

Offer Cum Sanction Letter

Application No : MH/AMR/AKLA/A000001070

Date : 5 Sep 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. ANANTA BHAGWATRAO GAWANDE
Name of the Co-Applclicant (s)	MRS. VANDANA BHAGWATRAO GAWNDE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	BHAGWATRAO GAWANDE , JUNE KHETAN NAGAR , JUNE KHETAN NAGAR NEAR RAM MANDIR KAULKHED AKOLA , NEAR RAM MANDIR KAULKHED AKOLA , Rural , Akola , Maharashtra , India - 444001
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.28,50,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.50% Per Annum
EMI Amount	Rs.33,221.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.33,630.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

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Health Insurance Premium	Rs.42,750.00 + Applicable taxes
Life Insurance Premium	Rs.71,250.00 + Applicable taxes
Property Insurance Premium	Rs.57,000.00 + Applicable taxes
Property Address	NO :Plot No 25 Northern Part , NA , Street Name:Barshitakali Road ,FloorNo:2Ashtavinayak Colony,Mouje Khadki Bu,Near 32 Banglow Anand Society,,Akola,Maharashtra,444004
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/AMR/AKLA/A000001070
Date of issue of KFS	05-09-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.28,50,000.00
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.33,221.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.50% 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 %	0.30 %	13.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.33,221.00	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	33630.00	-	-
Insurance Charges	-	-	One time	201780.00

Annual Percentage Rate (APR) (%):	14.87 %
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.28,50,000.00
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.33,221.00
	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	13.50% 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. 7116300.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 33630.00
(b)	Payable to third-party routed through HHFL	Rs. 201780.00
7	Net disbursed amount	Rs. 2614590.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 9966300.00
9	Annual Percentage Rate- Effective annualized interest rate	14.87 %
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	2850000	1158	32063	33221
2	2848842	1172	32049	33221
3	2847670	1185	32036	33221
4	2846485	1198	32023	33221
5	2845287	1212	32009	33221
6	2844075	1225	31996	33221
7	2842850	1239	31982	33221
8	2841611	1253	31968	33221
9	2840358	1267	31954	33221
10	2839091	1281	31940	33221
11	2837810	1296	31925	33221
12	2836514	1310	31911	33221
13	2835204	1325	31896	33221
14	2833879	1340	31881	33221
15	2832539	1355	31866	33221
16	2831184	1370	31851	33221
17	2829814	1386	31835	33221
18	2828428	1401	31820	33221
19	2827027	1417	31804	33221
20	2825610	1433	31788	33221
21	2824177	1449	31772	33221
22	2822728	1465	31756	33221
23	2821263	1482	31739	33221
24	2819781	1498	31723	33221
25	2818283	1515	31706	33221

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26	2816768	1532	31689	33221
27	2815236	1550	31671	33221
28	2813686	1567	31654	33221
29	2812119	1585	31636	33221
30	2810534	1602	31619	33221
31	2808932	1621	31600	33221
32	2807311	1639	31582	33221
33	2805672	1657	31564	33221
34	2804015	1676	31545	33221
35	2802339	1695	31526	33221
36	2800644	1714	31507	33221
37	2798930	1733	31488	33221
38	2797197	1753	31468	33221
39	2795444	1772	31449	33221
40	2793672	1792	31429	33221
41	2791880	1812	31409	33221
42	2790068	1833	31388	33221
43	2788235	1853	31368	33221
44	2786382	1874	31347	33221
45	2784508	1895	31326	33221
46	2782613	1917	31304	33221
47	2780696	1938	31283	33221
48	2778758	1960	31261	33221
49	2776798	1982	31239	33221
50	2774816	2004	31217	33221
51	2772812	2027	31194	33221
52	2770785	2050	31171	33221
53	2768735	2073	31148	33221
54	2766662	2096	31125	33221

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55	2764566	2120	31101	33221
56	2762446	2143	31078	33221
57	2760303	2168	31053	33221
58	2758135	2192	31029	33221
59	2755943	2217	31004	33221
60	2753726	2242	30979	33221
61	2751484	2267	30954	33221
62	2749217	2292	30929	33221
63	2746925	2318	30903	33221
64	2744607	2344	30877	33221
65	2742263	2371	30850	33221
66	2739892	2397	30824	33221
67	2737495	2424	30797	33221
68	2735071	2451	30770	33221
69	2732620	2479	30742	33221
70	2730141	2507	30714	33221
71	2727634	2535	30686	33221
72	2725099	2564	30657	33221
73	2722535	2592	30629	33221
74	2719943	2622	30599	33221
75	2717321	2651	30570	33221
76	2714670	2681	30540	33221
77	2711989	2711	30510	33221
78	2709278	2742	30479	33221
79	2706536	2772	30449	33221
80	2703764	2804	30417	33221
81	2700960	2835	30386	33221
82	2698125	2867	30354	33221
83	2695258	2899	30322	33221

