24773
45	2250545	4143	20630	24773
46	2246402	4181	20592	24773
47	2242221	4219	20554	24773
48	2238002	4258	20515	24773
49	2233744	4297	20476	24773
50	2229447	4336	20437	24773
51	2225111	4376	20397	24773
52	2220735	4416	20357	24773
53	2216319	4457	20316	24773
54	2211862	4498	20275	24773

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55	2207364	4539	20234	24773
56	2202825	4580	20193	24773
57	2198245	4622	20151	24773
58	2193623	4665	20108	24773
59	2188958	4708	20065	24773
60	2184250	4751	20022	24773
61	2179499	4794	19979	24773
62	2174705	4838	19935	24773
63	2169867	4883	19890	24773
64	2164984	4927	19846	24773
65	2160057	4972	19801	24773
66	2155085	5018	19755	24773
67	2150067	5064	19709	24773
68	2145003	5110	19663	24773
69	2139893	5157	19616	24773
70	2134736	5205	19568	24773
71	2129531	5252	19521	24773
72	2124279	5300	19473	24773
73	2118979	5349	19424	24773
74	2113630	5398	19375	24773
75	2108232	5448	19325	24773
76	2102784	5497	19276	24773
77	2097287	5548	19225	24773
78	2091739	5599	19174	24773
79	2086140	5650	19123	24773
80	2080490	5702	19071	24773
81	2074788	5754	19019	24773
82	2069034	5807	18966	24773
83	2063227	5860	18913	24773

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84	2057367	5914	18859	24773
85	2051453	5968	18805	24773
86	2045485	6023	18750	24773
87	2039462	6078	18695	24773
88	2033384	6134	18639	24773
89	2027250	6190	18583	24773
90	2021060	6247	18526	24773
91	2014813	6304	18469	24773
92	2008509	6362	18411	24773
93	2002147	6420	18353	24773
94	1995727	6479	18294	24773
95	1989248	6538	18235	24773
96	1982710	6598	18175	24773
97	1976112	6659	18114	24773
98	1969453	6720	18053	24773
99	1962733	6781	17992	24773
100	1955952	6843	17930	24773
101	1949109	6906	17867	24773
102	1942203	6969	17804	24773
103	1935234	7033	17740	24773
104	1928201	7098	17675	24773
105	1921103	7163	17610	24773
106	1913940	7229	17544	24773
107	1906711	7295	17478	24773
108	1899416	7362	17411	24773
109	1892054	7429	17344	24773
110	1884625	7497	17276	24773
111	1877128	7566	17207	24773
112	1869562	7635	17138	24773

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113	1861927	7705	17068	24773
114	1854222	7776	16997	24773
115	1846446	7847	16926	24773
116	1838599	7919	16854	24773
117	1830680	7992	16781	24773
118	1822688	8065	16708	24773
119	1814623	8139	16634	24773
120	1806484	8214	16559	24773
121	1798270	8289	16484	24773
122	1789981	8365	16408	24773
123	1781616	8442	16331	24773
124	1773174	8519	16254	24773
125	1764655	8597	16176	24773
126	1756058	8676	16097	24773
127	1747382	8755	16018	24773
128	1738627	8836	15937	24773
129	1729791	8917	15856	24773
130	1720874	8998	15775	24773
131	1711876	9081	15692	24773
132	1702795	9164	15609	24773
133	1693631	9248	15525	24773
134	1684383	9333	15440	24773
135	1675050	9418	15355	24773
136	1665632	9505	15268	24773
137	1656127	9592	15181	24773
138	1646535	9680	15093	24773
139	1636855	9768	15005	24773
140	1627087	9858	14915	24773
141	1617229	9948	14825	24773

