

**Offer Cum Sanction Letter**

Application No : MH/MRD/MRAD/A000000813

Date : 10 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. JAYESH MADHUKAR JAWALE                                                                                                                                           |
| Name of the Co-Applciant (s)                  | MRS. MAHANANDA MADHUKAR JAWALE                                                                                                                                       |
| Name of the Guarantor / PoA ( if applicable ) |                                                                                                                                                                      |
| Address of the Applicant                      | Flat no 916 A Wing , Patel Signature , Pale Goan Road<br>Near Vishvnath Chowk , Ambarnath East Ambarnath Thane<br>, Urban , Ambarnath , Maharashtra , India - 421501 |
| Loan Type                                     | Housing                                                                                                                                                              |
| Purpose                                       | Purchase New                                                                                                                                                         |
| Sanctioned Amount                             | Rs.38,47,000.00                                                                                                                                                      |
| Term ( in Years )                             | 20 Years                                                                                                                                                             |
| Interest Type                                 | <b>Hybrid</b>                                                                                                                                                        |
| HHF - Prime Lending Rate ( HHF - PLR )        | <b>13.3%</b>                                                                                                                                                         |
| <b>Rate of Interest ( ROI ) in % p.a.</b>     | <b>10.25% Per Annum</b>                                                                                                                                              |
| EMI Amount                                    | <b>Rs.37,764.00</b>                                                                                                                                                  |
| Mode of Repayment                             | NACH/PDC                                                                                                                                                             |
| Processing Charges ( Non Refundable )         | Rs.45,394.00 (Inclusive of Taxes) Will be deducted from<br>Loan disbursement amount.                                                                                 |
| Administrative Charges ( Non Refundable )     | Nil                                                                                                                                                                  |
| CERSAI Registration Fees                      | Rs. 100+ Applicable Taxes                                                                                                                                            |
| Health Insurance Premium                      | Rs.57,705.00 + Applicable taxes                                                                                                                                      |

MR. JAYESH  
MADHUKAR JAWALE  
BORROWER

MRS. MAHANANDA  
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## HINDUJA HOUSING FINANCE

|                            |                                                                                                                                                                                                                                                                                                                                                            |
|----------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Life Insurance Premium     | Rs.96,175.00 + Applicable taxes                                                                                                                                                                                                                                                                                                                            |
| Property Insurance Premium | Rs.76,940.00 + Applicable taxes                                                                                                                                                                                                                                                                                                                            |
| Property Address           | NO :Flat No 3103,31st Floor , Bldg No 1, Krishna Trident Project , Street Name:Off 100 Feet Road ,FloorNo:31S No 41, Hissa No 1, S No 41, Hissa No 3, S No 42,Village Tisgaon,Near Anmol Garden, Kalyan East, Dist Thane,Kalyan,Maharashtra,421306                                                                                                         |
| Sanction Conditions        | Address Proof.<br>Construction activity seen to be in progress (semi constructed).<br>List of documents.<br>NA order/Certificate.<br>NOC for Mortgage from Builder.<br>OCR proof.<br>Other loan -statement of account.<br>Parent document.<br>Permission to mortgage.<br>QC/ CC/ Possession certificate.<br>Utility Bills.<br>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

|                                                                           |                                                                 |
|---------------------------------------------------------------------------|-----------------------------------------------------------------|
| <b>Application No.</b>                                                    | MH/MRD/MRAD/A000000813                                          |
| <b>Date of issue of KFS</b>                                               | 10-08-2026                                                      |
| <b>Type of Loan</b>                                                       | Purchase New                                                    |
| <b>Sanctioned Amount</b>                                                  | Rs.38,47,000.00                                                 |
| <b>Disbursal Schedule:</b>                                                |                                                                 |
| 100% Upfront disbursal                                                    | YES                                                             |
| Clause reference in loan agreement for in case of stage wise disbursement | -                                                               |
| <b>Loan Term</b>                                                          | 20 Years                                                        |
| <b>Instalment Details:</b>                                                |                                                                 |
| Type of Instalment                                                        | Monthly                                                         |
| No. of Equated Monthly Instalments (EMIs)                                 | 240 Months                                                      |
| Equated Monthly Instalment (EMI)                                          | Rs.37,764.00                                                    |
| Commencement of repayment, post sanction                                  | Pre EMI/ EMI due date starts from 1st calendar day of the Month |
| <b>Interest Rate Type</b>                                                 | Hybrid                                                          |
| <b>Interest Rate</b>                                                      | 10.25% Per Annum                                                |

