HINDUJA HOUSING FINANCE

Offer Cum Sanction Letter

Application No : MH/KLP/KLPR/A000003838

Date : 17 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. PRASHANT BHAUSO NAGAONKAR
Name of the Co-Applicant (s)	MRS. SARITA BHAUSO KAMBALE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	AT POST NAGAON , 0 , NANDGAON PO NANDGAON DIST KOLHAPUR , , Semiurban , kolhapur , Maharashtra , India - 416207
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.22,00,000.00
Term (in Years)	25 Years
Interest Type	**Hybrid**
HHF - Prime Lending Rate (HHF - PLR)	**13.3%**
Rate of Interest (ROI) in % p.a.	**12.50% Per Annum**
EMI Amount	**Rs.23,988.00**
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.25,960.00 (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.33,000.00 + Applicable taxes

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Life Insurance Premium	Rs.55,000.00 + Applicable taxes
Property Insurance Premium	Rs.44,000.00 + Applicable taxes
Property Address	NO :Plot No B 43 Unit 2 , Milkat No 1563/2 , Street Name:Kandalgaon to Pachgaon Road ,FloorNo:0Srushti Park,Near Vyankateshvara Hotel,Ap Kandalgaon,Karvir,Maharashtra,416013
Sanction Conditions	Property Tax receipt. Signed ATS/ Sale Agreement. Vacant property for Resale case.

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/KLP/KLPR/A000003838
Date of issue of KFS	17-08-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.22,00,000.00
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.23,988.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% 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 %	**1.30 %**	**12.50% Per Annum**	1st of every month based on HHF PLR for extant loans on floating rates	**NA**	**Rs.23,988.00**	**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	25960.00	-	-
Insurance Charges	-	-	One time	116820.00

Annual Percentage Rate (APR) (%):	**13.51 %**
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.22,00,000.00**
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.23,988.00**
	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	**12.50% 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. 4996400.00**
6	Fee/ Charges payable	
(a)	Payable to HHFL	**Rs. 25960.00**
(b)	Payable to third-party routed through HHFL	**Rs. 116820.00**
7	Net disbursed amount	**Rs. 2057220.00**
8	Total amount to be paid by the borrower (in Rupees)	**Rs. 7196400.00**
9	Annual Percentage Rate- Effective annualized interest rate	**13.51 %**
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	2200000	1071	22917	23988
2	2198929	1082	22906	23988
3	2197847	1094	22894	23988
4	2196753	1105	22883	23988
5	2195648	1117	22871	23988
6	2194531	1128	22860	23988
7	2193403	1140	22848	23988
8	2192263	1152	22836	23988
9	2191111	1164	22824	23988
10	2189947	1176	22812	23988
11	2188771	1188	22800	23988
12	2187583	1201	22787	23988
13	2186382	1213	22775	23988
14	2185169	1226	22762	23988
15	2183943	1239	22749	23988
16	2182704	1252	22736	23988
17	2181452	1265	22723	23988
18	2180187	1278	22710	23988
19	2178909	1291	22697	23988
20	2177618	1304	22684	23988
21	2176314	1318	22670	23988
22	2174996	1332	22656	23988
23	2173664	1346	22642	23988
24	2172318	1360	22628	23988
25	2170958	1374	22614	23988

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26	2169584	1388	22600	23988
27	2168196	1403	22585	23988
28	2166793	1417	22571	23988
29	2165376	1432	22556	23988
30	2163944	1447	22541	23988
31	2162497	1462	22526	23988
32	2161035	1477	22511	23988
33	2159558	1493	22495	23988
34	2158065	1508	22480	23988
35	2156557	1524	22464	23988
36	2155033	1540	22448	23988
37	2153493	1556	22432	23988
38	2151937	1572	22416	23988
39	2150365	1588	22400	23988
40	2148777	1605	22383	23988
41	2147172	1622	22366	23988
42	2145550	1639	22349	23988
43	2143911	1656	22332	23988
44	2142255	1673	22315	23988
45	2140582	1690	22298	23988
46	2138892	1708	22280	23988
47	2137184	1726	22262	23988
48	2135458	1744	22244	23988
49	2133714	1762	22226	23988
50	2131952	1780	22208	23988
51	2130172	1799	22189	23988
52	2128373	1817	22171	23988
53	2126556	1836	22152	23988
54	2124720	1856	22132	23988

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55	2122864	1875	22113	23988
56	2120989	1894	22094	23988
57	2119095	1914	22074	23988
58	2117181	1934	22054	23988
59	2115247	1954	22034	23988
60	2113293	1975	22013	23988
61	2111318	1995	21993	23988
62	2109323	2016	21972	23988
63	2107307	2037	21951	23988
64	2105270	2058	21930	23988
65	2103212	2080	21908	23988
66	2101132	2101	21887	23988
67	2099031	2123	21865	23988
68	2096908	2145	21843	23988
69	2094763	2168	21820	23988
70	2092595	2190	21798	23988
71	2090405	2213	21775	23988
72	2088192	2236	21752	23988
73	2085956	2259	21729	23988
74	2083697	2283	21705	23988
75	2081414	2307	21681	23988
76	2079107	2331	21657	23988
77	2076776	2355	21633	23988
78	2074421	2379	21609	23988
79	2072042	2404	21584	23988
80	2069638	2429	21559	23988
81	2067209	2455	21533	23988
82	2064754	2480	21508	23988
83	2062274	2506	21482	23988

