HINDUJA HOUSING FINANCE

Offer Cum Sanction Letter

Application No : MH/KLP/SNGL/A000000933

Date : 7 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	MR. MAHESH KRISHNA GAIKWAD
Name of the Co-Applicant (s)	MRS. MAYA MAHESH GAIKWAD
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	S NO 404 2 A 413 1 , 0 , 413 1 413 4 5 THOMBARE PLOT OLD BUDHGAON ROAD , KUPWAD , Semiurban , Kupwad , Maharashtra , India - 416425
Loan Type	Housing
Purpose	Composite Loan
Sanctioned Amount	Rs.16,00,000.00
Term (in Years)	20 Years
Interest Type	**Hybrid**
HHF - Prime Lending Rate (HHF - PLR)	**13.3%**
Rate of Interest (ROI) in % p.a.	**13.50% Per Annum**
EMI Amount	**Rs.19,318.00**
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.18,880.00 (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.24,000.00 + Applicable taxes

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CO-BORROWER1

Life Insurance Premium	Rs.40,000.00 + Applicable taxes
Property Insurance Premium	Rs.32,000.00 + Applicable taxes
Property Address	NO :Plot No 26 , New S No 361 2 and 357 , Street Name:Veda Park ,FloorNo:0Opposite ST Colony Amba Chowk,At kupwad Taluka Miraj District Sangli,Near Shiv Temple,SAGNLI,Maharashtra,416436
Sanction Conditions	BT Loan - statement of account. Correction/Rectification deed. E bill/Utility bill . Electricity Bill. List of documents. Loan Closure Proof. Other loan -statement of account. PDC -6 nos. QC/ CC/ Possession certificate. seller buyer pic in front of the property with selfie. Specific Authority NOC/ Clearance letter. Structure Stability Certificate. Tenant KYC. Tenant NOC. Vacant property for Resale case.

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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.

MR. MAHESH KRISHNA GAIKWAD BORROWER	MRS. MAYA MAHESH GAIKWAD CO-BORROWER1

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/SNGL/A000000933
Date of issue of KFS	07-07-2026
Type of Loan	Composite Loan
Sanctioned Amount	Rs.16,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	NO
Clause reference in loan agreement for in case of stage wise disbursement	Clause no.6.1:9 (ii)
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.19,318.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	**0.30 %**	**13.50% Per Annum**	1st of every month based on HHF PLR for extant loans on floating rates	**NA**	**Rs.19,318.00**	**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	18880.00	-	-
Insurance Charges	-	-	One time	113280.00

Annual Percentage Rate (APR) (%):	**14.99 %**
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.16,00,000.00**
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.19,318.00**
	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	**13.50% Per Annum**
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	**Rs. 3036320.00**
6	Fee/ Charges payable	
(a)	Payable to HHFL	**Rs. 18880.00**
(b)	Payable to third-party routed through HHFL	**Rs. 113280.00**
7	Net disbursed amount	**Rs. 1467840.00**
8	Total amount to be paid by the borrower (in Rupees)	**Rs. 4636320.00**
9	Annual Percentage Rate- Effective annualized interest rate	**14.99 %**
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	1600000	1318	18000	19318
2	1598682	1333	17985	19318
3	1597349	1348	17970	19318
4	1596001	1363	17955	19318
5	1594638	1378	17940	19318
6	1593260	1394	17924	19318
7	1591866	1410	17908	19318
8	1590456	1425	17893	19318
9	1589031	1441	17877	19318
10	1587590	1458	17860	19318
11	1586132	1474	17844	19318
12	1584658	1491	17827	19318
13	1583167	1507	17811	19318
14	1581660	1524	17794	19318
15	1580136	1541	17777	19318
16	1578595	1559	17759	19318
17	1577036	1576	17742	19318
18	1575460	1594	17724	19318
19	1573866	1612	17706	19318
20	1572254	1630	17688	19318
21	1570624	1648	17670	19318
22	1568976	1667	17651	19318
23	1567309	1686	17632	19318
24	1565623	1705	17613	19318
25	1563918	1724	17594	19318