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## Additional Information in case of Floating rate of interest:

| Reference Benchmark | Benchmark Rate (%) (B) | Spread (%) (S) | Final rate (%)<br>R = (B) + (S) | Reset periodicity (Months)                                             |    | Impact of change in the reference benchmark |             |
|---------------------|------------------------|----------------|---------------------------------|------------------------------------------------------------------------|----|---------------------------------------------|-------------|
|                     |                        |                |                                 | B                                                                      | S  | EMI (₹)                                     | No. of EMIs |
| HHF PLR             | 13.80 %                | 3.55 %         | 10.25% Per Annum                | 1st of every month based on HHF PLR for extant loans on floating rates | NA | Rs.37,764.00                                | 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           | 45394.60      | -                      | -             |
| Insurance Charges           | -                  | -             | One time               | 272367.00     |

|                                                                                                  |                                                                                                                                                                                                             |
|--------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Annual Percentage Rate (APR) (%)</b> :                                                        | <b>11.55 %</b>                                                                                                                                                                                              |
| <b>Details of Contingent Charges: #</b>                                                          |                                                                                                                                                                                                             |
| 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:<br>From Floating rate to Fixed rate and vice versa | Up to 3% on principal outstanding amount                                                                                                                                                                    |
| <b>Cheque/ ECS return *</b>                                                                      | <b>Rs. 250 (per bounce/return)</b>                                                                                                                                                                          |
| <b>Overdue charge *</b>                                                                          | <b>3% per month on overdue amount</b>                                                                                                                                                                       |
| 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<br>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<br>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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|                                                                                                                                                                    |                                                                                                                                              |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Loan Interest certificate:</b> <ul style="list-style-type: none"> <li>Loan Interest Certificate Current FY</li> <li>Provisional Interest Certificate</li> </ul> | <ul style="list-style-type: none"> <li>NIL</li> <li>NIL</li> </ul>                                                                           |
| 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                                                                                                                                               | <ul style="list-style-type: none"> <li>NIL once every year</li> <li>Rs. 750 + Applicable Taxes for every additional request</li> </ul>       |
| 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](http://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](mailto: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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# HINDUJA HOUSING FINANCE

## COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

| S.No | Parameter                                                                                                                       | Details                       |
|------|---------------------------------------------------------------------------------------------------------------------------------|-------------------------------|
| 1    | Sanctioned Loan amount                                                                                                          | Rs.38,47,000.00               |
| 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.37,764.00                  |
|      | 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                                                                                                                | 10.25% 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. 5216360.00                |
| 6    | Fee/ Charges payable                                                                                                            |                               |
| (a)  | Payable to HHFL                                                                                                                 | Rs. 45394.60                  |
| (b)  | Payable to third-party routed through HHFL                                                                                      | Rs. 272367.00                 |
| 7    | Net disbursed amount                                                                                                            | Rs. 3529238.40                |
| 8    | Total amount to be paid by the borrower (in Rupees)                                                                             | Rs. 9063360.00                |
| 9    | Annual Percentage Rate- Effective annualized interest rate                                                                      | 11.55 %                       |
| 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<br>(in Rupees) | Principal<br>(in Rupees) | Interest<br>(in Rupees) | Instalment<br>(in Rupees) |
|----------------|--------------------------------------|--------------------------|-------------------------|---------------------------|
| 1              | 3847000                              | 4904                     | 32860                   | 37764                     |
| 2              | 3842096                              | 4946                     | 32818                   | 37764                     |
| 3              | 3837150                              | 4988                     | 32776                   | 37764                     |
| 4              | 3832162                              | 5031                     | 32733                   | 37764                     |
| 5              | 3827131                              | 5074                     | 32690                   | 37764                     |
| 6              | 3822057                              | 5117                     | 32647                   | 37764                     |
| 7              | 3816940                              | 5161                     | 32603                   | 37764                     |
| 8              | 3811779                              | 5205                     | 32559                   | 37764                     |
| 9              | 3806574                              | 5250                     | 32514                   | 37764                     |
| 10             | 3801324                              | 5294                     | 32470                   | 37764                     |
| 11             | 3796030                              | 5340                     | 32424                   | 37764                     |
| 12             | 3790690                              | 5385                     | 32379                   | 37764                     |
| 13             | 3785305                              | 5431                     | 32333                   | 37764                     |
| 14             | 3779874                              | 5478                     | 32286                   | 37764                     |
| 15             | 3774396                              | 5524                     | 32240                   | 37764                     |
| 16             | 3768872                              | 5572                     | 32192                   | 37764                     |
| 17             | 3763300                              | 5619                     | 32145                   | 37764                     |
| 18             | 3757681                              | 5667                     | 32097                   | 37764                     |
| 19             | 3752014                              | 5716                     | 32048                   | 37764                     |
| 20             | 3746298                              | 5764                     | 32000                   | 37764                     |
| 21             | 3740534                              | 5814                     | 31950                   | 37764                     |
| 22             | 3734720                              | 5863                     | 31901                   | 37764                     |
| 23             | 3728857                              | 5913                     | 31851                   | 37764                     |
| 24             | 3722944                              | 5964                     | 31800                   | 37764                     |
| 25             | 3716980                              | 6015                     | 31749                   | 37764                     |

