

Offer Cum Sanction Letter

Application No : MH/NGR/NPUR/A000001678

Date : 23 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. MUKESH LANKESH KATHANE
Name of the Co-Applciant (s)	MRS. MRUNALI MUKESH KATHANE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	HOUSE NO 3370/282 , 0 , CO RAMSING ANANDRAO AMAGE , PADOLENAGAR NAGPUR , Urban , Nagpur , Maharashtra , India - 440008
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.10,30,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	11.00% Per Annum
EMI Amount	Rs.10,095.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.12,154.00 (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.15,450.00 + Applicable taxes

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Life Insurance Premium	Rs.25,750.00 + Applicable taxes
Property Insurance Premium	Rs.20,600.00 + Applicable taxes
Property Address	NO :Flat No 207,BLOCK A,2NDFLOOR , SOUTH DIVISION , Street Name:WARD NO 20 ,FloorNo:2SHEET NO 248,CTS NO 101,WATHODA STREET SCHEME, NANDANVAN,WITHIN LIMIT OF NIT AND NMC,Nagpur,Maharashtra,440024
Sanction Conditions	E bill/Utility bill . Electricity Bill. Rent Agreement. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement.

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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/NGR/NPUR/A000001678
Date of issue of KFS	23-09-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.10,30,000.00
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.10,095.00
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.10,095.00	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	12154.00	-	-
Insurance Charges	-	-	One time	72924.00

Annual Percentage Rate (APR) (%):	12.20 %
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.10,30,000.00
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.10,095.00
	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	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. 1998500.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 12154.00
(b)	Payable to third-party routed through HHFL	Rs. 72924.00
7	Net disbursed amount	Rs. 944922.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3028500.00
9	Annual Percentage Rate- Effective annualized interest rate	12.20 %
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	1030000	653	9442	10095
2	1029347	659	9436	10095
3	1028688	665	9430	10095
4	1028023	671	9424	10095
5	1027352	678	9417	10095
6	1026674	684	9411	10095
7	1025990	690	9405	10095
8	1025300	696	9399	10095
9	1024604	703	9392	10095
10	1023901	709	9386	10095
11	1023192	716	9379	10095
12	1022476	722	9373	10095
13	1021754	729	9366	10095
14	1021025	736	9359	10095
15	1020289	742	9353	10095
16	1019547	749	9346	10095
17	1018798	756	9339	10095
18	1018042	763	9332	10095
19	1017279	770	9325	10095
20	1016509	777	9318	10095
21	1015732	784	9311	10095
22	1014948	791	9304	10095
23	1014157	799	9296	10095
24	1013358	806	9289	10095
25	1012552	813	9282	10095

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26	1011739	821	9274	10095
27	1010918	828	9267	10095
28	1010090	836	9259	10095
29	1009254	844	9251	10095
30	1008410	851	9244	10095
31	1007559	859	9236	10095
32	1006700	867	9228	10095
33	1005833	875	9220	10095
34	1004958	883	9212	10095
35	1004075	891	9204	10095
36	1003184	899	9196	10095
37	1002285	907	9188	10095
38	1001378	916	9179	10095
39	1000462	924	9171	10095
40	999538	933	9162	10095
41	998605	941	9154	10095
42	997664	950	9145	10095
43	996714	958	9137	10095
44	995756	967	9128	10095
45	994789	976	9119	10095
46	993813	985	9110	10095
47	992828	994	9101	10095
48	991834	1003	9092	10095
49	990831	1012	9083	10095
50	989819	1022	9073	10095
51	988797	1031	9064	10095
52	987766	1040	9055	10095
53	986726	1050	9045	10095
54	985676	1060	9035	10095

