

Offer Cum Sanction Letter

Application No : MH/PNE/PUNE/A000001965

Date : 21 May 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. RAHUL JAYADRATH HUMBE
Name of the Co-Applicant (s)	MRS. MIRA RAHUL HUMBE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	C-303 , TERRA GREENS BU,GAT NO111,SANGAVADE DARUMBARE ROAD , PO DEHU ROAD CANTT,DIST PUNE,MAHARASHTRA-412101 , NEAR GANESH MANDIR,SANGAVADE,SANGAVADE , Metro , ravet , Maharashtra , India - 412101
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.68,00,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.50% Per Annum
EMI Amount	Rs.64,204.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.80,240.00 (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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MRS. MIRA RAHUL
HUMBE
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Health Insurance Premium	Rs.1,02,000.00 + Applicable taxes
Life Insurance Premium	Rs.1,70,000.00 + Applicable taxes
Property Insurance Premium	Rs.1,36,000.00 + Applicable taxes
Property Address	NO :Flat No 204, 2nd Floor , Tower No 4 , Street Name:Thakar Chowk Maan Road ,FloorNo:2208/5 208/6/3 204/6 207 206/1 Godrej Woodsville,Hinjewadi,Near Project VTP Bellissimo,Pune,Maharashtra,411057
Sanction Conditions	Indemnity bond . QC/ CC/ Possession certificate. seller buyer pic in front of the property with selfie. Specific Authority NOC/ Clearance letter.

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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/PNE/PUNE/A000001965
Date of issue of KFS	21-05-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.68,00,000.00
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.64,204.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.50% 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 %	3.30 %	10.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.64,204.00	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	80240.00	-	-
Insurance Charges	-	-	One time	481440.00

Annual Percentage Rate (APR) (%):	11.67 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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Loan Interest certificate:	• NIL • NIL
• Loan Interest Certificate Current FY • Provisional Interest Certificate	
CERSAI charge for creation of Security interest	Rs.100 for a loan above Rs.5lakh and Rs.50 for loan upto Rs.5 lakh
Statement of Account	• NIL once every year • Rs. 750 + Applicable Taxes for every additional request
Change of repayment mode-PDC to PDC or ECS to ECS PDC/ECS to ACH/ NACH / ENACH	Rs. 500 + Applicable Taxes
EMI payment fee on account of non- submission of PDC/ECS (per transaction)/ ACH/NACH/ENACH	Rs. 300 + Applicable Taxes
Loan Pre-closure statement	Rs. 1,000 + Applicable Taxes
List of original Property Documents	Rs. 1,000 + Applicable Taxes
Photocopy of original Property Documents	Rs. 1,000 + Applicable Taxes
Login fees – Housing Loan (for login in amount > = Rs. 40 Lakhs)	Rs. 3,999/- part of processing fee (non-refundable)
Login fees – Housing Loan (for login in amount <Rs. 40 Lakhs)	Rs. 2,999/- part of processing fee (non-refundable)
Login fees – Non-Housing Loan	Rs. 3,999/- part of processing fee (non-refundable)
Expenses to cover incidental cost	Incidental charges and expenses are levied to cover the cost, charges, and other expenses as per actuals applicable on a case-to-case basis.
Stamping and Execution Charges	As per applicable State Laws and e-signing charges
Property subsequent visit charges	Rs. 500 + Applicable Taxes for every visit

*** Penal Charges**

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Company on a prospective basis and will be updated in the Company's website www.hindujahousingfinance.com

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Part 2: Other qualitative information

1. Clause of Loan agreement relating to engagement of recovery agents: 15.1
2. Clause of Loan agreement which details grievance redressal mechanism: Refer MITC Clause I
3. Phone number and email id of the nodal grievance redressal officer
 - Phone: 044-4294 7100
 - Email: grievance@hindujahousingfinance.com
4. Whether the loan is, or in future maybe, subject to transfer to other Regulated Entities or securitization: Yes
5. In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:

Name of the originating entity, along with its funding proportion	Name of the partner entity along with its proportion of funding	Blended rate of interest (in %)
NA	NA	NA

Note:

- This Key Fact Statement is valid for Thirty (30) days from date of issuance for the Borrower(s) / Co borrower (s) /Guarantor(s)) to agree to the terms of the loan.
- This Key Fact Statement (KFS) is not an offer of Credit. You will need to apply for the loan and meet our lending criteria before we can determine whether you are eligible for this loan.

