

Offer Cum Sanction Letter

Application No : MH/PNE/BRMT/A000001052

Date : 17 Sep 2026

Sub : Sanction Letter

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

Name of the Applicant	MRS. MANISHA SACHIN JAGTAP
Name of the Co-Applicant (s)	MR. SACHIN BALASO JAGTAP
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	PIMPLI PIMPALI ROAD , NA , MALI MALA JALOCHI ANJANGAON PUNE , SHIVAJI STATAUE BHOR BHOR DIST PUNE , Rural , Baramati , Maharashtra , India - 413102
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.21,60,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.25,306.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.25,488.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

Health Insurance Premium	Rs.32,400.00 + Applicable taxes
Life Insurance Premium	Rs.54,000.00 + Applicable taxes
Property Insurance Premium	Rs.43,200.00 + Applicable taxes
Property Address	NO :Flat No B2 First Floor WingB , Siya Riya Apartment , Street Name:Bhigwan Road ,FloorNo:1Galinde Nagar,At- Jalochi,Near Croma Showroom,Baramati,Maharashtra,413102
Sanction Conditions	E bill/Utility bill . Loan Closure Proof. OCR proof. PDC -6 nos. Property Tax receipt. Signed ATS/ Sale Agreement. Tenant NOC.

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

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.

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

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.

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

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/BRMT/A000001052
Date of issue of KFS	17-09-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.21,60,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.25,306.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.00% Per Annum

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

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 %	0.80 %	13.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.25,306.00	240 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	25488.00	-	-
Insurance Charges	-	-	One time	152928.00

Annual Percentage Rate (APR) (%):	14.46 %
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.

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

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

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

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)

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.21,60,000.00
2	Loan Term	240 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.25,306.00
	No. of EMIs	240
(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	13.00% 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. 3913440.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 25488.00
(b)	Payable to third-party routed through HHFL	Rs. 152928.00
7	Net disbursed amount	Rs. 1981584.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6073440.00
9	Annual Percentage Rate- Effective annualized interest rate	14.46 %
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

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2160000	1906	23400	25306
2	2158094	1927	23379	25306
3	2156167	1948	23358	25306
4	2154219	1969	23337	25306
5	2152250	1990	23316	25306
6	2150260	2012	23294	25306
7	2148248	2033	23273	25306
8	2146215	2055	23251	25306
9	2144160	2078	23228	25306
10	2142082	2100	23206	25306
11	2139982	2123	23183	25306
12	2137859	2146	23160	25306
13	2135713	2169	23137	25306
14	2133544	2193	23113	25306
15	2131351	2216	23090	25306
16	2129135	2240	23066	25306
17	2126895	2265	23041	25306
18	2124630	2289	23017	25306
19	2122341	2314	22992	25306
20	2120027	2339	22967	25306
21	2117688	2364	22942	25306
22	2115324	2390	22916	25306
23	2112934	2416	22890	25306
24	2110518	2442	22864	25306
25	2108076	2469	22837	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

26	2105607	2495	22811	25306
27	2103112	2522	22784	25306
28	2100590	2550	22756	25306
29	2098040	2577	22729	25306
30	2095463	2605	22701	25306
31	2092858	2633	22673	25306
32	2090225	2662	22644	25306
33	2087563	2691	22615	25306
34	2084872	2720	22586	25306
35	2082152	2749	22557	25306
36	2079403	2779	22527	25306
37	2076624	2809	22497	25306
38	2073815	2840	22466	25306
39	2070975	2870	22436	25306
40	2068105	2902	22404	25306
41	2065203	2933	22373	25306
42	2062270	2965	22341	25306
43	2059305	2997	22309	25306
44	2056308	3029	22277	25306
45	2053279	3062	22244	25306
46	2050217	3095	22211	25306
47	2047122	3129	22177	25306
48	2043993	3163	22143	25306
49	2040830	3197	22109	25306
50	2037633	3232	22074	25306
51	2034401	3267	22039	25306
52	2031134	3302	22004	25306
53	2027832	3338	21968	25306
54	2024494	3374	21932	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

