

Offer Cum Sanction Letter

Application No : MH/MRD/MRAD/A000000807

Date : 6 Aug 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. SURAJ SINGH
Name of the Co-Applicant (s)	MRS. KHUSHBOO SINGH
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	37772 GRD FLOOR , GORAKHPUR CHAWL , SALT PAN ROAD SANGAM NAGAR , ANTOP HILL MUMBAI , Urban , ANTOPHILL MUMBAI , Maharashtra , India - 400037
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.22,95,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.26,074.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.27,081.00 (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.34,425.00 + Applicable taxes
Life Insurance Premium	Rs.57,375.00 + Applicable taxes
Property Insurance Premium	Rs.45,900.00 + Applicable taxes
Property Address	NO :Flat No 302, 3rd Floor , A Wing, Chacha Bhatija Nagar , Street Name:Janata Nagar Road ,FloorNo:3Chacha Bhatija Nagar CHSL,Old 6-1Pt, 7, New S No 367-1Pt, 343,of village Bhayandar, Near Triveni CHSL,BHAYANDER WEST,Maharashtra,401101
Sanction Conditions	Address Proof. E bill/Utility bill . List of documents. Loan Closure Proof. Other loan -statement of account. QC/ CC/ Possession certificate. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Specific Authority NOC/ Clearance letter. Structure Stability Certificate. Vacant property for Resale case. VAO Certificate/ Jamabandhi.

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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/MRD/MRAD/A000000807
Date of issue of KFS	06-08-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.22,95,000.00
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.26,074.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.26,074.00	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	27081.00	-	-
Insurance Charges	-	-	One time	162486.00

Annual Percentage Rate (APR) (%):	13.93 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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

*** Penal Charges**

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

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Part 2: Other qualitative information

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

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

Note:

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

ACKNOWLEDGEMENT:

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

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

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.22,95,000.00
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.26,074.00
	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	12.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 3962760.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 27081.00
(b)	Payable to third-party routed through HHFL	Rs. 162486.00
7	Net disbursed amount	Rs. 2105433.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6257760.00
9	Annual Percentage Rate- Effective annualized interest rate	13.93 %
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	2295000	2168	23906	26074
2	2292832	2190	23884	26074
3	2290642	2213	23861	26074
4	2288429	2236	23838	26074
5	2286193	2259	23815	26074
6	2283934	2283	23791	26074
7	2281651	2307	23767	26074
8	2279344	2331	23743	26074
9	2277013	2355	23719	26074
10	2274658	2380	23694	26074
11	2272278	2404	23670	26074
12	2269874	2429	23645	26074
13	2267445	2455	23619	26074
14	2264990	2480	23594	26074
15	2262510	2506	23568	26074
16	2260004	2532	23542	26074
17	2257472	2559	23515	26074
18	2254913	2585	23489	26074
19	2252328	2612	23462	26074
20	2249716	2639	23435	26074
21	2247077	2667	23407	26074
22	2244410	2695	23379	26074
23	2241715	2723	23351	26074
24	2238992	2751	23323	26074
25	2236241	2780	23294	26074

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26	2233461	2809	23265	26074
27	2230652	2838	23236	26074
28	2227814	2868	23206	26074
29	2224946	2897	23177	26074
30	2222049	2928	23146	26074
31	2219121	2958	23116	26074
32	2216163	2989	23085	26074
33	2213174	3020	23054	26074
34	2210154	3052	23022	26074
35	2207102	3083	22991	26074
36	2204019	3115	22959	26074
37	2200904	3148	22926	26074
38	2197756	3181	22893	26074
39	2194575	3214	22860	26074
40	2191361	3247	22827	26074
41	2188114	3281	22793	26074
42	2184833	3315	22759	26074
43	2181518	3350	22724	26074
44	2178168	3385	22689	26074
45	2174783	3420	22654	26074
46	2171363	3456	22618	26074
47	2167907	3492	22582	26074
48	2164415	3528	22546	26074
49	2160887	3565	22509	26074
50	2157322	3602	22472	26074
51	2153720	3639	22435	26074
52	2150081	3677	22397	26074
53	2146404	3716	22358	26074
54	2142688	3754	22320	26074