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55	984616	1069	9026	10095
56	983547	1079	9016	10095
57	982468	1089	9006	10095
58	981379	1099	8996	10095
59	980280	1109	8986	10095
60	979171	1119	8976	10095
61	978052	1130	8965	10095
62	976922	1140	8955	10095
63	975782	1150	8945	10095
64	974632	1161	8934	10095
65	973471	1172	8923	10095
66	972299	1182	8913	10095
67	971117	1193	8902	10095
68	969924	1204	8891	10095
69	968720	1215	8880	10095
70	967505	1226	8869	10095
71	966279	1237	8858	10095
72	965042	1249	8846	10095
73	963793	1260	8835	10095
74	962533	1272	8823	10095
75	961261	1283	8812	10095
76	959978	1295	8800	10095
77	958683	1307	8788	10095
78	957376	1319	8776	10095
79	956057	1331	8764	10095
80	954726	1343	8752	10095
81	953383	1356	8739	10095
82	952027	1368	8727	10095
83	950659	1381	8714	10095

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84	949278	1393	8702	10095
85	947885	1406	8689	10095
86	946479	1419	8676	10095
87	945060	1432	8663	10095
88	943628	1445	8650	10095
89	942183	1458	8637	10095
90	940725	1472	8623	10095
91	939253	1485	8610	10095
92	937768	1499	8596	10095
93	936269	1513	8582	10095
94	934756	1526	8569	10095
95	933230	1540	8555	10095
96	931690	1555	8540	10095
97	930135	1569	8526	10095
98	928566	1583	8512	10095
99	926983	1598	8497	10095
100	925385	1612	8483	10095
101	923773	1627	8468	10095
102	922146	1642	8453	10095
103	920504	1657	8438	10095
104	918847	1672	8423	10095
105	917175	1688	8407	10095
106	915487	1703	8392	10095
107	913784	1719	8376	10095
108	912065	1734	8361	10095
109	910331	1750	8345	10095
110	908581	1766	8329	10095
111	906815	1783	8312	10095
112	905032	1799	8296	10095

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113	903233	1815	8280	10095
114	901418	1832	8263	10095
115	899586	1849	8246	10095
116	897737	1866	8229	10095
117	895871	1883	8212	10095
118	893988	1900	8195	10095
119	892088	1918	8177	10095
120	890170	1935	8160	10095
121	888235	1953	8142	10095
122	886282	1971	8124	10095
123	884311	1989	8106	10095
124	882322	2007	8088	10095
125	880315	2025	8070	10095
126	878290	2044	8051	10095
127	876246	2063	8032	10095
128	874183	2082	8013	10095
129	872101	2101	7994	10095
130	870000	2120	7975	10095
131	867880	2139	7956	10095
132	865741	2159	7936	10095
133	863582	2179	7916	10095
134	861403	2199	7896	10095
135	859204	2219	7876	10095
136	856985	2239	7856	10095
137	854746	2260	7835	10095
138	852486	2281	7814	10095
139	850205	2301	7794	10095
140	847904	2323	7772	10095
141	845581	2344	7751	10095

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142	843237	2365	7730	10095
143	840872	2387	7708	10095
144	838485	2409	7686	10095
145	836076	2431	7664	10095
146	833645	2453	7642	10095
147	831192	2476	7619	10095
148	828716	2498	7597	10095
149	826218	2521	7574	10095
150	823697	2544	7551	10095
151	821153	2568	7527	10095
152	818585	2591	7504	10095
153	815994	2615	7480	10095
154	813379	2639	7456	10095
155	810740	2663	7432	10095
156	808077	2688	7407	10095
157	805389	2712	7383	10095
158	802677	2737	7358	10095
159	799940	2762	7333	10095
160	797178	2788	7307	10095
161	794390	2813	7282	10095
162	791577	2839	7256	10095
163	788738	2865	7230	10095
164	785873	2891	7204	10095
165	782982	2918	7177	10095
166	780064	2944	7151	10095
167	777120	2971	7124	10095
168	774149	2999	7096	10095
169	771150	3026	7069	10095
170	768124	3054	7041	10095