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|----|---------|------|-------|-------|
| 26 | 3710965 | 6066 | 31698 | 37764 |
| 27 | 3704899 | 6118 | 31646 | 37764 |
| 28 | 3698781 | 6170 | 31594 | 37764 |
| 29 | 3692611 | 6223 | 31541 | 37764 |
| 30 | 3686388 | 6276 | 31488 | 37764 |
| 31 | 3680112 | 6330 | 31434 | 37764 |
| 32 | 3673782 | 6384 | 31380 | 37764 |
| 33 | 3667398 | 6438 | 31326 | 37764 |
| 34 | 3660960 | 6493 | 31271 | 37764 |
| 35 | 3654467 | 6549 | 31215 | 37764 |
| 36 | 3647918 | 6605 | 31159 | 37764 |
| 37 | 3641313 | 6661 | 31103 | 37764 |
| 38 | 3634652 | 6718 | 31046 | 37764 |
| 39 | 3627934 | 6775 | 30989 | 37764 |
| 40 | 3621159 | 6833 | 30931 | 37764 |
| 41 | 3614326 | 6892 | 30872 | 37764 |
| 42 | 3607434 | 6951 | 30813 | 37764 |
| 43 | 3600483 | 7010 | 30754 | 37764 |
| 44 | 3593473 | 7070 | 30694 | 37764 |
| 45 | 3586403 | 7130 | 30634 | 37764 |
| 46 | 3579273 | 7191 | 30573 | 37764 |
| 47 | 3572082 | 7252 | 30512 | 37764 |
| 48 | 3564830 | 7314 | 30450 | 37764 |
| 49 | 3557516 | 7377 | 30387 | 37764 |
| 50 | 3550139 | 7440 | 30324 | 37764 |
| 51 | 3542699 | 7503 | 30261 | 37764 |
| 52 | 3535196 | 7568 | 30196 | 37764 |
| 53 | 3527628 | 7632 | 30132 | 37764 |
| 54 | 3519996 | 7697 | 30067 | 37764 |

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|----|---------|------|-------|-------|
| 55 | 3512299 | 7763 | 30001 | 37764 |
| 56 | 3504536 | 7829 | 29935 | 37764 |
| 57 | 3496707 | 7896 | 29868 | 37764 |
| 58 | 3488811 | 7964 | 29800 | 37764 |
| 59 | 3480847 | 8032 | 29732 | 37764 |
| 60 | 3472815 | 8100 | 29664 | 37764 |
| 61 | 3464715 | 8170 | 29594 | 37764 |
| 62 | 3456545 | 8239 | 29525 | 37764 |
| 63 | 3448306 | 8310 | 29454 | 37764 |
| 64 | 3439996 | 8381 | 29383 | 37764 |
| 65 | 3431615 | 8452 | 29312 | 37764 |
| 66 | 3423163 | 8524 | 29240 | 37764 |
| 67 | 3414639 | 8597 | 29167 | 37764 |
| 68 | 3406042 | 8671 | 29093 | 37764 |
| 69 | 3397371 | 8745 | 29019 | 37764 |
| 70 | 3388626 | 8819 | 28945 | 37764 |
| 71 | 3379807 | 8895 | 28869 | 37764 |
| 72 | 3370912 | 8971 | 28793 | 37764 |
| 73 | 3361941 | 9047 | 28717 | 37764 |
| 74 | 3352894 | 9125 | 28639 | 37764 |
| 75 | 3343769 | 9203 | 28561 | 37764 |
| 76 | 3334566 | 9281 | 28483 | 37764 |
| 77 | 3325285 | 9361 | 28403 | 37764 |
| 78 | 3315924 | 9440 | 28324 | 37764 |
| 79 | 3306484 | 9521 | 28243 | 37764 |
| 80 | 3296963 | 9602 | 28162 | 37764 |
| 81 | 3287361 | 9684 | 28080 | 37764 |
| 82 | 3277677 | 9767 | 27997 | 37764 |
| 83 | 3267910 | 9851 | 27913 | 37764 |