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55	2138934	3793	22281	26074
56	2135141	3833	22241	26074
57	2131308	3873	22201	26074
58	2127435	3913	22161	26074
59	2123522	3954	22120	26074
60	2119568	3995	22079	26074
61	2115573	4037	22037	26074
62	2111536	4079	21995	26074
63	2107457	4121	21953	26074
64	2103336	4164	21910	26074
65	2099172	4208	21866	26074
66	2094964	4251	21823	26074
67	2090713	4296	21778	26074
68	2086417	4340	21734	26074
69	2082077	4386	21688	26074
70	2077691	4431	21643	26074
71	2073260	4478	21596	26074
72	2068782	4524	21550	26074
73	2064258	4571	21503	26074
74	2059687	4619	21455	26074
75	2055068	4667	21407	26074
76	2050401	4716	21358	26074
77	2045685	4765	21309	26074
78	2040920	4814	21260	26074
79	2036106	4865	21209	26074
80	2031241	4915	21159	26074
81	2026326	4966	21108	26074
82	2021360	5018	21056	26074
83	2016342	5070	21004	26074

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84	2011272	5123	20951	26074
85	2006149	5177	20897	26074
86	2000972	5231	20843	26074
87	1995741	5285	20789	26074
88	1990456	5340	20734	26074
89	1985116	5396	20678	26074
90	1979720	5452	20622	26074
91	1974268	5509	20565	26074
92	1968759	5566	20508	26074
93	1963193	5624	20450	26074
94	1957569	5683	20391	26074
95	1951886	5742	20332	26074
96	1946144	5802	20272	26074
97	1940342	5862	20212	26074
98	1934480	5923	20151	26074
99	1928557	5985	20089	26074
100	1922572	6047	20027	26074
101	1916525	6110	19964	26074
102	1910415	6174	19900	26074
103	1904241	6238	19836	26074
104	1898003	6303	19771	26074
105	1891700	6369	19705	26074
106	1885331	6435	19639	26074
107	1878896	6502	19572	26074
108	1872394	6570	19504	26074
109	1865824	6638	19436	26074
110	1859186	6707	19367	26074
111	1852479	6777	19297	26074
112	1845702	6848	19226	26074

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113	1838854	6919	19155	26074
114	1831935	6991	19083	26074
115	1824944	7064	19010	26074
116	1817880	7138	18936	26074
117	1810742	7212	18862	26074
118	1803530	7287	18787	26074
119	1796243	7363	18711	26074
120	1788880	7440	18634	26074
121	1781440	7517	18557	26074
122	1773923	7596	18478	26074
123	1766327	7675	18399	26074
124	1758652	7755	18319	26074
125	1750897	7835	18239	26074
126	1743062	7917	18157	26074
127	1735145	8000	18074	26074
128	1727145	8083	17991	26074
129	1719062	8167	17907	26074
130	1710895	8252	17822	26074
131	1702643	8338	17736	26074
132	1694305	8425	17649	26074
133	1685880	8513	17561	26074
134	1677367	8601	17473	26074
135	1668766	8691	17383	26074
136	1660075	8782	17292	26074
137	1651293	8873	17201	26074
138	1642420	8965	17109	26074
139	1633455	9059	17015	26074
140	1624396	9153	16921	26074
141	1615243	9249	16825	26074