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171	765070	3082	7013	10095
172	761988	3110	6985	10095
173	758878	3139	6956	10095
174	755739	3167	6928	10095
175	752572	3196	6899	10095
176	749376	3226	6869	10095
177	746150	3255	6840	10095
178	742895	3285	6810	10095
179	739610	3315	6780	10095
180	736295	3346	6749	10095
181	732949	3376	6719	10095
182	729573	3407	6688	10095
183	726166	3438	6657	10095
184	722728	3470	6625	10095
185	719258	3502	6593	10095
186	715756	3534	6561	10095
187	712222	3566	6529	10095
188	708656	3599	6496	10095
189	705057	3632	6463	10095
190	701425	3665	6430	10095
191	697760	3699	6396	10095
192	694061	3733	6362	10095
193	690328	3767	6328	10095
194	686561	3802	6293	10095
195	682759	3836	6259	10095
196	678923	3872	6223	10095
197	675051	3907	6188	10095
198	671144	3943	6152	10095
199	667201	3979	6116	10095

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200	663222	4015	6080	10095
201	659207	4052	6043	10095
202	655155	4089	6006	10095
203	651066	4127	5968	10095
204	646939	4165	5930	10095
205	642774	4203	5892	10095
206	638571	4241	5854	10095
207	634330	4280	5815	10095
208	630050	4320	5775	10095
209	625730	4359	5736	10095
210	621371	4399	5696	10095
211	616972	4439	5656	10095
212	612533	4480	5615	10095
213	608053	4521	5574	10095
214	603532	4563	5532	10095
215	598969	4604	5491	10095
216	594365	4647	5448	10095
217	589718	4689	5406	10095
218	585029	4732	5363	10095
219	580297	4776	5319	10095
220	575521	4819	5276	10095
221	570702	4864	5231	10095
222	565838	4908	5187	10095
223	560930	4953	5142	10095
224	555977	4999	5096	10095
225	550978	5044	5051	10095
226	545934	5091	5004	10095
227	540843	5137	4958	10095
228	535706	5184	4911	10095

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229	530522	5232	4863	10095
230	525290	5280	4815	10095
231	520010	5328	4767	10095
232	514682	5377	4718	10095
233	509305	5426	4669	10095
234	503879	5476	4619	10095
235	498403	5526	4569	10095
236	492877	5577	4518	10095
237	487300	5628	4467	10095
238	481672	5680	4415	10095
239	475992	5732	4363	10095
240	470260	5784	4311	10095
241	464476	5837	4258	10095
242	458639	5891	4204	10095
243	452748	5945	4150	10095
244	446803	5999	4096	10095
245	440804	6054	4041	10095
246	434750	6110	3985	10095
247	428640	6166	3929	10095
248	422474	6222	3873	10095
249	416252	6279	3816	10095
250	409973	6337	3758	10095
251	403636	6395	3700	10095
252	397241	6454	3641	10095
253	390787	6513	3582	10095
254	384274	6572	3523	10095
255	377702	6633	3462	10095
256	371069	6694	3401	10095
257	364375	6755	3340	10095

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258	357620	6817	3278	10095
259	350803	6879	3216	10095
260	343924	6942	3153	10095
261	336982	7006	3089	10095
262	329976	7070	3025	10095
263	322906	7135	2960	10095
264	315771	7200	2895	10095
265	308571	7266	2829	10095
266	301305	7333	2762	10095
267	293972	7400	2695	10095
268	286572	7468	2627	10095
269	279104	7537	2558	10095
270	271567	7606	2489	10095
271	263961	7675	2420	10095
272	256286	7746	2349	10095
273	248540	7817	2278	10095
274	240723	7888	2207	10095
275	232835	7961	2134	10095
276	224874	8034	2061	10095
277	216840	8107	1988	10095
278	208733	8182	1913	10095
279	200551	8257	1838	10095
280	192294	8332	1763	10095
281	183962	8409	1686	10095
282	175553	8486	1609	10095
283	167067	8564	1531	10095
284	158503	8642	1453	10095
285	149861	8721	1374	10095
286	141140	8801	1294	10095

