

Offer Cum Sanction Letter

Application No : MH/MUM/VSVR/A000001817

Date : 29 Sep 2026

Sub : Sanction Letter

We thank you for your application seeking a Housing Loan with Hinduja Housing Finance Limited(HHFL).With pleasure we inform you that your loan stands in principle sanctioned as per the terms and conditions mentioned below:

Name of the Applicant	MR. MOHAMMED ANWAR SHAIKH
Name of the Co-Applicant (s)	MRS. AMINA MOHAMMED ANWAR SHAIKH
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	FLAT NO A 103, , SRIPRASTHA BLDG NO 81, FIRST FLOOR , NALLASOPARA WEST, 3RD ROAD, SRIPRASTHA COMPLEX , THANE MAHARASHTRA 401203 , Rural , NALLASOPARA WEST THANE , Maharashtra , India - 401203
Loan Type	Housing
Purpose	Purchase Existing Nri
Sanctioned Amount	Rs.24,30,000.00
Term (in Years)	15 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	14.00% Per Annum
EMI Amount	Rs.32,361.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.43,011.00 (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.36,450.00 + Applicable taxes
Life Insurance Premium	Rs.60,750.00 + Applicable taxes
Property Insurance Premium	Rs.48,600.00 + Applicable taxes
Property Address	NO :Flat No 304, 3rd Flr, B Wing , Karari Residency CHSL , Street Name:Maitri Road ,FloorNo:3Village - Sopara,Taluka Vasai,Near Raj Palace, District - Palghar,NALLASOPARA WEST THANE,Maharashtra,401203
Sanction Conditions	BT Loan - statement of account. Cancillation of MODT/Charge Created BY BT Bank/FI. E bill/Utility bill . Foreclosure letter. List of documents. Mail confirmation from HR. NOC for Mortgage from Builder. OCR proof. Other loan -statement of account. Parent document. Permission to mortgage. Property Tax receipt. QC/ CC/ Possession certificate. Revenue records. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Tenant KYC. Tenant NOC. Utility Bills.

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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/MUM/VSVR/A000001817
Date of issue of KFS	29-09-2026
Type of Loan	Purchase Existing Nri
Sanctioned Amount	Rs.24,30,000.00
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.32,361.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	14.00% 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 %	0.20 %	14.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.32,361.00	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	43011.00	-	-
Insurance Charges	-	-	One time	172044.00

Annual Percentage Rate (APR) (%) :	15.89 %
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.24,30,000.00
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.32,361.00
	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	14.00% 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. 3394980.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 43011.00
(b)	Payable to third-party routed through HHFL	Rs. 172044.00
7	Net disbursed amount	Rs. 2214945.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5824980.00
9	Annual Percentage Rate- Effective annualized interest rate	15.89 %
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	2430000	4011	28350	32361
2	2425989	4058	28303	32361
3	2421931	4105	28256	32361
4	2417826	4153	28208	32361
5	2413673	4201	28160	32361
6	2409472	4250	28111	32361
7	2405222	4300	28061	32361
8	2400922	4350	28011	32361
9	2396572	4401	27960	32361
10	2392171	4452	27909	32361
11	2387719	4504	27857	32361
12	2383215	4557	27804	32361
13	2378658	4610	27751	32361
14	2374048	4664	27697	32361
15	2369384	4718	27643	32361
16	2364666	4773	27588	32361
17	2359893	4829	27532	32361
18	2355064	4885	27476	32361
19	2350179	4942	27419	32361
20	2345237	5000	27361	32361
21	2340237	5058	27303	32361
22	2335179	5117	27244	32361
23	2330062	5177	27184	32361
24	2324885	5237	27124	32361
25	2319648	5298	27063	32361

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26	2314350	5360	27001	32361
27	2308990	5423	26938	32361
28	2303567	5486	26875	32361
29	2298081	5550	26811	32361
30	2292531	5615	26746	32361
31	2286916	5680	26681	32361
32	2281236	5747	26614	32361
33	2275489	5814	26547	32361
34	2269675	5881	26480	32361
35	2263794	5950	26411	32361
36	2257844	6019	26342	32361
37	2251825	6090	26271	32361
38	2245735	6161	26200	32361
39	2239574	6233	26128	32361
40	2233341	6305	26056	32361
41	2227036	6379	25982	32361
42	2220657	6453	25908	32361
43	2214204	6529	25832	32361
44	2207675	6605	25756	32361
45	2201070	6682	25679	32361
46	2194388	6760	25601	32361
47	2187628	6839	25522	32361
48	2180789	6918	25443	32361
49	2173871	6999	25362	32361
50	2166872	7081	25280	32361
51	2159791	7163	25198	32361
52	2152628	7247	25114	32361
53	2145381	7332	25029	32361
54	2138049	7417	24944	32361