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|     |         |       |       |       |
|-----|---------|-------|-------|-------|
| 84  | 3258059 | 9935  | 27829 | 37764 |
| 85  | 3248124 | 10020 | 27744 | 37764 |
| 86  | 3238104 | 10105 | 27659 | 37764 |
| 87  | 3227999 | 10192 | 27572 | 37764 |
| 88  | 3217807 | 10279 | 27485 | 37764 |
| 89  | 3207528 | 10366 | 27398 | 37764 |
| 90  | 3197162 | 10455 | 27309 | 37764 |
| 91  | 3186707 | 10544 | 27220 | 37764 |
| 92  | 3176163 | 10634 | 27130 | 37764 |
| 93  | 3165529 | 10725 | 27039 | 37764 |
| 94  | 3154804 | 10817 | 26947 | 37764 |
| 95  | 3143987 | 10909 | 26855 | 37764 |
| 96  | 3133078 | 11002 | 26762 | 37764 |
| 97  | 3122076 | 11096 | 26668 | 37764 |
| 98  | 3110980 | 11191 | 26573 | 37764 |
| 99  | 3099789 | 11287 | 26477 | 37764 |
| 100 | 3088502 | 11383 | 26381 | 37764 |
| 101 | 3077119 | 11480 | 26284 | 37764 |
| 102 | 3065639 | 11578 | 26186 | 37764 |
| 103 | 3054061 | 11677 | 26087 | 37764 |
| 104 | 3042384 | 11777 | 25987 | 37764 |
| 105 | 3030607 | 11878 | 25886 | 37764 |
| 106 | 3018729 | 11979 | 25785 | 37764 |
| 107 | 3006750 | 12081 | 25683 | 37764 |
| 108 | 2994669 | 12185 | 25579 | 37764 |
| 109 | 2982484 | 12289 | 25475 | 37764 |
| 110 | 2970195 | 12394 | 25370 | 37764 |
| 111 | 2957801 | 12499 | 25265 | 37764 |
| 112 | 2945302 | 12606 | 25158 | 37764 |

MR. JAYESH  
MADHUKAR JAWALE  
BORROWER

MRS. MAHANANDA  
MADHUKAR JAWALE  
CO-BORROWER1



# HINDUJA HOUSING FINANCE

|     |         |       |       |       |
|-----|---------|-------|-------|-------|
| 113 | 2932696 | 12714 | 25050 | 37764 |
| 114 | 2919982 | 12822 | 24942 | 37764 |
| 115 | 2907160 | 12932 | 24832 | 37764 |
| 116 | 2894228 | 13042 | 24722 | 37764 |
| 117 | 2881186 | 13154 | 24610 | 37764 |
| 118 | 2868032 | 13266 | 24498 | 37764 |
| 119 | 2854766 | 13380 | 24384 | 37764 |
| 120 | 2841386 | 13494 | 24270 | 37764 |
| 121 | 2827892 | 13609 | 24155 | 37764 |
| 122 | 2814283 | 13725 | 24039 | 37764 |
| 123 | 2800558 | 13843 | 23921 | 37764 |
| 124 | 2786715 | 13961 | 23803 | 37764 |
| 125 | 2772754 | 14080 | 23684 | 37764 |
| 126 | 2758674 | 14200 | 23564 | 37764 |
| 127 | 2744474 | 14322 | 23442 | 37764 |
| 128 | 2730152 | 14444 | 23320 | 37764 |
| 129 | 2715708 | 14567 | 23197 | 37764 |
| 130 | 2701141 | 14692 | 23072 | 37764 |
| 131 | 2686449 | 14817 | 22947 | 37764 |
| 132 | 2671632 | 14944 | 22820 | 37764 |
| 133 | 2656688 | 15071 | 22693 | 37764 |
| 134 | 2641617 | 15200 | 22564 | 37764 |
| 135 | 2626417 | 15330 | 22434 | 37764 |
| 136 | 2611087 | 15461 | 22303 | 37764 |
| 137 | 2595626 | 15593 | 22171 | 37764 |
| 138 | 2580033 | 15726 | 22038 | 37764 |
| 139 | 2564307 | 15861 | 21903 | 37764 |
| 140 | 2548446 | 15996 | 21768 | 37764 |
| 141 | 2532450 | 16133 | 21631 | 37764 |

