

Offer Cum Sanction Letter

Application No : MH/PNE/BRMT/A000001075

Date : 7 Oct 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. SANDIP BAJIRAO MARKAD
Name of the Co-Applciant (s)	MRS. SUNITA SANDEEP MARAKAD
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	FLAT NO A 104 , NA , GAT NO 188/1 PLOT 1 MUKTI VIHAR BARAMATI JALACHI , MAHARASHTRA , Rural , Karmala , Maharashtra , India - 413202
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.15,30,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.80 %
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.17,925.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.15,300.00 + Applicable taxes Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.22,950.00 + Applicable taxes

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Life Insurance Premium	Rs.38,250.00 + Applicable taxes
Property Insurance Premium	Rs.30,600.00 + Applicable taxes
Property Address	NO :Flat No 301, Third Floor , Nirman Icon , Street Name:Near MIDC-Jalochi Road ,FloorNo:3SuvaryaYugNagar,At-Jalochi,Opposite to SuvaryaYug Residency,Baramati,Maharashtra,413102
Sanction Conditions	BT Loan - statement of account. Loan Closure Proof. Mail confirmation from HR. Other loan -statement of account. PDC -6 nos. seller buyer pic in front of the property with selfie. Structure Stability Certificate. 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/A000001075
Date of issue of KFS	07-10-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.15,30,000.00
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.17,925.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.00% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	0.80 %	13.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.17,925.00	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		-	-
Insurance Charges	-	-	One time	

Annual Percentage Rate (APR) (%) :	#Error
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.15,30,000.00
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.17,925.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	13.00% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 2772000.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs.
(b)	Payable to third-party routed through HHFL	Rs.
7	Net disbursed amount	Rs.
8	Total amount to be paid by the borrower (in Rupees)	Rs. 4302000.00
9	Annual Percentage Rate- Effective annualized interest rate	#Error
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	1530000	1350	16575	17925
2	1528650	1365	16560	17925
3	1527285	1379	16546	17925
4	1525906	1394	16531	17925
5	1524512	1409	16516	17925
6	1523103	1425	16500	17925
7	1521678	1440	16485	17925
8	1520238	1456	16469	17925
9	1518782	1472	16453	17925
10	1517310	1487	16438	17925
11	1515823	1504	16421	17925
12	1514319	1520	16405	17925
13	1512799	1536	16389	17925
14	1511263	1553	16372	17925
15	1509710	1570	16355	17925
16	1508140	1587	16338	17925
17	1506553	1604	16321	17925
18	1504949	1621	16304	17925
19	1503328	1639	16286	17925
20	1501689	1657	16268	17925
21	1500032	1675	16250	17925
22	1498357	1693	16232	17925
23	1496664	1711	16214	17925
24	1494953	1730	16195	17925
25	1493223	1748	16177	17925

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26	1491475	1767	16158	17925
27	1489708	1786	16139	17925
28	1487922	1806	16119	17925
29	1486116	1825	16100	17925
30	1484291	1845	16080	17925
31	1482446	1865	16060	17925
32	1480581	1885	16040	17925
33	1478696	1906	16019	17925
34	1476790	1926	15999	17925
35	1474864	1947	15978	17925
36	1472917	1968	15957	17925
37	1470949	1990	15935	17925
38	1468959	2011	15914	17925
39	1466948	2033	15892	17925
40	1464915	2055	15870	17925
41	1462860	2077	15848	17925
42	1460783	2100	15825	17925
43	1458683	2123	15802	17925
44	1456560	2146	15779	17925
45	1454414	2169	15756	17925
46	1452245	2192	15733	17925
47	1450053	2216	15709	17925
48	1447837	2240	15685	17925
49	1445597	2264	15661	17925
50	1443333	2289	15636	17925
51	1441044	2314	15611	17925
52	1438730	2339	15586	17925
53	1436391	2364	15561	17925
54	1434027	2390	15535	17925

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55	1431637	2416	15509	17925
56	1429221	2442	15483	17925
57	1426779	2468	15457	17925
58	1424311	2495	15430	17925
59	1421816	2522	15403	17925
60	1419294	2549	15376	17925
61	1416745	2577	15348	17925
62	1414168	2605	15320	17925
63	1411563	2633	15292	17925
64	1408930	2662	15263	17925
65	1406268	2690	15235	17925
66	1403578	2720	15205	17925
67	1400858	2749	15176	17925
68	1398109	2779	15146	17925
69	1395330	2809	15116	17925
70	1392521	2839	15086	17925
71	1389682	2870	15055	17925
72	1386812	2901	15024	17925
73	1383911	2933	14992	17925
74	1380978	2964	14961	17925
75	1378014	2997	14928	17925
76	1375017	3029	14896	17925
77	1371988	3062	14863	17925
78	1368926	3095	14830	17925
79	1365831	3128	14797	17925
80	1362703	3162	14763	17925
81	1359541	3197	14728	17925
82	1356344	3231	14694	17925
83	1353113	3266	14659	17925

