

Offer Cum Sanction Letter

Application No : MH/KLP/KLPR/A000003817

Date : 17 Jul 2026

Sub : Sanction Letter

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

Name of the Applicant	MRS. PRADNYA VILAS KAMBLE
Name of the Co-Applclicant (s)	MR. AMOL NAGESH SHITOLE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	M NO 746 1 , 0 , PADMAWATI COLONY KARVIR KOLHAPUR KANERIWADI KANERI , WADI KANERI KOLHAPUR , Semiurban , kolhapur , Maharashtra , India - 416234
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.24,00,000.00
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.27,267.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.28,320.00 (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.36,000.00 + Applicable taxes
Life Insurance Premium	Rs.60,000.00 + Applicable taxes
Property Insurance Premium	Rs.48,000.00 + Applicable taxes
Property Address	NO :Plot No 57 Westside Unit 2 , NA , Street Name:Near Padmavati Colony ,FloorNo:0NA,Behind Ravikiran Hotel,Ap Kaneriwadi,Karvir,Maharashtra,416234
Sanction Conditions	seller buyer pic in front of the property with selfie. VAO Certificate/ Jamabandhi.

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/KLP/KLPR/A000003817
Date of issue of KFS	17-07-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.24,00,000.00
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.27,267.00
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.27,267.00	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	28320.00	-	-
Insurance Charges	-	-	One time	113280.00

Annual Percentage Rate (APR) (%) :	13.50 %
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.24,00,000.00
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.27,267.00
	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. 4144080.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 28320.00
(b)	Payable to third-party routed through HHFL	Rs. 113280.00
7	Net disbursed amount	Rs. 2258400.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6544080.00
9	Annual Percentage Rate- Effective annualized interest rate	13.50 %
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	2400000	2267	25000	27267
2	2397733	2291	24976	27267
3	2395442	2314	24953	27267
4	2393128	2339	24928	27267
5	2390789	2363	24904	27267
6	2388426	2388	24879	27267
7	2386038	2412	24855	27267
8	2383626	2438	24829	27267
9	2381188	2463	24804	27267
10	2378725	2489	24778	27267
11	2376236	2515	24752	27267
12	2373721	2541	24726	27267
13	2371180	2567	24700	27267
14	2368613	2594	24673	27267
15	2366019	2621	24646	27267
16	2363398	2648	24619	27267
17	2360750	2676	24591	27267
18	2358074	2704	24563	27267
19	2355370	2732	24535	27267
20	2352638	2760	24507	27267
21	2349878	2789	24478	27267
22	2347089	2818	24449	27267
23	2344271	2848	24419	27267
24	2341423	2877	24390	27267
25	2338546	2907	24360	27267

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26	2335639	2937	24330	27267
27	2332702	2968	24299	27267
28	2329734	2999	24268	27267
29	2326735	3030	24237	27267
30	2323705	3062	24205	27267
31	2320643	3094	24173	27267
32	2317549	3126	24141	27267
33	2314423	3158	24109	27267
34	2311265	3191	24076	27267
35	2308074	3225	24042	27267
36	2304849	3258	24009	27267
37	2301591	3292	23975	27267
38	2298299	3326	23941	27267
39	2294973	3361	23906	27267
40	2291612	3396	23871	27267
41	2288216	3431	23836	27267
42	2284785	3467	23800	27267
43	2281318	3503	23764	27267
44	2277815	3540	23727	27267
45	2274275	3577	23690	27267
46	2270698	3614	23653	27267
47	2267084	3652	23615	27267
48	2263432	3690	23577	27267
49	2259742	3728	23539	27267
50	2256014	3767	23500	27267
51	2252247	3806	23461	27267
52	2248441	3846	23421	27267
53	2244595	3886	23381	27267
54	2240709	3926	23341	27267

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55	2236783	3967	23300	27267
56	2232816	4009	23258	27267
57	2228807	4050	23217	27267
58	2224757	4092	23175	27267
59	2220665	4135	23132	27267
60	2216530	4178	23089	27267
61	2212352	4222	23045	27267
62	2208130	4266	23001	27267
63	2203864	4310	22957	27267
64	2199554	4355	22912	27267
65	2195199	4400	22867	27267
66	2190799	4446	22821	27267
67	2186353	4492	22775	27267
68	2181861	4539	22728	27267
69	2177322	4587	22680	27267
70	2172735	4634	22633	27267
71	2168101	4683	22584	27267
72	2163418	4731	22536	27267
73	2158687	4781	22486	27267
74	2153906	4830	22437	27267
75	2149076	4881	22386	27267
76	2144195	4932	22335	27267
77	2139263	4983	22284	27267
78	2134280	5035	22232	27267
79	2129245	5087	22180	27267
80	2124158	5140	22127	27267
81	2119018	5194	22073	27267
82	2113824	5248	22019	27267
83	2108576	5303	21964	27267

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84	2103273	5358	21909	27267
85	2097915	5414	21853	27267
86	2092501	5470	21797	27267
87	2087031	5527	21740	27267
88	2081504	5585	21682	27267
89	2075919	5643	21624	27267
90	2070276	5702	21565	27267
91	2064574	5761	21506	27267
92	2058813	5821	21446	27267
93	2052992	5882	21385	27267
94	2047110	5943	21324	27267
95	2041167	6005	21262	27267
96	2035162	6067	21200	27267
97	2029095	6131	21136	27267
98	2022964	6194	21073	27267
99	2016770	6259	21008	27267
100	2010511	6324	20943	27267
101	2004187	6390	20877	27267
102	1997797	6457	20810	27267
103	1991340	6524	20743	27267
104	1984816	6592	20675	27267
105	1978224	6661	20606	27267
106	1971563	6730	20537	27267
107	1964833	6800	20467	27267
108	1958033	6871	20396	27267
109	1951162	6942	20325	27267
110	1944220	7015	20252	27267
111	1937205	7088	20179	27267
112	1930117	7162	20105	27267