MR. JAYESH  
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# HINDUJA HOUSING FINANCE

|     |         |       |       |       |
|-----|---------|-------|-------|-------|
| 142 | 2516317 | 16270 | 21494 | 37764 |
| 143 | 2500047 | 16409 | 21355 | 37764 |
| 144 | 2483638 | 16550 | 21214 | 37764 |
| 145 | 2467088 | 16691 | 21073 | 37764 |
| 146 | 2450397 | 16834 | 20930 | 37764 |
| 147 | 2433563 | 16977 | 20787 | 37764 |
| 148 | 2416586 | 17122 | 20642 | 37764 |
| 149 | 2399464 | 17269 | 20495 | 37764 |
| 150 | 2382195 | 17416 | 20348 | 37764 |
| 151 | 2364779 | 17565 | 20199 | 37764 |
| 152 | 2347214 | 17715 | 20049 | 37764 |
| 153 | 2329499 | 17866 | 19898 | 37764 |
| 154 | 2311633 | 18019 | 19745 | 37764 |
| 155 | 2293614 | 18173 | 19591 | 37764 |
| 156 | 2275441 | 18328 | 19436 | 37764 |
| 157 | 2257113 | 18484 | 19280 | 37764 |
| 158 | 2238629 | 18642 | 19122 | 37764 |
| 159 | 2219987 | 18802 | 18962 | 37764 |
| 160 | 2201185 | 18962 | 18802 | 37764 |
| 161 | 2182223 | 19124 | 18640 | 37764 |
| 162 | 2163099 | 19288 | 18476 | 37764 |
| 163 | 2143811 | 19452 | 18312 | 37764 |
| 164 | 2124359 | 19618 | 18146 | 37764 |
| 165 | 2104741 | 19786 | 17978 | 37764 |
| 166 | 2084955 | 19955 | 17809 | 37764 |
| 167 | 2065000 | 20125 | 17639 | 37764 |
| 168 | 2044875 | 20297 | 17467 | 37764 |
| 169 | 2024578 | 20471 | 17293 | 37764 |
| 170 | 2004107 | 20646 | 17118 | 37764 |

MR. JAYESH  
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# HINDUJA HOUSING FINANCE

|     |         |       |       |       |
|-----|---------|-------|-------|-------|
| 171 | 1983461 | 20822 | 16942 | 37764 |
| 172 | 1962639 | 21000 | 16764 | 37764 |
| 173 | 1941639 | 21179 | 16585 | 37764 |
| 174 | 1920460 | 21360 | 16404 | 37764 |
| 175 | 1899100 | 21543 | 16221 | 37764 |
| 176 | 1877557 | 21727 | 16037 | 37764 |
| 177 | 1855830 | 21912 | 15852 | 37764 |
| 178 | 1833918 | 22099 | 15665 | 37764 |
| 179 | 1811819 | 22288 | 15476 | 37764 |
| 180 | 1789531 | 22478 | 15286 | 37764 |
| 181 | 1767053 | 22670 | 15094 | 37764 |
| 182 | 1744383 | 22864 | 14900 | 37764 |
| 183 | 1721519 | 23059 | 14705 | 37764 |
| 184 | 1698460 | 23256 | 14508 | 37764 |
| 185 | 1675204 | 23455 | 14309 | 37764 |
| 186 | 1651749 | 23655 | 14109 | 37764 |
| 187 | 1628094 | 23857 | 13907 | 37764 |
| 188 | 1604237 | 24061 | 13703 | 37764 |
| 189 | 1580176 | 24267 | 13497 | 37764 |
| 190 | 1555909 | 24474 | 13290 | 37764 |
| 191 | 1531435 | 24683 | 13081 | 37764 |
| 192 | 1506752 | 24894 | 12870 | 37764 |
| 193 | 1481858 | 25106 | 12658 | 37764 |
| 194 | 1456752 | 25321 | 12443 | 37764 |
| 195 | 1431431 | 25537 | 12227 | 37764 |
| 196 | 1405894 | 25755 | 12009 | 37764 |
| 197 | 1380139 | 25975 | 11789 | 37764 |
| 198 | 1354164 | 26197 | 11567 | 37764 |
| 199 | 1327967 | 26421 | 11343 | 37764 |