ACKNOWLEDGEMENT:

I have been read out and explained the contents of KFS in the vernacular language known to me, being _____ and I have signed all of the said documents after having understood them completely and by signing the same I do hereby acknowledge and agree to abide by all the terms and conditions of all of the said documents and all clauses of the same.

(Signature or thumb impression of the
Borrower(s) / Co borrower(s) /Guarantor(s))

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.68,00,000.00
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.64,204.00
	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	10.50% 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. 12461200.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 80240.00
(b)	Payable to third-party routed through HHFL	Rs. 481440.00
7	Net disbursed amount	Rs. 6238320.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 19261200.00
9	Annual Percentage Rate- Effective annualized interest rate	11.67 %
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	6800000	4704	59500	64204
2	6795296	4745	59459	64204
3	6790551	4787	59417	64204
4	6785764	4829	59375	64204
5	6780935	4871	59333	64204
6	6776064	4913	59291	64204
7	6771151	4956	59248	64204
8	6766195	5000	59204	64204
9	6761195	5044	59160	64204
10	6756151	5088	59116	64204
11	6751063	5132	59072	64204
12	6745931	5177	59027	64204
13	6740754	5222	58982	64204
14	6735532	5268	58936	64204
15	6730264	5314	58890	64204
16	6724950	5361	58843	64204
17	6719589	5408	58796	64204
18	6714181	5455	58749	64204
19	6708726	5503	58701	64204
20	6703223	5551	58653	64204
21	6697672	5599	58605	64204
22	6692073	5648	58556	64204
23	6686425	5698	58506	64204
24	6680727	5748	58456	64204
25	6674979	5798	58406	64204

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26	6669181	5849	58355	64204
27	6663332	5900	58304	64204
28	6657432	5951	58253	64204
29	6651481	6004	58200	64204
30	6645477	6056	58148	64204
31	6639421	6109	58095	64204
32	6633312	6163	58041	64204
33	6627149	6216	57988	64204
34	6620933	6271	57933	64204
35	6614662	6326	57878	64204
36	6608336	6381	57823	64204
37	6601955	6437	57767	64204
38	6595518	6493	57711	64204
39	6589025	6550	57654	64204
40	6582475	6607	57597	64204
41	6575868	6665	57539	64204
42	6569203	6723	57481	64204
43	6562480	6782	57422	64204
44	6555698	6842	57362	64204
45	6548856	6902	57302	64204
46	6541954	6962	57242	64204
47	6534992	7023	57181	64204
48	6527969	7084	57120	64204
49	6520885	7146	57058	64204
50	6513739	7209	56995	64204
51	6506530	7272	56932	64204
52	6499258	7335	56869	64204
53	6491923	7400	56804	64204
54	6484523	7464	56740	64204

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55	6477059	7530	56674	64204
56	6469529	7596	56608	64204
57	6461933	7662	56542	64204
58	6454271	7729	56475	64204
59	6446542	7797	56407	64204
60	6438745	7865	56339	64204
61	6430880	7934	56270	64204
62	6422946	8003	56201	64204
63	6414943	8073	56131	64204
64	6406870	8144	56060	64204
65	6398726	8215	55989	64204
66	6390511	8287	55917	64204
67	6382224	8360	55844	64204
68	6373864	8433	55771	64204
69	6365431	8506	55698	64204
70	6356925	8581	55623	64204
71	6348344	8656	55548	64204
72	6339688	8732	55472	64204
73	6330956	8808	55396	64204
74	6322148	8885	55319	64204
75	6313263	8963	55241	64204
76	6304300	9041	55163	64204
77	6295259	9120	55084	64204
78	6286139	9200	55004	64204
79	6276939	9281	54923	64204
80	6267658	9362	54842	64204
81	6258296	9444	54760	64204
82	6248852	9527	54677	64204
83	6239325	9610	54594	64204