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287	132339	8882	1213	10095
288	123457	8963	1132	10095
289	114494	9045	1050	10095
290	105449	9128	967	10095
291	96321	9212	883	10095
292	87109	9297	798	10095
293	77812	9382	713	10095
294	68430	9468	627	10095
295	58962	9555	540	10095
296	49407	9642	453	10095
297	39765	9730	365	10095
298	30035	9820	275	10095
299	20215	9910	185	10095
300	10305	10001	94	10095
301	304	304	3	10095

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

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

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

A) Security/Collateral for the Loan

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

1. Address of the Property : **NO : Flat No 207, BLOCK A, 2ND FLOOR, SOUTH DIVISION, Street Name: WARD NO 20, Floor No: 2SHEET NO 248, CTS NO 101, WATHODA STREET SCHEME, NANDANVAN, WITHIN LIMIT OF NIT AND NMC, Nagpur, Maharashtra, 440024**
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.10,095.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	300 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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E) Brief procedure will be followed for Recovery of Overdue.

On occurrence of any event of default as mentioned in the Loan Documents ("Event of Default"), all outstanding amounts owed by the Borrower(s) to HHFL shall become payable forthwith and HHFL reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Documents including but not limited to charging Additional Interest for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by HHFL depending upon the circumstances of each case.

F) Statement of Accounts will be issued once in every financial year at no charges. Subsequent issuance of SOA will be chargeable as mentioned in fees & charges.

G) Date on which annual outstanding balance statement will be issued: 15th April

H) Customer Service

- a) **Visiting hours to Branch Office** - 10:30 AM to 4:30 PM from Monday to Friday & 10:30 AM to 1:30 PM on Saturdays. Branch Office remains closed on Sunday's and festival Holidays.
- b) **Contact Person at Branch** : Cluster Business / Operations Manager

Process for various requests:

- o **Statement of Accounts:** Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- o **Photocopy of the title documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 30 working days
- o **Return of original documents on closure/transfer of the Loan:** Within 30 days from the date of full repayment of loan account and NOC being generated. Process to be followed for return of original immovable property documents ("OTDs") to the legal heirs in case of the contingent event of sad demise of the Borrower(s) is available in the Company website.
- o **List of Documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days.
- o **Loan Part payment / Pre-closure statement:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days
- o **Swapping of Repayment Mode:** PDC to PDC / ECS to ECS / PDC/ECS to ACH/NACH/ENACH
 - Request placed in branches from 1st to 15th of the particular month, swapping of the new repayment mode will be processed and effected in system next following month.
 - Request placed between 15th to 31st of the month, swapping of the new repayment mode will be processed and effected in system from next-to-next month.
- o **Loan Interest Certificate (Current FY):** Once the request is placed, processing the request will take 7 working days.

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- o **Loan Provisional Certificate:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrower(s) can obtain the above-mentioned services from branch by providing loan account number and a valid KYC Proof which is mandatory.

For any assistance on your loan account, please write to customercare@hindujahousingfinance.com

I)Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Managers/ Branch Operations Manager /Area Heads/ Regional Heads/ Zonal Heads at the respective branches. A Complaint Register is also made available at our branches for the Customers to record their complaint in writing. In case the customer does not receive response from the branch within 15 days or is dissatisfied the customers may approach the Grievance Redressal Officer as per the details furnished.

Grievance Redressal Officer, No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015.

Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

In case, the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach the Complaint Redressal Cell of National Housing Bank by lodging a complaint through online mode at <https://grids.nhbonline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110003.

J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

"WE HAVE RECEIVED COPY OF OTHER MITC & FACILITY AGREEMENT"

MR. MUKESH
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BORROWER

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KATHANE
CO-BORROWER1