

Offer Cum Sanction Letter

Application No : MH/AMR/AMRA/A000000957

Date : 29 May 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. ALQAMA SAHER IMRAN AHMAD KHAN
Name of the Co-Applciant (s)	MR. IMRAN AHMAD KHAN AYAZ MOHD KHAN
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	H NO 413 W NO 71, By pass road , 0 , near bail bazar, chandra nagar , VTC Amdapur PO Badnera , , Amravati , Maharashtra , India - 444701
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.32,80,000.00
Term (in Years)	17 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.39,971.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.38,704.00 (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.49,200.00 + Applicable taxes

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Life Insurance Premium	Rs.82,000.00 + Applicable taxes
Property Insurance Premium	Rs.65,600.00 + Applicable taxes
Property Address	NO :Flat No 101, First Floor , Paradise Residency , Street Name: on Plot no 138, Mauje Tarkheda ,FloorNo:1Paradise Colony,Near New Hanuman Nagar,Besides Shifa Hospital,Amravati,Maharashtra,444601
Sanction Conditions	E bill/Utility bill . Electricity Bill. Rent Agreement. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement.

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/AMR/AMRA/A000000957
Date of issue of KFS	29-05-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.32,80,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	17 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	204 Months
Equated Monthly Instalment (EMI)	Rs.39,971.00
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.39,971.00	204 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	38704.00	-	-
Insurance Charges	-	-	One time	154816.00

Annual Percentage Rate (APR) (%) :	14.11 %
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.32,80,000.00
2	Loan Term	204 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.39,971.00
	No. of EMIs	204
(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. 4874084.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 38704.00
(b)	Payable to third-party routed through HHFL	Rs. 154816.00
7	Net disbursed amount	Rs. 3086480.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 8154084.00
9	Annual Percentage Rate- Effective annualized interest rate	14.11 %
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	3280000	4438	35533	39971
2	3275562	4486	35485	39971
3	3271076	4534	35437	39971
4	3266542	4583	35388	39971
5	3261959	4633	35338	39971
6	3257326	4683	35288	39971
7	3252643	4734	35237	39971
8	3247909	4785	35186	39971
9	3243124	4837	35134	39971
10	3238287	4890	35081	39971
11	3233397	4943	35028	39971
12	3228454	4996	34975	39971
13	3223458	5050	34921	39971
14	3218408	5105	34866	39971
15	3213303	5160	34811	39971
16	3208143	5216	34755	39971
17	3202927	5273	34698	39971
18	3197654	5330	34641	39971
19	3192324	5387	34584	39971
20	3186937	5446	34525	39971
21	3181491	5505	34466	39971
22	3175986	5564	34407	39971
23	3170422	5625	34346	39971
24	3164797	5686	34285	39971
25	3159111	5747	34224	39971

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26	3153364	5810	34161	39971
27	3147554	5872	34099	39971
28	3141682	5936	34035	39971
29	3135746	6000	33971	39971
30	3129746	6065	33906	39971
31	3123681	6131	33840	39971
32	3117550	6198	33773	39971
33	3111352	6265	33706	39971
34	3105087	6333	33638	39971
35	3098754	6401	33570	39971
36	3092353	6471	33500	39971
37	3085882	6541	33430	39971
38	3079341	6611	33360	39971
39	3072730	6683	33288	39971
40	3066047	6755	33216	39971
41	3059292	6829	33142	39971
42	3052463	6903	33068	39971
43	3045560	6977	32994	39971
44	3038583	7053	32918	39971
45	3031530	7129	32842	39971
46	3024401	7207	32764	39971
47	3017194	7285	32686	39971
48	3009909	7364	32607	39971
49	3002545	7443	32528	39971
50	2995102	7524	32447	39971
51	2987578	7606	32365	39971
52	2979972	7688	32283	39971
53	2972284	7771	32200	39971
54	2964513	7855	32116	39971

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55	2956658	7941	32030	39971
56	2948717	8027	31944	39971
57	2940690	8114	31857	39971
58	2932576	8201	31770	39971
59	2924375	8290	31681	39971
60	2916085	8380	31591	39971
61	2907705	8471	31500	39971
62	2899234	8563	31408	39971
63	2890671	8655	31316	39971
64	2882016	8749	31222	39971
65	2873267	8844	31127	39971
66	2864423	8940	31031	39971
67	2855483	9037	30934	39971
68	2846446	9135	30836	39971
69	2837311	9233	30738	39971
70	2828078	9333	30638	39971
71	2818745	9435	30536	39971
72	2809310	9537	30434	39971
73	2799773	9640	30331	39971
74	2790133	9745	30226	39971
75	2780388	9850	30121	39971
76	2770538	9957	30014	39971
77	2760581	10065	29906	39971
78	2750516	10174	29797	39971
79	2740342	10284	29687	39971
80	2730058	10395	29576	39971
81	2719663	10508	29463	39971
82	2709155	10622	29349	39971
83	2698533	10737	29234	39971