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84	6229715	9694	54510	64204
85	6220021	9779	54425	64204
86	6210242	9864	54340	64204
87	6200378	9951	54253	64204
88	6190427	10038	54166	64204
89	6180389	10126	54078	64204
90	6170263	10214	53990	64204
91	6160049	10304	53900	64204
92	6149745	10394	53810	64204
93	6139351	10485	53719	64204
94	6128866	10576	53628	64204
95	6118290	10669	53535	64204
96	6107621	10762	53442	64204
97	6096859	10856	53348	64204
98	6086003	10951	53253	64204
99	6075052	11047	53157	64204
100	6064005	11144	53060	64204
101	6052861	11241	52963	64204
102	6041620	11340	52864	64204
103	6030280	11439	52765	64204
104	6018841	11539	52665	64204
105	6007302	11640	52564	64204
106	5995662	11742	52462	64204
107	5983920	11845	52359	64204
108	5972075	11948	52256	64204
109	5960127	12053	52151	64204
110	5948074	12158	52046	64204
111	5935916	12265	51939	64204
112	5923651	12372	51832	64204

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113	5911279	12480	51724	64204
114	5898799	12590	51614	64204
115	5886209	12700	51504	64204
116	5873509	12811	51393	64204
117	5860698	12923	51281	64204
118	5847775	13036	51168	64204
119	5834739	13150	51054	64204
120	5821589	13265	50939	64204
121	5808324	13381	50823	64204
122	5794943	13498	50706	64204
123	5781445	13616	50588	64204
124	5767829	13735	50469	64204
125	5754094	13856	50348	64204
126	5740238	13977	50227	64204
127	5726261	14099	50105	64204
128	5712162	14223	49981	64204
129	5697939	14347	49857	64204
130	5683592	14473	49731	64204
131	5669119	14599	49605	64204
132	5654520	14727	49477	64204
133	5639793	14856	49348	64204
134	5624937	14986	49218	64204
135	5609951	15117	49087	64204
136	5594834	15249	48955	64204
137	5579585	15383	48821	64204
138	5564202	15517	48687	64204
139	5548685	15653	48551	64204
140	5533032	15790	48414	64204
141	5517242	15928	48276	64204

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142	5501314	16068	48136	64204
143	5485246	16208	47996	64204
144	5469038	16350	47854	64204
145	5452688	16493	47711	64204
146	5436195	16637	47567	64204
147	5419558	16783	47421	64204
148	5402775	16930	47274	64204
149	5385845	17078	47126	64204
150	5368767	17227	46977	64204
151	5351540	17378	46826	64204
152	5334162	17530	46674	64204
153	5316632	17683	46521	64204
154	5298949	17838	46366	64204
155	5281111	17994	46210	64204
156	5263117	18152	46052	64204
157	5244965	18311	45893	64204
158	5226654	18471	45733	64204
159	5208183	18632	45572	64204
160	5189551	18795	45409	64204
161	5170756	18960	45244	64204
162	5151796	19126	45078	64204
163	5132670	19293	44911	64204
164	5113377	19462	44742	64204
165	5093915	19632	44572	64204
166	5074283	19804	44400	64204
167	5054479	19977	44227	64204
168	5034502	20152	44052	64204
169	5014350	20328	43876	64204
170	4994022	20506	43698	64204

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171	4973516	20686	43518	64204
172	4952830	20867	43337	64204
173	4931963	21049	43155	64204
174	4910914	21234	42970	64204
175	4889680	21419	42785	64204
176	4868261	21607	42597	64204
177	4846654	21796	42408	64204
178	4824858	21986	42218	64204
179	4802872	22179	42025	64204
180	4780693	22373	41831	64204
181	4758320	22569	41635	64204
182	4735751	22766	41438	64204
183	4712985	22965	41239	64204
184	4690020	23166	41038	64204
185	4666854	23369	40835	64204
186	4643485	23574	40630	64204
187	4619911	23780	40424	64204
188	4596131	23988	40216	64204
189	4572143	24198	40006	64204
190	4547945	24409	39795	64204
191	4523536	24623	39581	64204
192	4498913	24839	39365	64204
193	4474074	25056	39148	64204
194	4449018	25275	38929	64204
195	4423743	25496	38708	64204
196	4398247	25719	38485	64204
197	4372528	25944	38260	64204
198	4346584	26171	38033	64204
199	4320413	26400	37804	64204