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55	2130632	7504	24857	32361
56	2123128	7591	24770	32361
57	2115537	7680	24681	32361
58	2107857	7769	24592	32361
59	2100088	7860	24501	32361
60	2092228	7952	24409	32361
61	2084276	8044	24317	32361
62	2076232	8138	24223	32361
63	2068094	8233	24128	32361
64	2059861	8329	24032	32361
65	2051532	8426	23935	32361
66	2043106	8525	23836	32361
67	2034581	8624	23737	32361
68	2025957	8725	23636	32361
69	2017232	8827	23534	32361
70	2008405	8930	23431	32361
71	1999475	9034	23327	32361
72	1990441	9139	23222	32361
73	1981302	9246	23115	32361
74	1972056	9354	23007	32361
75	1962702	9463	22898	32361
76	1953239	9573	22788	32361
77	1943666	9685	22676	32361
78	1933981	9798	22563	32361
79	1924183	9912	22449	32361
80	1914271	10028	22333	32361
81	1904243	10145	22216	32361
82	1894098	10263	22098	32361
83	1883835	10383	21978	32361

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84	1873452	10504	21857	32361
85	1862948	10627	21734	32361
86	1852321	10751	21610	32361
87	1841570	10876	21485	32361
88	1830694	11003	21358	32361
89	1819691	11131	21230	32361
90	1808560	11261	21100	32361
91	1797299	11393	20968	32361
92	1785906	11525	20836	32361
93	1774381	11660	20701	32361
94	1762721	11796	20565	32361
95	1750925	11934	20427	32361
96	1738991	12073	20288	32361
97	1726918	12214	20147	32361
98	1714704	12356	20005	32361
99	1702348	12500	19861	32361
100	1689848	12646	19715	32361
101	1677202	12794	19567	32361
102	1664408	12943	19418	32361
103	1651465	13094	19267	32361
104	1638371	13247	19114	32361
105	1625124	13401	18960	32361
106	1611723	13558	18803	32361
107	1598165	13716	18645	32361
108	1584449	13876	18485	32361
109	1570573	14038	18323	32361
110	1556535	14201	18160	32361
111	1542334	14367	17994	32361
112	1527967	14535	17826	32361

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113	1513432	14704	17657	32361
114	1498728	14876	17485	32361
115	1483852	15049	17312	32361
116	1468803	15225	17136	32361
117	1453578	15403	16958	32361
118	1438175	15582	16779	32361
119	1422593	15764	16597	32361
120	1406829	15948	16413	32361
121	1390881	16134	16227	32361
122	1374747	16322	16039	32361
123	1358425	16513	15848	32361
124	1341912	16705	15656	32361
125	1325207	16900	15461	32361
126	1308307	17097	15264	32361
127	1291210	17297	15064	32361
128	1273913	17499	14862	32361
129	1256414	17703	14658	32361
130	1238711	17909	14452	32361
131	1220802	18118	14243	32361
132	1202684	18330	14031	32361
133	1184354	18544	13817	32361
134	1165810	18760	13601	32361
135	1147050	18979	13382	32361
136	1128071	19200	13161	32361
137	1108871	19424	12937	32361
138	1089447	19651	12710	32361
139	1069796	19880	12481	32361
140	1049916	20112	12249	32361
141	1029804	20347	12014	32361

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142	1009457	20584	11777	32361
143	988873	20824	11537	32361
144	968049	21067	11294	32361
145	946982	21313	11048	32361
146	925669	21562	10799	32361
147	904107	21813	10548	32361
148	882294	22068	10293	32361
149	860226	22325	10036	32361
150	837901	22585	9776	32361
151	815316	22849	9512	32361
152	792467	23116	9245	32361
153	769351	23385	8976	32361
154	745966	23658	8703	32361
155	722308	23934	8427	32361
156	698374	24213	8148	32361
157	674161	24496	7865	32361
158	649665	24782	7579	32361
159	624883	25071	7290	32361
160	599812	25363	6998	32361
161	574449	25659	6702	32361
162	548790	25958	6403	32361
163	522832	26261	6100	32361
164	496571	26568	5793	32361
165	470003	26878	5483	32361
166	443125	27191	5170	32361
167	415934	27508	4853	32361
168	388426	27829	4532	32361
169	360597	28154	4207	32361
170	332443	28482	3879	32361

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171	303961	28815	3546	32361
172	275146	29151	3210	32361
173	245995	29491	2870	32361
174	216504	29835	2526	32361
175	186669	30183	2178	32361
176	156486	30535	1826	32361
177	125951	30892	1469	32361
178	95059	31252	1109	32361
179	63807	31617	744	32361
180	32190	31985	376	32361
181	205	205	2	32361

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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 304, 3rd Flr, B Wing , Karari Residency CHSL , Street Name: Maitri Road , Floor No: 3 Village - Sopara, Taluka Vasai, Near Raj Palace, District - Palghar, NALLASOPARA WEST THANE, Maharashtra, 401203**
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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ANWAR SHAIKH
BORROWER

MRS. AMINA
MOHAMMED ANWAR
SHAIKH
CO-BORROWER1

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.32,361.00
(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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