

Offer Cum Sanction Letter

Application No : MH/PND/PNDR/A000001347

Date : 28 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	MRS. AARIPA KABIR MULANI
Name of the Co-Applciant (s)	MR. KABIR BADSHAHA MULANI
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	Pratapsinh Chowk 8 , 0 , Pratapsinh Chowk 8Akluj Taluka Malshiras , Akluj PO-Akluj, DIST-Solapur , Semiurban , Solapur , Maharashtra , India - 413101
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.35,00,000.00
Term (in Years)	15 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	11.50% Per Annum
EMI Amount	Rs.40,887.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.41,300.00 (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.52,500.00 + Applicable taxes

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Life Insurance Premium	Rs.87,500.00 + Applicable taxes
Property Insurance Premium	Rs.70,000.00 + Applicable taxes
Property Address	NO :Plot No 28 And 27 South Part , NA , Street Name:Dhavalnagar Road ,FloorNo:0Survey No 6/5A/5B/10/11/P/28/27/Part,Rajsingh nagar,Near Mariaai Mandir, Yashwanthnagar, Malshiras,Solapur,Maharashtra,413101
Sanction Conditions	QC/ CC/ Possession certificate. Specific Authority NOC/ Clearance letter.

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/PND/PNDR/A000001347
Date of issue of KFS	28-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.35,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	15 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	180 Months
Equated Monthly Instalment (EMI)	Rs.40,887.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	11.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	2.30 %	11.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.40,887.00	180 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	41300.00	-	-
Insurance Charges	-	-	One time	247800.00

Annual Percentage Rate (APR) (%):	13.12 %
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.35,00,000.00
2	Loan Term	180 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.40,887.00
	No. of EMIs	180
(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	11.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 3859660.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 41300.00
(b)	Payable to third-party routed through HHFL	Rs. 247800.00
7	Net disbursed amount	Rs. 3210900.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 7359660.00
9	Annual Percentage Rate- Effective annualized interest rate	13.12 %
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	3500000	7345	33542	40887
2	3492655	7416	33471	40887
3	3485239	7487	33400	40887
4	3477752	7559	33328	40887
5	3470193	7631	33256	40887
6	3462562	7704	33183	40887
7	3454858	7778	33109	40887
8	3447080	7852	33035	40887
9	3439228	7928	32959	40887
10	3431300	8004	32883	40887
11	3423296	8080	32807	40887
12	3415216	8158	32729	40887
13	3407058	8236	32651	40887
14	3398822	8315	32572	40887
15	3390507	8395	32492	40887
16	3382112	8475	32412	40887
17	3373637	8556	32331	40887
18	3365081	8638	32249	40887
19	3356443	8721	32166	40887
20	3347722	8805	32082	40887
21	3338917	8889	31998	40887
22	3330028	8974	31913	40887
23	3321054	9060	31827	40887
24	3311994	9147	31740	40887
25	3302847	9235	31652	40887

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26	3293612	9323	31564	40887
27	3284289	9413	31474	40887
28	3274876	9503	31384	40887
29	3265373	9594	31293	40887
30	3255779	9686	31201	40887
31	3246093	9779	31108	40887
32	3236314	9872	31015	40887
33	3226442	9967	30920	40887
34	3216475	10062	30825	40887
35	3206413	10159	30728	40887
36	3196254	10256	30631	40887
37	3185998	10355	30532	40887
38	3175643	10454	30433	40887
39	3165189	10554	30333	40887
40	3154635	10655	30232	40887
41	3143980	10757	30130	40887
42	3133223	10860	30027	40887
43	3122363	10964	29923	40887
44	3111399	11069	29818	40887
45	3100330	11176	29711	40887
46	3089154	11283	29604	40887
47	3077871	11391	29496	40887
48	3066480	11500	29387	40887
49	3054980	11610	29277	40887
50	3043370	11721	29166	40887
51	3031649	11834	29053	40887
52	3019815	11947	28940	40887
53	3007868	12062	28825	40887
54	2995806	12177	28710	40887

