

Offer Cum Sanction Letter

Application No : MH/MRD/MRAD/A000000829

Date : 29 Aug 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. ARUN YADAV
Name of the Co-Applicant (s)	MRS. KANCHAN ARUN YADAV
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	B 104 , BELLA DONNA 4 QUEENS PARK , BEHIND DEEPAK HOSPITAL OPP SURAJ MEDICAL , MIRA BHAYANDER PO MIRA ROAD DIST THANE , Urban , MIRA ROAD EAST , Maharashtra , India - 401107
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.30,00,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.00% Per Annum
EMI Amount	Rs.27,261.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.35,400.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

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Health Insurance Premium	Rs.45,000.00 + Applicable taxes
Life Insurance Premium	Rs.75,000.00 + Applicable taxes
Property Insurance Premium	Rs.60,000.00 + Applicable taxes
Property Address	NO :Flat No 804, 8th Floor , A Wing, Shree Ram Heights , Street Name:Off Naigaon East Vasai Link Road ,FloorNo:8NA,Survey No 358-B, H No 3 of vill Juchandra, Plot C,Opp Seven Square Academy School, Vasai Virar,Naigaon,Maharashtra,401208
Sanction Conditions	Address Proof. List of documents. NA order/Certificate. NOC for Mortgage from Builder. Parent document. Permission to mortgage. Signed ATS/ Sale Agreement. Utility Bills. VAO Certificate/ Jamabandhi.

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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/MRD/MRAD/A000000829
Date of issue of KFS	29-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.30,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	25 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	300 Months
Equated Monthly Instalment (EMI)	Rs.27,261.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.00% 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 %	3.80 %	10.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.27,261.00	300 Months

Fee and Other Charges:

Description of Fees/Charges	Payable to HHFL		Payable to Third Party	
	One time/Recurring	Amount (in ₹)	One time/ Recurring	Amount (in ₹)
Processing Fees	One time	35400.00	-	-
Insurance Charges	-	-	One time	212400.00

Annual Percentage Rate (APR) (%):	11.14 %
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.30,00,000.00
2	Loan Term	300 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.27,261.00
	No. of EMIs	300
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	10.00% 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. 5178300.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 35400.00
(b)	Payable to third-party routed through HHFL	Rs. 212400.00
7	Net disbursed amount	Rs. 2752200.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 8178300.00
9	Annual Percentage Rate- Effective annualized interest rate	11.14 %
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	3000000	2261	25000	27261
2	2997739	2280	24981	27261
3	2995459	2299	24962	27261
4	2993160	2318	24943	27261
5	2990842	2337	24924	27261
6	2988505	2357	24904	27261
7	2986148	2376	24885	27261
8	2983772	2396	24865	27261
9	2981376	2416	24845	27261
10	2978960	2436	24825	27261
11	2976524	2457	24804	27261
12	2974067	2477	24784	27261
13	2971590	2498	24763	27261
14	2969092	2519	24742	27261
15	2966573	2540	24721	27261
16	2964033	2561	24700	27261
17	2961472	2582	24679	27261
18	2958890	2604	24657	27261
19	2956286	2625	24636	27261
20	2953661	2647	24614	27261
21	2951014	2669	24592	27261
22	2948345	2691	24570	27261
23	2945654	2714	24547	27261
24	2942940	2737	24524	27261
25	2940203	2759	24502	27261

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26	2937444	2782	24479	27261
27	2934662	2805	24456	27261
28	2931857	2829	24432	27261
29	2929028	2852	24409	27261
30	2926176	2876	24385	27261
31	2923300	2900	24361	27261
32	2920400	2924	24337	27261
33	2917476	2949	24312	27261
34	2914527	2973	24288	27261
35	2911554	2998	24263	27261
36	2908556	3023	24238	27261
37	2905533	3048	24213	27261
38	2902485	3074	24187	27261
39	2899411	3099	24162	27261
40	2896312	3125	24136	27261
41	2893187	3151	24110	27261
42	2890036	3177	24084	27261
43	2886859	3204	24057	27261
44	2883655	3231	24030	27261
45	2880424	3257	24004	27261
46	2877167	3285	23976	27261
47	2873882	3312	23949	27261
48	2870570	3340	23921	27261
49	2867230	3367	23894	27261
50	2863863	3395	23866	27261
51	2860468	3424	23837	27261
52	2857044	3452	23809	27261
53	2853592	3481	23780	27261
54	2850111	3510	23751	27261