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84	2692359	2932	30289	33221
85	2689427	2965	30256	33221
86	2686462	2998	30223	33221
87	2683464	3032	30189	33221
88	2680432	3066	30155	33221
89	2677366	3101	30120	33221
90	2674265	3136	30085	33221
91	2671129	3171	30050	33221
92	2667958	3206	30015	33221
93	2664752	3243	29978	33221
94	2661509	3279	29942	33221
95	2658230	3316	29905	33221
96	2654914	3353	29868	33221
97	2651561	3391	29830	33221
98	2648170	3429	29792	33221
99	2644741	3468	29753	33221
100	2641273	3507	29714	33221
101	2637766	3546	29675	33221
102	2634220	3586	29635	33221
103	2630634	3626	29595	33221
104	2627008	3667	29554	33221
105	2623341	3708	29513	33221
106	2619633	3750	29471	33221
107	2615883	3792	29429	33221
108	2612091	3835	29386	33221
109	2608256	3878	29343	33221
110	2604378	3922	29299	33221
111	2600456	3966	29255	33221
112	2596490	4010	29211	33221

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113	2592480	4056	29165	33221
114	2588424	4101	29120	33221
115	2584323	4147	29074	33221
116	2580176	4194	29027	33221
117	2575982	4241	28980	33221
118	2571741	4289	28932	33221
119	2567452	4337	28884	33221
120	2563115	4386	28835	33221
121	2558729	4435	28786	33221
122	2554294	4485	28736	33221
123	2549809	4536	28685	33221
124	2545273	4587	28634	33221
125	2540686	4638	28583	33221
126	2536048	4690	28531	33221
127	2531358	4743	28478	33221
128	2526615	4797	28424	33221
129	2521818	4851	28370	33221
130	2516967	4905	28316	33221
131	2512062	4960	28261	33221
132	2507102	5016	28205	33221
133	2502086	5073	28148	33221
134	2497013	5130	28091	33221
135	2491883	5187	28034	33221
136	2486696	5246	27975	33221
137	2481450	5305	27916	33221
138	2476145	5364	27857	33221
139	2470781	5425	27796	33221
140	2465356	5486	27735	33221
141	2459870	5547	27674	33221

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142	2454323	5610	27611	33221
143	2448713	5673	27548	33221
144	2443040	5737	27484	33221
145	2437303	5801	27420	33221
146	2431502	5867	27354	33221
147	2425635	5933	27288	33221
148	2419702	5999	27222	33221
149	2413703	6067	27154	33221
150	2407636	6135	27086	33221
151	2401501	6204	27017	33221
152	2395297	6274	26947	33221
153	2389023	6344	26877	33221
154	2382679	6416	26805	33221
155	2376263	6488	26733	33221
156	2369775	6561	26660	33221
157	2363214	6635	26586	33221
158	2356579	6709	26512	33221
159	2349870	6785	26436	33221
160	2343085	6861	26360	33221
161	2336224	6938	26283	33221
162	2329286	7017	26204	33221
163	2322269	7095	26126	33221
164	2315174	7175	26046	33221
165	2307999	7256	25965	33221
166	2300743	7338	25883	33221
167	2293405	7420	25801	33221
168	2285985	7504	25717	33221
169	2278481	7588	25633	33221
170	2270893	7673	25548	33221

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171	2263220	7760	25461	33221
172	2255460	7847	25374	33221
173	2247613	7935	25286	33221
174	2239678	8025	25196	33221
175	2231653	8115	25106	33221
176	2223538	8206	25015	33221
177	2215332	8299	24922	33221
178	2207033	8392	24829	33221
179	2198641	8486	24735	33221
180	2190155	8582	24639	33221
181	2181573	8678	24543	33221
182	2172895	8776	24445	33221
183	2164119	8875	24346	33221
184	2155244	8975	24246	33221
185	2146269	9075	24146	33221
186	2137194	9178	24043	33221
187	2128016	9281	23940	33221
188	2118735	9385	23836	33221
189	2109350	9491	23730	33221
190	2099859	9598	23623	33221
191	2090261	9706	23515	33221
192	2080555	9815	23406	33221
193	2070740	9925	23296	33221
194	2060815	10037	23184	33221
195	2050778	10150	23071	33221
196	2040628	10264	22957	33221
197	2030364	10379	22842	33221
198	2019985	10496	22725	33221
199	2009489	10614	22607	33221