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55	2983629	12294	28593	40887
56	2971335	12412	28475	40887
57	2958923	12531	28356	40887
58	2946392	12651	28236	40887
59	2933741	12772	28115	40887
60	2920969	12894	27993	40887
61	2908075	13018	27869	40887
62	2895057	13143	27744	40887
63	2881914	13269	27618	40887
64	2868645	13396	27491	40887
65	2855249	13524	27363	40887
66	2841725	13654	27233	40887
67	2828071	13785	27102	40887
68	2814286	13917	26970	40887
69	2800369	14050	26837	40887
70	2786319	14185	26702	40887
71	2772134	14321	26566	40887
72	2757813	14458	26429	40887
73	2743355	14597	26290	40887
74	2728758	14736	26151	40887
75	2714022	14878	26009	40887
76	2699144	15020	25867	40887
77	2684124	15164	25723	40887
78	2668960	15309	25578	40887
79	2653651	15456	25431	40887
80	2638195	15604	25283	40887
81	2622591	15754	25133	40887
82	2606837	15905	24982	40887
83	2590932	16057	24830	40887

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84	2574875	16211	24676	40887
85	2558664	16366	24521	40887
86	2542298	16523	24364	40887
87	2525775	16682	24205	40887
88	2509093	16842	24045	40887
89	2492251	17003	23884	40887
90	2475248	17166	23721	40887
91	2458082	17330	23557	40887
92	2440752	17496	23391	40887
93	2423256	17664	23223	40887
94	2405592	17833	23054	40887
95	2387759	18004	22883	40887
96	2369755	18177	22710	40887
97	2351578	18351	22536	40887
98	2333227	18527	22360	40887
99	2314700	18704	22183	40887
100	2295996	18884	22003	40887
101	2277112	19065	21822	40887
102	2258047	19247	21640	40887
103	2238800	19432	21455	40887
104	2219368	19618	21269	40887
105	2199750	19806	21081	40887
106	2179944	19996	20891	40887
107	2159948	20187	20700	40887
108	2139761	20381	20506	40887
109	2119380	20576	20311	40887
110	2098804	20773	20114	40887
111	2078031	20973	19914	40887
112	2057058	21174	19713	40887

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113	2035884	21376	19511	40887
114	2014508	21581	19306	40887
115	1992927	21788	19099	40887
116	1971139	21997	18890	40887
117	1949142	22208	18679	40887
118	1926934	22421	18466	40887
119	1904513	22635	18252	40887
120	1881878	22852	18035	40887
121	1859026	23071	17816	40887
122	1835955	23292	17595	40887
123	1812663	23516	17371	40887
124	1789147	23741	17146	40887
125	1765406	23969	16918	40887
126	1741437	24198	16689	40887
127	1717239	24430	16457	40887
128	1692809	24664	16223	40887
129	1668145	24901	15986	40887
130	1643244	25139	15748	40887
131	1618105	25380	15507	40887
132	1592725	25623	15264	40887
133	1567102	25869	15018	40887
134	1541233	26117	14770	40887
135	1515116	26367	14520	40887
136	1488749	26620	14267	40887
137	1462129	26875	14012	40887
138	1435254	27132	13755	40887
139	1408122	27392	13495	40887
140	1380730	27655	13232	40887
141	1353075	27920	12967	40887

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142	1325155	28188	12699	40887
143	1296967	28458	12429	40887
144	1268509	28730	12157	40887
145	1239779	29006	11881	40887
146	1210773	29284	11603	40887
147	1181489	29564	11323	40887
148	1151925	29848	11039	40887
149	1122077	30134	10753	40887
150	1091943	30423	10464	40887
151	1061520	30714	10173	40887
152	1030806	31008	9879	40887
153	999798	31306	9581	40887
154	968492	31606	9281	40887
155	936886	31909	8978	40887
156	904977	32214	8673	40887
157	872763	32523	8364	40887
158	840240	32835	8052	40887
159	807405	33149	7738	40887
160	774256	33467	7420	40887
161	740789	33788	7099	40887
162	707001	34112	6775	40887
163	672889	34438	6449	40887
164	638451	34769	6118	40887
165	603682	35102	5785	40887
166	568580	35438	5449	40887
167	533142	35778	5109	40887
168	497364	36121	4766	40887
169	461243	36467	4420	40887
170	424776	36816	4071	40887

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171	387960	37169	3718	40887
172	350791	37525	3362	40887
173	313266	37885	3002	40887
174	275381	38248	2639	40887
175	237133	38614	2273	40887
176	198519	38985	1902	40887
177	159534	39358	1529	40887
178	120176	39735	1152	40887
179	80441	40116	771	40887
180	40325	40325	386	40887

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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 : Plot No 28 And 27 South Part , NA , Street Name: Dhavalnagar Road , Floor No: 0 Survey No 6/5A/5B/10/11/P/28/27/Part, Rajsingh nagar, Near Mariaai Mandir, Yashwantnagar, Malshiras, Solapur, Maharashtra, 413101**
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.40,887.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	180 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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