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26	1562194	1743	17575	19318
27	1560451	1763	17555	19318
28	1558688	1783	17535	19318
29	1556905	1803	17515	19318
30	1555102	1823	17495	19318
31	1553279	1844	17474	19318
32	1551435	1864	17454	19318
33	1549571	1885	17433	19318
34	1547686	1907	17411	19318
35	1545779	1928	17390	19318
36	1543851	1950	17368	19318
37	1541901	1972	17346	19318
38	1539929	1994	17324	19318
39	1537935	2016	17302	19318
40	1535919	2039	17279	19318
41	1533880	2062	17256	19318
42	1531818	2085	17233	19318
43	1529733	2109	17209	19318
44	1527624	2132	17186	19318
45	1525492	2156	17162	19318
46	1523336	2180	17138	19318
47	1521156	2205	17113	19318
48	1518951	2230	17088	19318
49	1516721	2255	17063	19318
50	1514466	2280	17038	19318
51	1512186	2306	17012	19318
52	1509880	2332	16986	19318
53	1507548	2358	16960	19318
54	1505190	2385	16933	19318

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55	1502805	2411	16907	19318
56	1500394	2439	16879	19318
57	1497955	2466	16852	19318
58	1495489	2494	16824	19318
59	1492995	2522	16796	19318
60	1490473	2550	16768	19318
61	1487923	2579	16739	19318
62	1485344	2608	16710	19318
63	1482736	2637	16681	19318
64	1480099	2667	16651	19318
65	1477432	2697	16621	19318
66	1474735	2727	16591	19318
67	1472008	2758	16560	19318
68	1469250	2789	16529	19318
69	1466461	2820	16498	19318
70	1463641	2852	16466	19318
71	1460789	2884	16434	19318
72	1457905	2917	16401	19318
73	1454988	2949	16369	19318
74	1452039	2983	16335	19318
75	1449056	3016	16302	19318
76	1446040	3050	16268	19318
77	1442990	3084	16234	19318
78	1439906	3119	16199	19318
79	1436787	3154	16164	19318
80	1433633	3190	16128	19318
81	1430443	3226	16092	19318
82	1427217	3262	16056	19318
83	1423955	3299	16019	19318

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84	1420656	3336	15982	19318
85	1417320	3373	15945	19318
86	1413947	3411	15907	19318
87	1410536	3449	15869	19318
88	1407087	3488	15830	19318
89	1403599	3528	15790	19318
90	1400071	3567	15751	19318
91	1396504	3607	15711	19318
92	1392897	3648	15670	19318
93	1389249	3689	15629	19318
94	1385560	3730	15588	19318
95	1381830	3772	15546	19318
96	1378058	3815	15503	19318
97	1374243	3858	15460	19318
98	1370385	3901	15417	19318
99	1366484	3945	15373	19318
100	1362539	3989	15329	19318
101	1358550	4034	15284	19318
102	1354516	4080	15238	19318
103	1350436	4126	15192	19318
104	1346310	4172	15146	19318
105	1342138	4219	15099	19318
106	1337919	4266	15052	19318
107	1333653	4314	15004	19318
108	1329339	4363	14955	19318
109	1324976	4412	14906	19318
110	1320564	4462	14856	19318
111	1316102	4512	14806	19318
112	1311590	4563	14755	19318

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113	1307027	4614	14704	19318
114	1302413	4666	14652	19318
115	1297747	4718	14600	19318
116	1293029	4771	14547	19318
117	1288258	4825	14493	19318
118	1283433	4879	14439	19318
119	1278554	4934	14384	19318
120	1273620	4990	14328	19318
121	1268630	5046	14272	19318
122	1263584	5103	14215	19318
123	1258481	5160	14158	19318
124	1253321	5218	14100	19318
125	1248103	5277	14041	19318
126	1242826	5336	13982	19318
127	1237490	5396	13922	19318
128	1232094	5457	13861	19318
129	1226637	5518	13800	19318
130	1221119	5580	13738	19318
131	1215539	5643	13675	19318
132	1209896	5707	13611	19318
133	1204189	5771	13547	19318
134	1198418	5836	13482	19318
135	1192582	5901	13417	19318
136	1186681	5968	13350	19318
137	1180713	6035	13283	19318
138	1174678	6103	13215	19318
139	1168575	6172	13146	19318
140	1162403	6241	13077	19318
141	1156162	6311	13007	19318