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200	4294013	26631	37573	64204
201	4267382	26864	37340	64204
202	4240518	27099	37105	64204
203	4213419	27337	36867	64204
204	4186082	27576	36628	64204
205	4158506	27817	36387	64204
206	4130689	28060	36144	64204
207	4102629	28306	35898	64204
208	4074323	28554	35650	64204
209	4045769	28804	35400	64204
210	4016965	29056	35148	64204
211	3987909	29310	34894	64204
212	3958599	29566	34638	64204
213	3929033	29825	34379	64204
214	3899208	30086	34118	64204
215	3869122	30349	33855	64204
216	3838773	30615	33589	64204
217	3808158	30883	33321	64204
218	3777275	31153	33051	64204
219	3746122	31425	32779	64204
220	3714697	31700	32504	64204
221	3682997	31978	32226	64204
222	3651019	32258	31946	64204
223	3618761	32540	31664	64204
224	3586221	32825	31379	64204
225	3553396	33112	31092	64204
226	3520284	33402	30802	64204
227	3486882	33694	30510	64204
228	3453188	33989	30215	64204

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HINDUJA HOUSING FINANCE

229	3419199	34286	29918	64204
230	3384913	34586	29618	64204
231	3350327	34889	29315	64204
232	3315438	35194	29010	64204
233	3280244	35502	28702	64204
234	3244742	35813	28391	64204
235	3208929	36126	28078	64204
236	3172803	36442	27762	64204
237	3136361	36761	27443	64204
238	3099600	37082	27122	64204
239	3062518	37407	26797	64204
240	3025111	37734	26470	64204
241	2987377	38064	26140	64204
242	2949313	38398	25806	64204
243	2910915	38733	25471	64204
244	2872182	39072	25132	64204
245	2833110	39414	24790	64204
246	2793696	39759	24445	64204
247	2753937	40107	24097	64204
248	2713830	40458	23746	64204
249	2673372	40812	23392	64204
250	2632560	41169	23035	64204
251	2591391	41529	22675	64204
252	2549862	41893	22311	64204
253	2507969	42259	21945	64204
254	2465710	42629	21575	64204
255	2423081	43002	21202	64204
256	2380079	43378	20826	64204
257	2336701	43758	20446	64204

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258	2292943	44141	20063	64204
259	2248802	44527	19677	64204
260	2204275	44917	19287	64204
261	2159358	45310	18894	64204
262	2114048	45706	18498	64204
263	2068342	46106	18098	64204
264	2022236	46509	17695	64204
265	1975727	46916	17288	64204
266	1928811	47327	16877	64204
267	1881484	47741	16463	64204
268	1833743	48159	16045	64204
269	1785584	48580	15624	64204
270	1737004	49005	15199	64204
271	1687999	49434	14770	64204
272	1638565	49867	14337	64204
273	1588698	50303	13901	64204
274	1538395	50743	13461	64204
275	1487652	51187	13017	64204
276	1436465	51635	12569	64204
277	1384830	52087	12117	64204
278	1332743	52542	11662	64204
279	1280201	53002	11202	64204
280	1227199	53466	10738	64204
281	1173733	53934	10270	64204
282	1119799	54406	9798	64204
283	1065393	54882	9322	64204
284	1010511	55362	8842	64204
285	955149	55846	8358	64204
286	899303	56335	7869	64204

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287	842968	56828	7376	64204
288	786140	57325	6879	64204
289	728815	57827	6377	64204
290	670988	58333	5871	64204
291	612655	58843	5361	64204
292	553812	59358	4846	64204
293	494454	59878	4326	64204
294	434576	60401	3803	64204
295	374175	60930	3274	64204
296	313245	61463	2741	64204
297	251782	62001	2203	64204
298	189781	62543	1661	64204
299	127238	63091	1113	64204
300	64147	63643	561	64204
301	504	504	4	64204

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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 204, 2nd Floor , Tower No 4 , Street Name: Thakar Chowk Maan Road , Floor No: 2208/5 208/6/3 204/6 207 206/1 Godrej Woodsville, Hinjewadi, Near Project VTP Bellissimo, Pune, Maharashtra, 411057**
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.64,204.00
(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:

- 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"

MR. RAHUL
JAYADRATH HUMBE
BORROWER

MRS. MIRA RAHUL
HUMBE
CO-BORROWER1