MR. JAYESH  
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# HINDUJA HOUSING FINANCE

|     |         |       |       |       |
|-----|---------|-------|-------|-------|
| 200 | 1301546 | 26647 | 11117 | 37764 |
| 201 | 1274899 | 26874 | 10890 | 37764 |
| 202 | 1248025 | 27104 | 10660 | 37764 |
| 203 | 1220921 | 27335 | 10429 | 37764 |
| 204 | 1193586 | 27569 | 10195 | 37764 |
| 205 | 1166017 | 27804 | 9960  | 37764 |
| 206 | 1138213 | 28042 | 9722  | 37764 |
| 207 | 1110171 | 28281 | 9483  | 37764 |
| 208 | 1081890 | 28523 | 9241  | 37764 |
| 209 | 1053367 | 28766 | 8998  | 37764 |
| 210 | 1024601 | 29012 | 8752  | 37764 |
| 211 | 995589  | 29260 | 8504  | 37764 |
| 212 | 966329  | 29510 | 8254  | 37764 |
| 213 | 936819  | 29762 | 8002  | 37764 |
| 214 | 907057  | 30016 | 7748  | 37764 |
| 215 | 877041  | 30273 | 7491  | 37764 |
| 216 | 846768  | 30531 | 7233  | 37764 |
| 217 | 816237  | 30792 | 6972  | 37764 |
| 218 | 785445  | 31055 | 6709  | 37764 |
| 219 | 754390  | 31320 | 6444  | 37764 |
| 220 | 723070  | 31588 | 6176  | 37764 |
| 221 | 691482  | 31858 | 5906  | 37764 |
| 222 | 659624  | 32130 | 5634  | 37764 |
| 223 | 627494  | 32404 | 5360  | 37764 |
| 224 | 595090  | 32681 | 5083  | 37764 |
| 225 | 562409  | 32960 | 4804  | 37764 |
| 226 | 529449  | 33242 | 4522  | 37764 |
| 227 | 496207  | 33526 | 4238  | 37764 |
| 228 | 462681  | 33812 | 3952  | 37764 |

MR. JAYESH  
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## HINDUJA HOUSING FINANCE

|     |        |       |      |       |
|-----|--------|-------|------|-------|
| 229 | 428869 | 34101 | 3663 | 37764 |
| 230 | 394768 | 34392 | 3372 | 37764 |
| 231 | 360376 | 34686 | 3078 | 37764 |
| 232 | 325690 | 34982 | 2782 | 37764 |
| 233 | 290708 | 35281 | 2483 | 37764 |
| 234 | 255427 | 35582 | 2182 | 37764 |
| 235 | 219845 | 35886 | 1878 | 37764 |
| 236 | 183959 | 36193 | 1571 | 37764 |
| 237 | 147766 | 36502 | 1262 | 37764 |
| 238 | 111264 | 36814 | 950  | 37764 |
| 239 | 74450  | 37128 | 636  | 37764 |
| 240 | 37322  | 37322 | 319  | 37764 |

MR. JAYESH  
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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 3103, 31st Floor , Bldg No 1, Krishna Trident Project , Street Name: Off 100 Feet Road , Floor No: 31S No 41, Hissa No 1, S No 41, Hissa No 3, S No 42, Village Tisgaon, Near Anmol Garden, Kalyan East, Dist Thane, Kalyan, Maharashtra, 421306**
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.37,764.00                                                                                                                                                      |
| (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](mailto: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](mailto: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. JAYESH  
MADHUKAR JAWALE  
BORROWER

MRS. MAHANANDA  
MADHUKAR JAWALE  
CO-BORROWER1