

Offer Cum Sanction Letter

Application No : MH/NGR/NPUR/A000001676

Date : 17 Sep 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. VINOD KUMAR SHUKLA
Name of the Co-Applciant (s)	MRS. DIMPAL VINOD SHUKLA
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	k h no 63 , bulidind no 14 , flat no 305 pmay kamptee tarodi VTC Kamptee , PO Kamptee Sub District Kamptee , Metro , Nagpur , Maharashtra , India - 441001
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.24,65,000.00
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.28,006.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.29,087.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.36,975.00 + Applicable taxes

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Life Insurance Premium	Rs.61,625.00 + Applicable taxes
Property Insurance Premium	Rs.49,300.00 + Applicable taxes
Property Address	NO :Flat No A 206, 2 ND FLOOR , PLOT NO 85 , Street Name:P H NO 18 ,FloorNo:2WING A, DEV PLAZA, PRABHA CITY,MOUZA PAWANGAON,TAH KAMPTEE,Nagpur,Maharashtra,440035
Sanction Conditions	PDC -6 nos. seller buyer pic in front of the property with selfie.

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/NGR/NPUR/A000001676
Date of issue of KFS	17-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.24,65,000.00
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.28,006.00
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.28,006.00	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	29087.00	-	-
Insurance Charges	-	-	One time	174522.00

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.24,65,000.00
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.28,006.00
	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. 4256440.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 29087.00
(b)	Payable to third-party routed through HHFL	Rs. 174522.00
7	Net disbursed amount	Rs. 2261391.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6721440.00
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	2465000	2329	25677	28006
2	2462671	2353	25653	28006
3	2460318	2378	25628	28006
4	2457940	2402	25604	28006
5	2455538	2427	25579	28006
6	2453111	2453	25553	28006
7	2450658	2478	25528	28006
8	2448180	2504	25502	28006
9	2445676	2530	25476	28006
10	2443146	2557	25449	28006
11	2440589	2583	25423	28006
12	2438006	2610	25396	28006
13	2435396	2637	25369	28006
14	2432759	2665	25341	28006
15	2430094	2693	25313	28006
16	2427401	2721	25285	28006
17	2424680	2749	25257	28006
18	2421931	2778	25228	28006
19	2419153	2806	25200	28006
20	2416347	2836	25170	28006
21	2413511	2865	25141	28006
22	2410646	2895	25111	28006
23	2407751	2925	25081	28006
24	2404826	2956	25050	28006
25	2401870	2987	25019	28006

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26	2398883	3018	24988	28006
27	2395865	3049	24957	28006
28	2392816	3081	24925	28006
29	2389735	3113	24893	28006
30	2386622	3145	24861	28006
31	2383477	3178	24828	28006
32	2380299	3211	24795	28006
33	2377088	3245	24761	28006
34	2373843	3278	24728	28006
35	2370565	3313	24693	28006
36	2367252	3347	24659	28006
37	2363905	3382	24624	28006
38	2360523	3417	24589	28006
39	2357106	3453	24553	28006
40	2353653	3489	24517	28006
41	2350164	3525	24481	28006
42	2346639	3562	24444	28006
43	2343077	3599	24407	28006
44	2339478	3636	24370	28006
45	2335842	3674	24332	28006
46	2332168	3713	24293	28006
47	2328455	3751	24255	28006
48	2324704	3790	24216	28006
49	2320914	3830	24176	28006
50	2317084	3870	24136	28006
51	2313214	3910	24096	28006
52	2309304	3951	24055	28006
53	2305353	3992	24014	28006
54	2301361	4033	23973	28006

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55	2297328	4076	23930	28006
56	2293252	4118	23888	28006
57	2289134	4161	23845	28006
58	2284973	4204	23802	28006
59	2280769	4248	23758	28006
60	2276521	4292	23714	28006
61	2272229	4337	23669	28006
62	2267892	4382	23624	28006
63	2263510	4428	23578	28006
64	2259082	4474	23532	28006
65	2254608	4521	23485	28006
66	2250087	4568	23438	28006
67	2245519	4615	23391	28006
68	2240904	4663	23343	28006
69	2236241	4712	23294	28006
70	2231529	4761	23245	28006
71	2226768	4811	23195	28006
72	2221957	4861	23145	28006
73	2217096	4911	23095	28006
74	2212185	4962	23044	28006
75	2207223	5014	22992	28006
76	2202209	5066	22940	28006
77	2197143	5119	22887	28006
78	2192024	5172	22834	28006
79	2186852	5226	22780	28006
80	2181626	5281	22725	28006
81	2176345	5336	22670	28006
82	2171009	5391	22615	28006
83	2165618	5447	22559	28006

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84	2160171	5504	22502	28006
85	2154667	5562	22444	28006
86	2149105	5619	22387	28006
87	2143486	5678	22328	28006
88	2137808	5737	22269	28006
89	2132071	5797	22209	28006
90	2126274	5857	22149	28006
91	2120417	5918	22088	28006
92	2114499	5980	22026	28006
93	2108519	6042	21964	28006
94	2102477	6105	21901	28006
95	2096372	6169	21837	28006
96	2090203	6233	21773	28006
97	2083970	6298	21708	28006
98	2077672	6364	21642	28006
99	2071308	6430	21576	28006
100	2064878	6497	21509	28006
101	2058381	6565	21441	28006
102	2051816	6633	21373	28006
103	2045183	6702	21304	28006
104	2038481	6772	21234	28006
105	2031709	6842	21164	28006
106	2024867	6914	21092	28006
107	2017953	6986	21020	28006
108	2010967	7058	20948	28006
109	2003909	7132	20874	28006
110	1996777	7206	20800	28006
111	1989571	7281	20725	28006
112	1982290	7357	20649	28006