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84	2059768	2532	21456	23988
85	2057236	2558	21430	23988
86	2054678	2585	21403	23988
87	2052093	2612	21376	23988
88	2049481	2639	21349	23988
89	2046842	2667	21321	23988
90	2044175	2695	21293	23988
91	2041480	2723	21265	23988
92	2038757	2751	21237	23988
93	2036006	2780	21208	23988
94	2033226	2809	21179	23988
95	2030417	2838	21150	23988
96	2027579	2867	21121	23988
97	2024712	2897	21091	23988
98	2021815	2927	21061	23988
99	2018888	2958	21030	23988
100	2015930	2989	20999	23988
101	2012941	3020	20968	23988
102	2009921	3051	20937	23988
103	2006870	3083	20905	23988
104	2003787	3115	20873	23988
105	2000672	3148	20840	23988
106	1997524	3180	20808	23988
107	1994344	3214	20774	23988
108	1991130	3247	20741	23988
109	1987883	3281	20707	23988
110	1984602	3315	20673	23988
111	1981287	3350	20638	23988
112	1977937	3384	20604	23988

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113	1974553	3420	20568	23988
114	1971133	3455	20533	23988
115	1967678	3491	20497	23988
116	1964187	3528	20460	23988
117	1960659	3564	20424	23988
118	1957095	3602	20386	23988
119	1953493	3639	20349	23988
120	1949854	3677	20311	23988
121	1946177	3715	20273	23988
122	1942462	3754	20234	23988
123	1938708	3793	20195	23988
124	1934915	3833	20155	23988
125	1931082	3873	20115	23988
126	1927209	3913	20075	23988
127	1923296	3954	20034	23988
128	1919342	3995	19993	23988
129	1915347	4036	19952	23988
130	1911311	4079	19909	23988
131	1907232	4121	19867	23988
132	1903111	4164	19824	23988
133	1898947	4207	19781	23988
134	1894740	4251	19737	23988
135	1890489	4295	19693	23988
136	1886194	4340	19648	23988
137	1881854	4385	19603	23988
138	1877469	4431	19557	23988
139	1873038	4477	19511	23988
140	1868561	4524	19464	23988
141	1864037	4571	19417	23988

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142	1859466	4619	19369	23988
143	1854847	4667	19321	23988
144	1850180	4715	19273	23988
145	1845465	4764	19224	23988
146	1840701	4814	19174	23988
147	1835887	4864	19124	23988
148	1831023	4915	19073	23988
149	1826108	4966	19022	23988
150	1821142	5018	18970	23988
151	1816124	5070	18918	23988
152	1811054	5123	18865	23988
153	1805931	5176	18812	23988
154	1800755	5230	18758	23988
155	1795525	5285	18703	23988
156	1790240	5340	18648	23988
157	1784900	5395	18593	23988
158	1779505	5451	18537	23988
159	1774054	5508	18480	23988
160	1768546	5566	18422	23988
161	1762980	5624	18364	23988
162	1757356	5682	18306	23988
163	1751674	5741	18247	23988
164	1745933	5801	18187	23988
165	1740132	5862	18126	23988
166	1734270	5923	18065	23988
167	1728347	5984	18004	23988
168	1722363	6047	17941	23988
169	1716316	6110	17878	23988
170	1710206	6173	17815	23988

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171	1704033	6238	17750	23988
172	1697795	6303	17685	23988
173	1691492	6368	17620	23988
174	1685124	6435	17553	23988
175	1678689	6502	17486	23988
176	1672187	6569	17419	23988
177	1665618	6638	17350	23988
178	1658980	6707	17281	23988
179	1652273	6777	17211	23988
180	1645496	6847	17141	23988
181	1638649	6919	17069	23988
182	1631730	6991	16997	23988
183	1624739	7064	16924	23988
184	1617675	7137	16851	23988
185	1610538	7212	16776	23988
186	1603326	7287	16701	23988
187	1596039	7363	16625	23988
188	1588676	7439	16549	23988
189	1581237	7517	16471	23988
190	1573720	7595	16393	23988
191	1566125	7674	16314	23988
192	1558451	7754	16234	23988
193	1550697	7835	16153	23988
194	1542862	7917	16071	23988
195	1534945	7999	15989	23988
196	1526946	8082	15906	23988
197	1518864	8167	15821	23988
198	1510697	8252	15736	23988
199	1502445	8338	15650	23988