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142	1607281	10040	14733	24773
143	1597241	10132	14641	24773
144	1587109	10225	14548	24773
145	1576884	10318	14455	24773
146	1566566	10413	14360	24773
147	1556153	10508	14265	24773
148	1545645	10605	14168	24773
149	1535040	10702	14071	24773
150	1524338	10800	13973	24773
151	1513538	10899	13874	24773
152	1502639	10999	13774	24773
153	1491640	11100	13673	24773
154	1480540	11201	13572	24773
155	1469339	11304	13469	24773
156	1458035	11408	13365	24773
157	1446627	11512	13261	24773
158	1435115	11618	13155	24773
159	1423497	11724	13049	24773
160	1411773	11832	12941	24773
161	1399941	11940	12833	24773
162	1388001	12050	12723	24773
163	1375951	12160	12613	24773
164	1363791	12272	12501	24773
165	1351519	12384	12389	24773
166	1339135	12498	12275	24773
167	1326637	12612	12161	24773
168	1314025	12728	12045	24773
169	1301297	12844	11929	24773
170	1288453	12962	11811	24773

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171	1275491	13081	11692	24773
172	1262410	13201	11572	24773
173	1249209	13322	11451	24773
174	1235887	13444	11329	24773
175	1222443	13567	11206	24773
176	1208876	13692	11081	24773
177	1195184	13817	10956	24773
178	1181367	13944	10829	24773
179	1167423	14072	10701	24773
180	1153351	14201	10572	24773
181	1139150	14331	10442	24773
182	1124819	14462	10311	24773
183	1110357	14595	10178	24773
184	1095762	14729	10044	24773
185	1081033	14864	9909	24773
186	1066169	15000	9773	24773
187	1051169	15137	9636	24773
188	1036032	15276	9497	24773
189	1020756	15416	9357	24773
190	1005340	15557	9216	24773
191	989783	15700	9073	24773
192	974083	15844	8929	24773
193	958239	15989	8784	24773
194	942250	16136	8637	24773
195	926114	16284	8489	24773
196	909830	16433	8340	24773
197	893397	16584	8189	24773
198	876813	16736	8037	24773
199	860077	16889	7884	24773

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200	843188	17044	7729	24773
201	826144	17200	7573	24773
202	808944	17358	7415	24773
203	791586	17517	7256	24773
204	774069	17677	7096	24773
205	756392	17839	6934	24773
206	738553	18003	6770	24773
207	720550	18168	6605	24773
208	702382	18334	6439	24773
209	684048	18503	6270	24773
210	665545	18672	6101	24773
211	646873	18843	5930	24773
212	628030	19016	5757	24773
213	609014	19190	5583	24773
214	589824	19366	5407	24773
215	570458	19544	5229	24773
216	550914	19723	5050	24773
217	531191	19904	4869	24773
218	511287	20086	4687	24773
219	491201	20270	4503	24773
220	470931	20456	4317	24773
221	450475	20644	4129	24773
222	429831	20833	3940	24773
223	408998	21024	3749	24773
224	387974	21217	3556	24773
225	366757	21411	3362	24773
226	345346	21607	3166	24773
227	323739	21805	2968	24773
228	301934	22005	2768	24773

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229	279929	22207	2566	24773
230	257722	22411	2362	24773
231	235311	22616	2157	24773
232	212695	22823	1950	24773
233	189872	23033	1740	24773
234	166839	23244	1529	24773
235	143595	23457	1316	24773
236	120138	23672	1101	24773
237	96466	23889	884	24773
238	72577	24108	665	24773
239	48469	24329	444	24773
240	24140	24140	221	24773

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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 BUNGLOW 109-114 C , PLOT NO 109-114 , Street Name: P H NO 71 , Floor No: 0VYANKATESH CITY, MOUZA-SHIRUL, TAH-HINGANA, DIST- NAGPUR, BORI CT, Maharashtra, 441108**
2. Name of the Guarantor(s) if any:
3. Other security interest (if any):

B) Insurance of the Property/ Borrower(s)

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

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

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

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

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

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C) Conditions for Disbursement of the Loan

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

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

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

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

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

D) Repayment of the Loan & Interest

(a) The amount of EMI:	Rs.24,773.00
(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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BORROWER

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