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113	1922955	7236	20031	27267
114	1915719	7312	19955	27267
115	1908407	7388	19879	27267
116	1901019	7465	19802	27267
117	1893554	7542	19725	27267
118	1886012	7621	19646	27267
119	1878391	7700	19567	27267
120	1870691	7781	19486	27267
121	1862910	7862	19405	27267
122	1855048	7944	19323	27267
123	1847104	8026	19241	27267
124	1839078	8110	19157	27267
125	1830968	8194	19073	27267
126	1822774	8280	18987	27267
127	1814494	8366	18901	27267
128	1806128	8453	18814	27267
129	1797675	8541	18726	27267
130	1789134	8630	18637	27267
131	1780504	8720	18547	27267
132	1771784	8811	18456	27267
133	1762973	8903	18364	27267
134	1754070	8995	18272	27267
135	1745075	9089	18178	27267
136	1735986	9184	18083	27267
137	1726802	9279	17988	27267
138	1717523	9376	17891	27267
139	1708147	9474	17793	27267
140	1698673	9572	17695	27267
141	1689101	9672	17595	27267

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142	1679429	9773	17494	27267
143	1669656	9875	17392	27267
144	1659781	9978	17289	27267
145	1649803	10082	17185	27267
146	1639721	10187	17080	27267
147	1629534	10293	16974	27267
148	1619241	10400	16867	27267
149	1608841	10508	16759	27267
150	1598333	10618	16649	27267
151	1587715	10728	16539	27267
152	1576987	10840	16427	27267
153	1566147	10953	16314	27267
154	1555194	11067	16200	27267
155	1544127	11182	16085	27267
156	1532945	11299	15968	27267
157	1521646	11417	15850	27267
158	1510229	11535	15732	27267
159	1498694	11656	15611	27267
160	1487038	11777	15490	27267
161	1475261	11900	15367	27267
162	1463361	12024	15243	27267
163	1451337	12149	15118	27267
164	1439188	12275	14992	27267
165	1426913	12403	14864	27267
166	1414510	12533	14734	27267
167	1401977	12663	14604	27267
168	1389314	12795	14472	27267
169	1376519	12928	14339	27267
170	1363591	13063	14204	27267

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171	1350528	13199	14068	27267
172	1337329	13336	13931	27267
173	1323993	13475	13792	27267
174	1310518	13616	13651	27267
175	1296902	13758	13509	27267
176	1283144	13901	13366	27267
177	1269243	14046	13221	27267
178	1255197	14192	13075	27267
179	1241005	14340	12927	27267
180	1226665	14489	12778	27267
181	1212176	14640	12627	27267
182	1197536	14793	12474	27267
183	1182743	14947	12320	27267
184	1167796	15102	12165	27267
185	1152694	15260	12007	27267
186	1137434	15419	11848	27267
187	1122015	15579	11688	27267
188	1106436	15742	11525	27267
189	1090694	15906	11361	27267
190	1074788	16071	11196	27267
191	1058717	16239	11028	27267
192	1042478	16408	10859	27267
193	1026070	16579	10688	27267
194	1009491	16751	10516	27267
195	992740	16926	10341	27267
196	975814	17102	10165	27267
197	958712	17280	9987	27267
198	941432	17460	9807	27267
199	923972	17642	9625	27267

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200	906330	17826	9441	27267
201	888504	18012	9255	27267
202	870492	18199	9068	27267
203	852293	18389	8878	27267
204	833904	18581	8686	27267
205	815323	18774	8493	27267
206	796549	18970	8297	27267
207	777579	19167	8100	27267
208	758412	19367	7900	27267
209	739045	19569	7698	27267
210	719476	19772	7495	27267
211	699704	19978	7289	27267
212	679726	20187	7080	27267
213	659539	20397	6870	27267
214	639142	20609	6658	27267
215	618533	20824	6443	27267
216	597709	21041	6226	27267
217	576668	21260	6007	27267
218	555408	21482	5785	27267
219	533926	21705	5562	27267
220	512221	21931	5336	27267
221	490290	22160	5107	27267
222	468130	22391	4876	27267
223	445739	22624	4643	27267
224	423115	22860	4407	27267
225	400255	23098	4169	27267
226	377157	23338	3929	27267
227	353819	23581	3686	27267
228	330238	23827	3440	27267

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229	306411	24075	3192	27267
230	282336	24326	2941	27267
231	258010	24579	2688	27267
232	233431	24835	2432	27267
233	208596	25094	2173	27267
234	183502	25356	1911	27267
235	158146	25620	1647	27267
236	132526	25887	1380	27267
237	106639	26156	1111	27267
238	80483	26429	838	27267
239	54054	26704	563	27267
240	27350	26982	285	27267
241	368	368	4	27267

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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 57 Westside Unit 2 , NA , Street Name: Near Padmavati Colony , Floor No: 0NA, Behind Ravikiran Hotel, Ap Kaneriwadi, Karvir, Maharashtra, 416234**
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.27,267.00
(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"

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KAMBLE
BORROWER

MR. AMOL NAGESH
SHITOLE
CO-BORROWER1