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84	2687796	10853	29118	39971
85	2676943	10971	29000	39971
86	2665972	11090	28881	39971
87	2654882	11210	28761	39971
88	2643672	11331	28640	39971
89	2632341	11454	28517	39971
90	2620887	11578	28393	39971
91	2609309	11703	28268	39971
92	2597606	11830	28141	39971
93	2585776	11958	28013	39971
94	2573818	12088	27883	39971
95	2561730	12219	27752	39971
96	2549511	12351	27620	39971
97	2537160	12485	27486	39971
98	2524675	12620	27351	39971
99	2512055	12757	27214	39971
100	2499298	12895	27076	39971
101	2486403	13035	26936	39971
102	2473368	13176	26795	39971
103	2460192	13319	26652	39971
104	2446873	13463	26508	39971
105	2433410	13609	26362	39971
106	2419801	13756	26215	39971
107	2406045	13906	26065	39971
108	2392139	14056	25915	39971
109	2378083	14208	25763	39971
110	2363875	14362	25609	39971
111	2349513	14518	25453	39971
112	2334995	14675	25296	39971

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113	2320320	14834	25137	39971
114	2305486	14995	24976	39971
115	2290491	15157	24814	39971
116	2275334	15322	24649	39971
117	2260012	15488	24483	39971
118	2244524	15655	24316	39971
119	2228869	15825	24146	39971
120	2213044	15996	23975	39971
121	2197048	16170	23801	39971
122	2180878	16345	23626	39971
123	2164533	16522	23449	39971
124	2148011	16701	23270	39971
125	2131310	16882	23089	39971
126	2114428	17065	22906	39971
127	2097363	17250	22721	39971
128	2080113	17436	22535	39971
129	2062677	17625	22346	39971
130	2045052	17816	22155	39971
131	2027236	18009	21962	39971
132	2009227	18204	21767	39971
133	1991023	18402	21569	39971
134	1972621	18601	21370	39971
135	1954020	18802	21169	39971
136	1935218	19006	20965	39971
137	1916212	19212	20759	39971
138	1897000	19420	20551	39971
139	1877580	19631	20340	39971
140	1857949	19843	20128	39971
141	1838106	20058	19913	39971

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142	1818048	20275	19696	39971
143	1797773	20495	19476	39971
144	1777278	20717	19254	39971
145	1756561	20942	19029	39971
146	1735619	21168	18803	39971
147	1714451	21398	18573	39971
148	1693053	21630	18341	39971
149	1671423	21864	18107	39971
150	1649559	22101	17870	39971
151	1627458	22340	17631	39971
152	1605118	22582	17389	39971
153	1582536	22827	17144	39971
154	1559709	23074	16897	39971
155	1536635	23324	16647	39971
156	1513311	23577	16394	39971
157	1489734	23832	16139	39971
158	1465902	24090	15881	39971
159	1441812	24351	15620	39971
160	1417461	24615	15356	39971
161	1392846	24882	15089	39971
162	1367964	25151	14820	39971
163	1342813	25424	14547	39971
164	1317389	25699	14272	39971
165	1291690	25978	13993	39971
166	1265712	26259	13712	39971
167	1239453	26544	13427	39971
168	1212909	26831	13140	39971
169	1186078	27122	12849	39971
170	1158956	27416	12555	39971

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171	1131540	27713	12258	39971
172	1103827	28013	11958	39971
173	1075814	28316	11655	39971
174	1047498	28623	11348	39971
175	1018875	28933	11038	39971
176	989942	29247	10724	39971
177	960695	29563	10408	39971
178	931132	29884	10087	39971
179	901248	30207	9764	39971
180	871041	30535	9436	39971
181	840506	30866	9105	39971
182	809640	31200	8771	39971
183	778440	31538	8433	39971
184	746902	31880	8091	39971
185	715022	32225	7746	39971
186	682797	32574	7397	39971
187	650223	32927	7044	39971
188	617296	33284	6687	39971
189	584012	33644	6327	39971
190	550368	34009	5962	39971
191	516359	34377	5594	39971
192	481982	34750	5221	39971
193	447232	35126	4845	39971
194	412106	35507	4464	39971
195	376599	35891	4080	39971
196	340708	36280	3691	39971
197	304428	36673	3298	39971
198	267755	37070	2901	39971
199	230685	37472	2499	39971

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KHAN
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	193213	37878	2093	39971
201	155335	38288	1683	39971
202	117047	38703	1268	39971
203	78344	39122	849	39971
204	39222	39222	425	39971

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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 101, First Floor , Paradise Residency , Street Name: on Plot no 138, Mauje Tarkheda , Floor No: 1 Paradise Colony, Near New Hanuman Nagar, Besides Shifa Hospital, Amravati, Maharashtra, 444601**
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.39,971.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	204 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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