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113	1974933	7434	20572	28006
114	1967499	7511	20495	28006
115	1959988	7589	20417	28006
116	1952399	7669	20337	28006
117	1944730	7748	20258	28006
118	1936982	7829	20177	28006
119	1929153	7911	20095	28006
120	1921242	7993	20013	28006
121	1913249	8076	19930	28006
122	1905173	8160	19846	28006
123	1897013	8245	19761	28006
124	1888768	8331	19675	28006
125	1880437	8418	19588	28006
126	1872019	8506	19500	28006
127	1863513	8594	19412	28006
128	1854919	8684	19322	28006
129	1846235	8774	19232	28006
130	1837461	8866	19140	28006
131	1828595	8958	19048	28006
132	1819637	9051	18955	28006
133	1810586	9146	18860	28006
134	1801440	9241	18765	28006
135	1792199	9337	18669	28006
136	1782862	9435	18571	28006
137	1773427	9533	18473	28006
138	1763894	9632	18374	28006
139	1754262	9732	18274	28006
140	1744530	9834	18172	28006
141	1734696	9936	18070	28006

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142	1724760	10040	17966	28006
143	1714720	10144	17862	28006
144	1704576	10250	17756	28006
145	1694326	10357	17649	28006
146	1683969	10465	17541	28006
147	1673504	10574	17432	28006
148	1662930	10684	17322	28006
149	1652246	10795	17211	28006
150	1641451	10908	17098	28006
151	1630543	11021	16985	28006
152	1619522	11136	16870	28006
153	1608386	11252	16754	28006
154	1597134	11369	16637	28006
155	1585765	11488	16518	28006
156	1574277	11607	16399	28006
157	1562670	11728	16278	28006
158	1550942	11850	16156	28006
159	1539092	11974	16032	28006
160	1527118	12099	15907	28006
161	1515019	12225	15781	28006
162	1502794	12352	15654	28006
163	1490442	12481	15525	28006
164	1477961	12611	15395	28006
165	1465350	12742	15264	28006
166	1452608	12875	15131	28006
167	1439733	13009	14997	28006
168	1426724	13144	14862	28006
169	1413580	13281	14725	28006
170	1400299	13420	14586	28006

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171	1386879	13559	14447	28006
172	1373320	13701	14305	28006
173	1359619	13843	14163	28006
174	1345776	13988	14018	28006
175	1331788	14133	13873	28006
176	1317655	14280	13726	28006
177	1303375	14429	13577	28006
178	1288946	14579	13427	28006
179	1274367	14731	13275	28006
180	1259636	14885	13121	28006
181	1244751	15040	12966	28006
182	1229711	15197	12809	28006
183	1214514	15355	12651	28006
184	1199159	15515	12491	28006
185	1183644	15676	12330	28006
186	1167968	15840	12166	28006
187	1152128	16005	12001	28006
188	1136123	16171	11835	28006
189	1119952	16340	11666	28006
190	1103612	16510	11496	28006
191	1087102	16682	11324	28006
192	1070420	16856	11150	28006
193	1053564	17031	10975	28006
194	1036533	17209	10797	28006
195	1019324	17388	10618	28006
196	1001936	17569	10437	28006
197	984367	17752	10254	28006
198	966615	17937	10069	28006
199	948678	18124	9882	28006

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200	930554	18313	9693	28006
201	912241	18503	9503	28006
202	893738	18696	9310	28006
203	875042	18891	9115	28006
204	856151	19088	8918	28006
205	837063	19287	8719	28006
206	817776	19488	8518	28006
207	798288	19691	8315	28006
208	778597	19896	8110	28006
209	758701	20103	7903	28006
210	738598	20312	7694	28006
211	718286	20524	7482	28006
212	697762	20738	7268	28006
213	677024	20954	7052	28006
214	656070	21172	6834	28006
215	634898	21392	6614	28006
216	613506	21615	6391	28006
217	591891	21840	6166	28006
218	570051	22068	5938	28006
219	547983	22298	5708	28006
220	525685	22530	5476	28006
221	503155	22765	5241	28006
222	480390	23002	5004	28006
223	457388	23242	4764	28006
224	434146	23484	4522	28006
225	410662	23728	4278	28006
226	386934	23975	4031	28006
227	362959	24225	3781	28006
228	338734	24478	3528	28006

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BORROWER

MRS. DIMPAL VINOD
SHUKLA
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229	314256	24733	3273	28006
230	289523	24990	3016	28006
231	264533	25250	2756	28006
232	239283	25513	2493	28006
233	213770	25779	2227	28006
234	187991	26048	1958	28006
235	161943	26319	1687	28006
236	135624	26593	1413	28006
237	109031	26870	1136	28006
238	82161	27150	856	28006
239	55011	27433	573	28006
240	27578	27578	287	28006

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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 A 206, 2 ND FLOOR , PLOT NO 85 , Street Name: P H NO 18 , Floor No: 2 WING A, DEV PLAZA, PRABHA CITY, MOUZA PAWANGAON, TAH KAMPTEE, Nagpur, Maharashtra, 440035**
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.28,006.00
(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. VINOD KUMAR
SHUKLA
BORROWER

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SHUKLA
CO-BORROWER1