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55	2846601	3539	23722	27261
56	2843062	3569	23692	27261
57	2839493	3599	23662	27261
58	2835894	3629	23632	27261
59	2832265	3659	23602	27261
60	2828606	3689	23572	27261
61	2824917	3720	23541	27261
62	2821197	3751	23510	27261
63	2817446	3782	23479	27261
64	2813664	3814	23447	27261
65	2809850	3846	23415	27261
66	2806004	3878	23383	27261
67	2802126	3910	23351	27261
68	2798216	3943	23318	27261
69	2794273	3975	23286	27261
70	2790298	4009	23252	27261
71	2786289	4042	23219	27261
72	2782247	4076	23185	27261
73	2778171	4110	23151	27261
74	2774061	4144	23117	27261
75	2769917	4178	23083	27261
76	2765739	4213	23048	27261
77	2761526	4248	23013	27261
78	2757278	4284	22977	27261
79	2752994	4319	22942	27261
80	2748675	4355	22906	27261
81	2744320	4392	22869	27261
82	2739928	4428	22833	27261
83	2735500	4465	22796	27261

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84	2731035	4502	22759	27261
85	2726533	4540	22721	27261
86	2721993	4578	22683	27261
87	2717415	4616	22645	27261
88	2712799	4654	22607	27261
89	2708145	4693	22568	27261
90	2703452	4732	22529	27261
91	2698720	4772	22489	27261
92	2693948	4811	22450	27261
93	2689137	4852	22409	27261
94	2684285	4892	22369	27261
95	2679393	4933	22328	27261
96	2674460	4974	22287	27261
97	2669486	5015	22246	27261
98	2664471	5057	22204	27261
99	2659414	5099	22162	27261
100	2654315	5142	22119	27261
101	2649173	5185	22076	27261
102	2643988	5228	22033	27261
103	2638760	5271	21990	27261
104	2633489	5315	21946	27261
105	2628174	5360	21901	27261
106	2622814	5404	21857	27261
107	2617410	5449	21812	27261
108	2611961	5495	21766	27261
109	2606466	5540	21721	27261
110	2600926	5587	21674	27261
111	2595339	5633	21628	27261
112	2589706	5680	21581	27261

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113	2584026	5727	21534	27261
114	2578299	5775	21486	27261
115	2572524	5823	21438	27261
116	2566701	5872	21389	27261
117	2560829	5921	21340	27261
118	2554908	5970	21291	27261
119	2548938	6020	21241	27261
120	2542918	6070	21191	27261
121	2536848	6121	21140	27261
122	2530727	6172	21089	27261
123	2524555	6223	21038	27261
124	2518332	6275	20986	27261
125	2512057	6327	20934	27261
126	2505730	6380	20881	27261
127	2499350	6433	20828	27261
128	2492917	6487	20774	27261
129	2486430	6541	20720	27261
130	2479889	6595	20666	27261
131	2473294	6650	20611	27261
132	2466644	6706	20555	27261
133	2459938	6762	20499	27261
134	2453176	6818	20443	27261
135	2446358	6875	20386	27261
136	2439483	6932	20329	27261
137	2432551	6990	20271	27261
138	2425561	7048	20213	27261
139	2418513	7107	20154	27261
140	2411406	7166	20095	27261
141	2404240	7226	20035	27261

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142	2397014	7286	19975	27261
143	2389728	7347	19914	27261
144	2382381	7408	19853	27261
145	2374973	7470	19791	27261
146	2367503	7532	19729	27261
147	2359971	7595	19666	27261
148	2352376	7658	19603	27261
149	2344718	7722	19539	27261
150	2336996	7786	19475	27261
151	2329210	7851	19410	27261
152	2321359	7916	19345	27261
153	2313443	7982	19279	27261
154	2305461	8049	19212	27261
155	2297412	8116	19145	27261
156	2289296	8184	19077	27261
157	2281112	8252	19009	27261
158	2272860	8321	18940	27261
159	2264539	8390	18871	27261
160	2256149	8460	18801	27261
161	2247689	8530	18731	27261
162	2239159	8601	18660	27261
163	2230558	8673	18588	27261
164	2221885	8745	18516	27261
165	2213140	8818	18443	27261
166	2204322	8892	18369	27261
167	2195430	8966	18295	27261
168	2186464	9040	18221	27261
169	2177424	9116	18145	27261
170	2168308	9192	18069	27261

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171	2159116	9268	17993	27261
172	2149848	9346	17915	27261
173	2140502	9423	17838	27261
174	2131079	9502	17759	27261
175	2121577	9581	17680	27261
176	2111996	9661	17600	27261
177	2102335	9742	17519	27261
178	2092593	9823	17438	27261
179	2082770	9905	17356	27261
180	2072865	9987	17274	27261
181	2062878	10070	17191	27261
182	2052808	10154	17107	27261
183	2042654	10239	17022	27261
184	2032415	10324	16937	27261
185	2022091	10410	16851	27261
186	2011681	10497	16764	27261
187	2001184	10584	16677	27261
188	1990600	10673	16588	27261
189	1979927	10762	16499	27261
190	1969165	10851	16410	27261
191	1958314	10942	16319	27261
192	1947372	11033	16228	27261
193	1936339	11125	16136	27261
194	1925214	11218	16043	27261
195	1913996	11311	15950	27261
196	1902685	11405	15856	27261
197	1891280	11500	15761	27261
198	1879780	11596	15665	27261
199	1868184	11693	15568	27261