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84	1349847	3302	14623	17925
85	1346545	3337	14588	17925
86	1343208	3374	14551	17925
87	1339834	3410	14515	17925
88	1336424	3447	14478	17925
89	1332977	3484	14441	17925
90	1329493	3522	14403	17925
91	1325971	3560	14365	17925
92	1322411	3599	14326	17925
93	1318812	3638	14287	17925
94	1315174	3677	14248	17925
95	1311497	3717	14208	17925
96	1307780	3757	14168	17925
97	1304023	3798	14127	17925
98	1300225	3839	14086	17925
99	1296386	3881	14044	17925
100	1292505	3923	14002	17925
101	1288582	3965	13960	17925
102	1284617	4008	13917	17925
103	1280609	4052	13873	17925
104	1276557	4096	13829	17925
105	1272461	4140	13785	17925
106	1268321	4185	13740	17925
107	1264136	4230	13695	17925
108	1259906	4276	13649	17925
109	1255630	4322	13603	17925
110	1251308	4369	13556	17925
111	1246939	4416	13509	17925
112	1242523	4464	13461	17925

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113	1238059	4513	13412	17925
114	1233546	4562	13363	17925
115	1228984	4611	13314	17925
116	1224373	4661	13264	17925
117	1219712	4711	13214	17925
118	1215001	4762	13163	17925
119	1210239	4814	13111	17925
120	1205425	4866	13059	17925
121	1200559	4919	13006	17925
122	1195640	4972	12953	17925
123	1190668	5026	12899	17925
124	1185642	5081	12844	17925
125	1180561	5136	12789	17925
126	1175425	5191	12734	17925
127	1170234	5247	12678	17925
128	1164987	5304	12621	17925
129	1159683	5362	12563	17925
130	1154321	5420	12505	17925
131	1148901	5479	12446	17925
132	1143422	5538	12387	17925
133	1137884	5598	12327	17925
134	1132286	5659	12266	17925
135	1126627	5720	12205	17925
136	1120907	5782	12143	17925
137	1115125	5844	12081	17925
138	1109281	5908	12017	17925
139	1103373	5972	11953	17925
140	1097401	6036	11889	17925
141	1091365	6102	11823	17925

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142	1085263	6168	11757	17925
143	1079095	6235	11690	17925
144	1072860	6302	11623	17925
145	1066558	6371	11554	17925
146	1060187	6440	11485	17925
147	1053747	6509	11416	17925
148	1047238	6580	11345	17925
149	1040658	6651	11274	17925
150	1034007	6723	11202	17925
151	1027284	6796	11129	17925
152	1020488	6870	11055	17925
153	1013618	6944	10981	17925
154	1006674	7019	10906	17925
155	999655	7095	10830	17925
156	992560	7172	10753	17925
157	985388	7250	10675	17925
158	978138	7329	10596	17925
159	970809	7408	10517	17925
160	963401	7488	10437	17925
161	955913	7569	10356	17925
162	948344	7651	10274	17925
163	940693	7734	10191	17925
164	932959	7818	10107	17925
165	925141	7903	10022	17925
166	917238	7988	9937	17925
167	909250	8075	9850	17925
168	901175	8162	9763	17925
169	893013	8251	9674	17925
170	884762	8340	9585	17925

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171	876422	8430	9495	17925
172	867992	8522	9403	17925
173	859470	8614	9311	17925
174	850856	8707	9218	17925
175	842149	8802	9123	17925
176	833347	8897	9028	17925
177	824450	8993	8932	17925
178	815457	9091	8834	17925
179	806366	9189	8736	17925
180	797177	9289	8636	17925
181	787888	9390	8535	17925
182	778498	9491	8434	17925
183	769007	9594	8331	17925
184	759413	9698	8227	17925
185	749715	9803	8122	17925
186	739912	9909	8016	17925
187	730003	10017	7908	17925
188	719986	10125	7800	17925
189	709861	10235	7690	17925
190	699626	10346	7579	17925
191	689280	10458	7467	17925
192	678822	10571	7354	17925
193	668251	10686	7239	17925
194	657565	10801	7124	17925
195	646764	10918	7007	17925
196	635846	11037	6888	17925
197	624809	11156	6769	17925
198	613653	11277	6648	17925
199	602376	11399	6526	17925

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200	590977	11523	6402	17925
201	579454	11648	6277	17925
202	567806	11774	6151	17925
203	556032	11901	6024	17925
204	544131	12030	5895	17925
205	532101	12161	5764	17925
206	519940	12292	5633	17925
207	507648	12425	5500	17925
208	495223	12560	5365	17925
209	482663	12696	5229	17925
210	469967	12834	5091	17925
211	457133	12973	4952	17925
212	444160	13113	4812	17925
213	431047	13255	4670	17925
214	417792	13399	4526	17925
215	404393	13544	4381	17925
216	390849	13691	4234	17925
217	377158	13839	4086	17925
218	363319	13989	3936	17925
219	349330	14141	3784	17925
220	335189	14294	3631	17925
221	320895	14449	3476	17925
222	306446	14605	3320	17925
223	291841	14763	3162	17925
224	277078	14923	3002	17925
225	262155	15085	2840	17925
226	247070	15248	2677	17925
227	231822	15414	2511	17925
228	216408	15581	2344	17925

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229	200827	15749	2176	17925
230	185078	15920	2005	17925
231	169158	16092	1833	17925
232	153066	16267	1658	17925
233	136799	16443	1482	17925
234	120356	16621	1304	17925
235	103735	16801	1124	17925
236	86934	16983	942	17925
237	69951	17167	758	17925
238	52784	17353	572	17925
239	35431	17541	384	17925
240	17890	17731	194	17925
241	159	159	2	17925

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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 301, Third Floor , Nirman Icon , Street Name: Near MIDC- Jalochi Road , Floor No: 3 Suvarna Yug Nagar, At- Jalochi, Opposite to Suvarna Yug Residency, 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.17,925.00
(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"

MR. SANDIP BAJIRAO
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