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142	1605994	9345	16729	26074
143	1596649	9442	16632	26074
144	1587207	9541	16533	26074
145	1577666	9640	16434	26074
146	1568026	9740	16334	26074
147	1558286	9842	16232	26074
148	1548444	9944	16130	26074
149	1538500	10048	16026	26074
150	1528452	10153	15921	26074
151	1518299	10258	15816	26074
152	1508041	10365	15709	26074
153	1497676	10473	15601	26074
154	1487203	10582	15492	26074
155	1476621	10693	15381	26074
156	1465928	10804	15270	26074
157	1455124	10916	15158	26074
158	1444208	11030	15044	26074
159	1433178	11145	14929	26074
160	1422033	11261	14813	26074
161	1410772	11378	14696	26074
162	1399394	11497	14577	26074
163	1387897	11617	14457	26074
164	1376280	11738	14336	26074
165	1364542	11860	14214	26074
166	1352682	11984	14090	26074
167	1340698	12108	13966	26074
168	1328590	12235	13839	26074
169	1316355	12362	13712	26074
170	1303993	12491	13583	26074

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171	1291502	12621	13453	26074
172	1278881	12752	13322	26074
173	1266129	12885	13189	26074
174	1253244	13019	13055	26074
175	1240225	13155	12919	26074
176	1227070	13292	12782	26074
177	1213778	13430	12644	26074
178	1200348	13570	12504	26074
179	1186778	13712	12362	26074
180	1173066	13855	12219	26074
181	1159211	13999	12075	26074
182	1145212	14145	11929	26074
183	1131067	14292	11782	26074
184	1116775	14441	11633	26074
185	1102334	14591	11483	26074
186	1087743	14743	11331	26074
187	1073000	14897	11177	26074
188	1058103	15052	11022	26074
189	1043051	15209	10865	26074
190	1027842	15367	10707	26074
191	1012475	15527	10547	26074
192	996948	15689	10385	26074
193	981259	15853	10221	26074
194	965406	16018	10056	26074
195	949388	16185	9889	26074
196	933203	16353	9721	26074
197	916850	16523	9551	26074
198	900327	16696	9378	26074
199	883631	16870	9204	26074

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200	866761	17045	9029	26074
201	849716	17223	8851	26074
202	832493	17402	8672	26074
203	815091	17583	8491	26074
204	797508	17767	8307	26074
205	779741	17952	8122	26074
206	761789	18139	7935	26074
207	743650	18328	7746	26074
208	725322	18519	7555	26074
209	706803	18711	7363	26074
210	688092	18906	7168	26074
211	669186	19103	6971	26074
212	650083	19302	6772	26074
213	630781	19503	6571	26074
214	611278	19707	6367	26074
215	591571	19912	6162	26074
216	571659	20119	5955	26074
217	551540	20329	5745	26074
218	531211	20541	5533	26074
219	510670	20755	5319	26074
220	489915	20971	5103	26074
221	468944	21189	4885	26074
222	447755	21410	4664	26074
223	426345	21633	4441	26074
224	404712	21858	4216	26074
225	382854	22086	3988	26074
226	360768	22316	3758	26074
227	338452	22548	3526	26074
228	315904	22783	3291	26074

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229	293121	23021	3053	26074
230	270100	23260	2814	26074
231	246840	23503	2571	26074
232	223337	23748	2326	26074
233	199589	23995	2079	26074
234	175594	24245	1829	26074
235	151349	24497	1577	26074
236	126852	24753	1321	26074
237	102099	25010	1064	26074
238	77089	25271	803	26074
239	51818	25534	540	26074
240	26284	25800	274	26074
241	484	484	5	26074

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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 302, 3rd Floor , A Wing, Chacha Bhatija Nagar , Street Name: Janata Nagar Road , Floor No: 3 Chacha Bhatija Nagar CHSL, Old 6-1Pt, 7, New S No 367-1Pt, 343, of village Bhayandar, Near Triveni CHSL, BHAYANDER WEST, Maharashtra, 401101**
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.26,074.00
(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.

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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. SURAJ SINGH
BORROWER

MRS. KHUSHBOO
SINGH
CO-BORROWER1