55	2021120	3411	21895	25306
56	2017709	3447	21859	25306
57	2014262	3485	21821	25306
58	2010777	3523	21783	25306
59	2007254	3561	21745	25306
60	2003693	3599	21707	25306
61	2000094	3638	21668	25306
62	1996456	3678	21628	25306
63	1992778	3718	21588	25306
64	1989060	3758	21548	25306
65	1985302	3799	21507	25306
66	1981503	3840	21466	25306
67	1977663	3881	21425	25306
68	1973782	3923	21383	25306
69	1969859	3966	21340	25306
70	1965893	4009	21297	25306
71	1961884	4052	21254	25306
72	1957832	4096	21210	25306
73	1953736	4141	21165	25306
74	1949595	4185	21121	25306
75	1945410	4231	21075	25306
76	1941179	4277	21029	25306
77	1936902	4323	20983	25306
78	1932579	4370	20936	25306
79	1928209	4417	20889	25306
80	1923792	4465	20841	25306
81	1919327	4513	20793	25306
82	1914814	4562	20744	25306
83	1910252	4612	20694	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

84	1905640	4662	20644	25306
85	1900978	4712	20594	25306
86	1896266	4763	20543	25306
87	1891503	4815	20491	25306
88	1886688	4867	20439	25306
89	1881821	4920	20386	25306
90	1876901	4973	20333	25306
91	1871928	5027	20279	25306
92	1866901	5081	20225	25306
93	1861820	5136	20170	25306
94	1856684	5192	20114	25306
95	1851492	5248	20058	25306
96	1846244	5305	20001	25306
97	1840939	5362	19944	25306
98	1835577	5421	19885	25306
99	1830156	5479	19827	25306
100	1824677	5539	19767	25306
101	1819138	5599	19707	25306
102	1813539	5659	19647	25306
103	1807880	5721	19585	25306
104	1802159	5783	19523	25306
105	1796376	5845	19461	25306
106	1790531	5909	19397	25306
107	1784622	5973	19333	25306
108	1778649	6037	19269	25306
109	1772612	6103	19203	25306
110	1766509	6169	19137	25306
111	1760340	6236	19070	25306
112	1754104	6303	19003	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

113	1747801	6371	18935	25306
114	1741430	6441	18865	25306
115	1734989	6510	18796	25306
116	1728479	6581	18725	25306
117	1721898	6652	18654	25306
118	1715246	6724	18582	25306
119	1708522	6797	18509	25306
120	1701725	6871	18435	25306
121	1694854	6945	18361	25306
122	1687909	7020	18286	25306
123	1680889	7096	18210	25306
124	1673793	7173	18133	25306
125	1666620	7251	18055	25306
126	1659369	7330	17976	25306
127	1652039	7409	17897	25306
128	1644630	7489	17817	25306
129	1637141	7570	17736	25306
130	1629571	7652	17654	25306
131	1621919	7735	17571	25306
132	1614184	7819	17487	25306
133	1606365	7904	17402	25306
134	1598461	7989	17317	25306
135	1590472	8076	17230	25306
136	1582396	8163	17143	25306
137	1574233	8252	17054	25306
138	1565981	8341	16965	25306
139	1557640	8432	16874	25306
140	1549208	8523	16783	25306
141	1540685	8615	16691	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

142	1532070	8709	16597	25306
143	1523361	8803	16503	25306
144	1514558	8898	16408	25306
145	1505660	8995	16311	25306
146	1496665	9092	16214	25306
147	1487573	9191	16115	25306
148	1478382	9290	16016	25306
149	1469092	9391	15915	25306
150	1459701	9493	15813	25306
151	1450208	9595	15711	25306
152	1440613	9699	15607	25306
153	1430914	9804	15502	25306
154	1421110	9911	15395	25306
155	1411199	10018	15288	25306
156	1401181	10127	15179	25306
157	1391054	10236	15070	25306
158	1380818	10347	14959	25306
159	1370471	10459	14847	25306
160	1360012	10573	14733	25306
161	1349439	10687	14619	25306
162	1338752	10803	14503	25306
163	1327949	10920	14386	25306
164	1317029	11038	14268	25306
165	1305991	11158	14148	25306
166	1294833	11279	14027	25306
167	1283554	11401	13905	25306
168	1272153	11524	13782	25306
169	1260629	11649	13657	25306
170	1248980	11775	13531	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