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200	1856491	11790	15471	27261
201	1844701	11888	15373	27261
202	1832813	11988	15273	27261
203	1820825	12087	15174	27261
204	1808738	12188	15073	27261
205	1796550	12290	14971	27261
206	1784260	12392	14869	27261
207	1771868	12495	14766	27261
208	1759373	12600	14661	27261
209	1746773	12705	14556	27261
210	1734068	12810	14451	27261
211	1721258	12917	14344	27261
212	1708341	13025	14236	27261
213	1695316	13133	14128	27261
214	1682183	13243	14018	27261
215	1668940	13353	13908	27261
216	1655587	13464	13797	27261
217	1642123	13577	13684	27261
218	1628546	13690	13571	27261
219	1614856	13804	13457	27261
220	1601052	13919	13342	27261
221	1587133	14035	13226	27261
222	1573098	14152	13109	27261
223	1558946	14270	12991	27261
224	1544676	14389	12872	27261
225	1530287	14509	12752	27261
226	1515778	14630	12631	27261
227	1501148	14751	12510	27261
228	1486397	14874	12387	27261

MR. ARUN YADAV
BORROWER

MRS. KANCHAN ARUN
YADAV
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HINDUJA HOUSING FINANCE

229	1471523	14998	12263	27261
230	1456525	15123	12138	27261
231	1441402	15249	12012	27261
232	1426153	15376	11885	27261
233	1410777	15505	11756	27261
234	1395272	15634	11627	27261
235	1379638	15764	11497	27261
236	1363874	15895	11366	27261
237	1347979	16028	11233	27261
238	1331951	16161	11100	27261
239	1315790	16296	10965	27261
240	1299494	16432	10829	27261
241	1283062	16569	10692	27261
242	1266493	16707	10554	27261
243	1249786	16846	10415	27261
244	1232940	16987	10274	27261
245	1215953	17128	10133	27261
246	1198825	17271	9990	27261
247	1181554	17415	9846	27261
248	1164139	17560	9701	27261
249	1146579	17706	9555	27261
250	1128873	17854	9407	27261
251	1111019	18003	9258	27261
252	1093016	18153	9108	27261
253	1074863	18304	8957	27261
254	1056559	18456	8805	27261
255	1038103	18610	8651	27261
256	1019493	18765	8496	27261
257	1000728	18922	8339	27261

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HINDUJA HOUSING FINANCE

258	981806	19079	8182	27261
259	962727	19238	8023	27261
260	943489	19399	7862	27261
261	924090	19560	7701	27261
262	904530	19723	7538	27261
263	884807	19888	7373	27261
264	864919	20053	7208	27261
265	844866	20220	7041	27261
266	824646	20389	6872	27261
267	804257	20559	6702	27261
268	783698	20730	6531	27261
269	762968	20903	6358	27261
270	742065	21077	6184	27261
271	720988	21253	6008	27261
272	699735	21430	5831	27261
273	678305	21608	5653	27261
274	656697	21789	5472	27261
275	634908	21970	5291	27261
276	612938	22153	5108	27261
277	590785	22338	4923	27261
278	568447	22524	4737	27261
279	545923	22712	4549	27261
280	523211	22901	4360	27261
281	500310	23092	4169	27261
282	477218	23284	3977	27261
283	453934	23478	3783	27261
284	430456	23674	3587	27261
285	406782	23871	3390	27261
286	382911	24070	3191	27261

MR. ARUN YADAV
BORROWER

MRS. KANCHAN ARUN
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HINDUJA HOUSING FINANCE

287	358841	24271	2990	27261
288	334570	24473	2788	27261
289	310097	24677	2584	27261
290	285420	24883	2378	27261
291	260537	25090	2171	27261
292	235447	25299	1962	27261
293	210148	25510	1751	27261
294	184638	25722	1539	27261
295	158916	25937	1324	27261
296	132979	26153	1108	27261
297	106826	26371	890	27261
298	80455	26591	670	27261
299	53864	26812	449	27261
300	27052	27036	225	27261
301	16	16	0	27261

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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 804, 8th Floor , A Wing, Shree Ram Heights , Street Name: Off Naigaon East Vasai Link Road , Floor No: 8NA, Survey No 358-B, H No 3 of vill Juchandra, Plot C, Opp Seven Square Academy School, Vasai Virar, Naigaon, Maharashtra, 401208**
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.27,261.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	300 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

MR. ARUN YADAV
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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.

MR. ARUN YADAV
BORROWER

MRS. KANCHAN ARUN
YADAV
CO-BORROWER1

- 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. ARUN YADAV
BORROWER

MRS. KANCHAN ARUN
YADAV
CO-BORROWER1