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MRS. VANDANA
BHAGWATRAO
GAWNDE
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HINDUJA HOUSING FINANCE

200	1998875	10734	22487	33221
201	1988141	10854	22367	33221
202	1977287	10977	22244	33221
203	1966310	11100	22121	33221
204	1955210	11225	21996	33221
205	1943985	11351	21870	33221
206	1932634	11479	21742	33221
207	1921155	11608	21613	33221
208	1909547	11739	21482	33221
209	1897808	11871	21350	33221
210	1885937	12004	21217	33221
211	1873933	12139	21082	33221
212	1861794	12276	20945	33221
213	1849518	12414	20807	33221
214	1837104	12554	20667	33221
215	1824550	12695	20526	33221
216	1811855	12838	20383	33221
217	1799017	12982	20239	33221
218	1786035	13128	20093	33221
219	1772907	13276	19945	33221
220	1759631	13425	19796	33221
221	1746206	13576	19645	33221
222	1732630	13729	19492	33221
223	1718901	13883	19338	33221
224	1705018	14040	19181	33221
225	1690978	14197	19024	33221
226	1676781	14357	18864	33221
227	1662424	14519	18702	33221
228	1647905	14682	18539	33221

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229	1633223	14847	18374	33221
230	1618376	15014	18207	33221
231	1603362	15183	18038	33221
232	1588179	15354	17867	33221
233	1572825	15527	17694	33221
234	1557298	15701	17520	33221
235	1541597	15878	17343	33221
236	1525719	16057	17164	33221
237	1509662	16237	16984	33221
238	1493425	16420	16801	33221
239	1477005	16605	16616	33221
240	1460400	16791	16430	33221
241	1443609	16980	16241	33221
242	1426629	17171	16050	33221
243	1409458	17365	15856	33221
244	1392093	17560	15661	33221
245	1374533	17758	15463	33221
246	1356775	17957	15264	33221
247	1338818	18159	15062	33221
248	1320659	18364	14857	33221
249	1302295	18570	14651	33221
250	1283725	18779	14442	33221
251	1264946	18990	14231	33221
252	1245956	19204	14017	33221
253	1226752	19420	13801	33221
254	1207332	19639	13582	33221
255	1187693	19859	13362	33221
256	1167834	20083	13138	33221
257	1147751	20309	12912	33221

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258	1127442	20537	12684	33221
259	1106905	20768	12453	33221
260	1086137	21002	12219	33221
261	1065135	21238	11983	33221
262	1043897	21477	11744	33221
263	1022420	21719	11502	33221
264	1000701	21963	11258	33221
265	978738	22210	11011	33221
266	956528	22460	10761	33221
267	934068	22713	10508	33221
268	911355	22968	10253	33221
269	888387	23227	9994	33221
270	865160	23488	9733	33221
271	841672	23752	9469	33221
272	817920	24019	9202	33221
273	793901	24290	8931	33221
274	769611	24563	8658	33221
275	745048	24839	8382	33221
276	720209	25119	8102	33221
277	695090	25401	7820	33221
278	669689	25687	7534	33221
279	644002	25976	7245	33221
280	618026	26268	6953	33221
281	591758	26564	6657	33221
282	565194	26863	6358	33221
283	538331	27165	6056	33221
284	511166	27470	5751	33221
285	483696	27779	5442	33221
286	455917	28092	5129	33221

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287	427825	28408	4813	33221
288	399417	28728	4493	33221
289	370689	29051	4170	33221
290	341638	29378	3843	33221
291	312260	29708	3513	33221
292	282552	30042	3179	33221
293	252510	30380	2841	33221
294	222130	30722	2499	33221
295	191408	31068	2153	33221
296	160340	31417	1804	33221
297	128923	31771	1450	33221
298	97152	32128	1093	33221
299	65024	32489	732	33221
300	32535	32535	366	33221

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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 : Plot No 25 Northern Part , NA , Street Name: Barshitakali Road , Floor No: 2 Ashtavinayak Colony, Mouje Khadki Bu, Near 32 Banglow Anand Society,, Akola, Maharashtra, 444004**
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.33,221.00
(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"

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