171	1237205	11903	13403	25306
172	1225302	12032	13274	25306
173	1213270	12162	13144	25306
174	1201108	12294	13012	25306
175	1188814	12427	12879	25306
176	1176387	12562	12744	25306
177	1163825	12698	12608	25306
178	1151127	12835	12471	25306
179	1138292	12975	12331	25306
180	1125317	13115	12191	25306
181	1112202	13257	12049	25306
182	1098945	13401	11905	25306
183	1085544	13546	11760	25306
184	1071998	13693	11613	25306
185	1058305	13841	11465	25306
186	1044464	13991	11315	25306
187	1030473	14143	11163	25306
188	1016330	14296	11010	25306
189	1002034	14451	10855	25306
190	987583	14607	10699	25306
191	972976	14765	10541	25306
192	958211	14925	10381	25306
193	943286	15087	10219	25306
194	928199	15251	10055	25306
195	912948	15416	9890	25306
196	897532	15583	9723	25306
197	881949	15752	9554	25306
198	866197	15922	9384	25306
199	850275	16095	9211	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	834180	16269	9037	25306
201	817911	16445	8861	25306
202	801466	16623	8683	25306
203	784843	16804	8502	25306
204	768039	16986	8320	25306
205	751053	17170	8136	25306
206	733883	17356	7950	25306
207	716527	17544	7762	25306
208	698983	17734	7572	25306
209	681249	17926	7380	25306
210	663323	18120	7186	25306
211	645203	18316	6990	25306
212	626887	18515	6791	25306
213	608372	18715	6591	25306
214	589657	18918	6388	25306
215	570739	19123	6183	25306
216	551616	19330	5976	25306
217	532286	19540	5766	25306
218	512746	19751	5555	25306
219	492995	19965	5341	25306
220	473030	20182	5124	25306
221	452848	20400	4906	25306
222	432448	20621	4685	25306
223	411827	20845	4461	25306
224	390982	21070	4236	25306
225	369912	21299	4007	25306
226	348613	21529	3777	25306
227	327084	21763	3543	25306
228	305321	21998	3308	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	283323	22237	3069	25306
230	261086	22478	2828	25306
231	238608	22721	2585	25306
232	215887	22967	2339	25306
233	192920	23216	2090	25306
234	169704	23468	1838	25306
235	146236	23722	1584	25306
236	122514	23979	1327	25306
237	98535	24239	1067	25306
238	74296	24501	805	25306
239	49795	24767	539	25306
240	25028	25028	271	25306

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
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 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 B2 First Floor WingB , Siya Riya Apartment , Street Name: Bhigwan Road , Floor No: 1 Galinde Nagar, At-Jalochi, Near Croma Showroom, Baramati, Maharashtra, 413102**
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.

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
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.25,306.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	240 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.

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

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.

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1

- o **Loan Provisional Certificate:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrower(s) can obtain the above-mentioned services from branch by providing loan account number and a valid KYC Proof which is mandatory.

For any assistance on your loan account, please write to customercare@hindujahousingfinance.com

I)Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Managers/ Branch Operations Manager /Area Heads/ Regional Heads/ Zonal Heads at the respective branches. A Complaint Register is also made available at our branches for the Customers to record their complaint in writing. In case the customer does not receive response from the branch within 15 days or is dissatisfied the customers may approach the Grievance Redressal Officer as per the details furnished.

Grievance Redressal Officer, No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015.

Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

In case, the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach the Complaint Redressal Cell of National Housing Bank by lodging a complaint through online mode at <https://grids.nhbonline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110003.

J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

"WE HAVE RECEIVED COPY OF OTHER MITC & FACILITY AGREEMENT"

MRS. MANISHA
SACHIN JAGTAP
BORROWER

MR. SACHIN BALASO
JAGTAP
CO-BORROWER1