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200	1494107	8424	15564	23988
201	1485683	8512	15476	23988
202	1477171	8601	15387	23988
203	1468570	8690	15298	23988
204	1459880	8781	15207	23988
205	1451099	8872	15116	23988
206	1442227	8965	15023	23988
207	1433262	9058	14930	23988
208	1424204	9153	14835	23988
209	1415051	9248	14740	23988
210	1405803	9344	14644	23988
211	1396459	9442	14546	23988
212	1387017	9540	14448	23988
213	1377477	9639	14349	23988
214	1367838	9740	14248	23988
215	1358098	9841	14147	23988
216	1348257	9944	14044	23988
217	1338313	10047	13941	23988
218	1328266	10152	13836	23988
219	1318114	10258	13730	23988
220	1307856	10365	13623	23988
221	1297491	10472	13516	23988
222	1287019	10582	13406	23988
223	1276437	10692	13296	23988
224	1265745	10803	13185	23988
225	1254942	10916	13072	23988
226	1244026	11029	12959	23988
227	1232997	11144	12844	23988
228	1221853	11260	12728	23988

MR. PRASHANT BHAUSO NAGAONKAR
BORROWER

MRS. SARITA BHAUSO KAMBALE
CO-BORROWER1

229	1210593	11378	12610	23988
230	1199215	11496	12492	23988
231	1187719	11616	12372	23988
232	1176103	11737	12251	23988
233	1164366	11859	12129	23988
234	1152507	11983	12005	23988
235	1140524	12108	11880	23988
236	1128416	12234	11754	23988
237	1116182	12361	11627	23988
238	1103821	12490	11498	23988
239	1091331	12620	11368	23988
240	1078711	12751	11237	23988
241	1065960	12884	11104	23988
242	1053076	13018	10970	23988
243	1040058	13154	10834	23988
244	1026904	13291	10697	23988
245	1013613	13430	10558	23988
246	1000183	13569	10419	23988
247	986614	13711	10277	23988
248	972903	13854	10134	23988
249	959049	13998	9990	23988
250	945051	14144	9844	23988
251	930907	14291	9697	23988
252	916616	14440	9548	23988
253	902176	14590	9398	23988
254	887586	14742	9246	23988
255	872844	14896	9092	23988
256	857948	15051	8937	23988
257	842897	15208	8780	23988

MR. PRASHANT
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MRS. SARITA BHAUSO
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258	827689	15366	8622	23988
259	812323	15526	8462	23988
260	796797	15688	8300	23988
261	781109	15851	8137	23988
262	765258	16017	7971	23988
263	749241	16183	7805	23988
264	733058	16352	7636	23988
265	716706	16522	7466	23988
266	700184	16694	7294	23988
267	683490	16868	7120	23988
268	666622	17044	6944	23988
269	649578	17222	6766	23988
270	632356	17401	6587	23988
271	614955	17582	6406	23988
272	597373	17765	6223	23988
273	579608	17950	6038	23988
274	561658	18137	5851	23988
275	543521	18326	5662	23988
276	525195	18517	5471	23988
277	506678	18710	5278	23988
278	487968	18905	5083	23988
279	469063	19102	4886	23988
280	449961	19301	4687	23988
281	430660	19502	4486	23988
282	411158	19705	4283	23988
283	391453	19910	4078	23988
284	371543	20118	3870	23988
285	351425	20327	3661	23988
286	331098	20539	3449	23988

MR. PRASHANT
BHAUSO NAGAONKAR
BORROWER

MRS. SARITA BHAUSO
KAMBALE
CO-BORROWER1

287	310559	20753	3235	23988
288	289806	20969	3019	23988
289	268837	21188	2800	23988
290	247649	21408	2580	23988
291	226241	21631	2357	23988
292	204610	21857	2131	23988
293	182753	22084	1904	23988
294	160669	22314	1674	23988
295	138355	22547	1441	23988
296	115808	22782	1206	23988
297	93026	23019	969	23988
298	70007	23259	729	23988
299	46748	23501	487	23988
300	23247	23247	242	23988

MR. PRASHANT
BHAUSO NAGAONKAR
BORROWER

MRS. SARITA BHAUSO
KAMBALE
CO-BORROWER1

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 on a contradiction between of 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 B 43 Unit 2 , Milkat No 1563/2 , Street Name:Kandalgaon to Pachgaon Road ,FloorNo:0Srushti Park,Near Vyankateshvara Hotel,Ap Kandalgaon,Karvir,Maharashtra,416013**
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.23,988.00
(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.

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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:

- **Statement of Accounts**: Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- **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
- **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.
- **List of Documents:** Once the request is placed along with charges remitted at the branch , processing the request will take 7 working days.
- **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
- **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.
- **Loan Interest Certificate (Current FY)**: Once the request is placed, processing the request will take 7 working days.

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- **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. PRASHANT BHAUSO NAGAONKAR BORROWER	MRS. SARITA BHAUSO KAMBALE CO-BORROWER1