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142	1149851	6382	12936	19318
143	1143469	6454	12864	19318
144	1137015	6527	12791	19318
145	1130488	6600	12718	19318
146	1123888	6674	12644	19318
147	1117214	6749	12569	19318
148	1110465	6825	12493	19318
149	1103640	6902	12416	19318
150	1096738	6980	12338	19318
151	1089758	7058	12260	19318
152	1082700	7138	12180	19318
153	1075562	7218	12100	19318
154	1068344	7299	12019	19318
155	1061045	7381	11937	19318
156	1053664	7464	11854	19318
157	1046200	7548	11770	19318
158	1038652	7633	11685	19318
159	1031019	7719	11599	19318
160	1023300	7806	11512	19318
161	1015494	7894	11424	19318
162	1007600	7982	11336	19318
163	999618	8072	11246	19318
164	991546	8163	11155	19318
165	983383	8255	11063	19318
166	975128	8348	10970	19318
167	966780	8442	10876	19318
168	958338	8537	10781	19318
169	949801	8633	10685	19318
170	941168	8730	10588	19318

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171	932438	8828	10490	19318
172	923610	8927	10391	19318
173	914683	9028	10290	19318
174	905655	9129	10189	19318
175	896526	9232	10086	19318
176	887294	9336	9982	19318
177	877958	9441	9877	19318
178	868517	9547	9771	19318
179	858970	9655	9663	19318
180	849315	9763	9555	19318
181	839552	9873	9445	19318
182	829679	9984	9334	19318
183	819695	10096	9222	19318
184	809599	10210	9108	19318
185	799389	10325	8993	19318
186	789064	10441	8877	19318
187	778623	10558	8760	19318
188	768065	10677	8641	19318
189	757388	10797	8521	19318
190	746591	10919	8399	19318
191	735672	11042	8276	19318
192	724630	11166	8152	19318
193	713464	11292	8026	19318
194	702172	11419	7899	19318
195	690753	11547	7771	19318
196	679206	11677	7641	19318
197	667529	11808	7510	19318
198	655721	11941	7377	19318
199	643780	12075	7243	19318

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200	631705	12211	7107	19318
201	619494	12349	6969	19318
202	607145	12488	6830	19318
203	594657	12628	6690	19318
204	582029	12770	6548	19318
205	569259	12914	6404	19318
206	556345	13059	6259	19318
207	543286	13206	6112	19318
208	530080	13355	5963	19318
209	516725	13505	5813	19318
210	503220	13657	5661	19318
211	489563	13810	5508	19318
212	475753	13966	5352	19318
213	461787	14123	5195	19318
214	447664	14282	5036	19318
215	433382	14442	4876	19318
216	418940	14605	4713	19318
217	404335	14769	4549	19318
218	389566	14935	4383	19318
219	374631	15103	4215	19318
220	359528	15273	4045	19318
221	344255	15445	3873	19318
222	328810	15619	3699	19318
223	313191	15795	3523	19318
224	297396	15972	3346	19318
225	281424	16152	3166	19318
226	265272	16334	2984	19318
227	248938	16517	2801	19318
228	232421	16703	2615	19318

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BORROWER

MRS. MAYA MAHESH
GAIKWAD
CO-BORROWER1

229	215718	16891	2427	19318
230	198827	17081	2237	19318
231	181746	17273	2045	19318
232	164473	17468	1850	19318
233	147005	17664	1654	19318
234	129341	17863	1455	19318
235	111478	18064	1254	19318
236	93414	18267	1051	19318
237	75147	18473	845	19318
238	56674	18680	638	19318
239	37994	18891	427	19318
240	19103	19103	215	19318
241	0	0	0	19318

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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 on a contradiction between of 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 26 , New S No 361 2 and 357 , Street Name:Veda Park ,FloorNo:0Opposite ST Colony Amba Chowk,At kupwad Taluka Miraj District Sangli,Near Shiv Temple,SAGNLI,Maharashtra,416436**
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.19,318.00
(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:

- **Statement of Accounts**: Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- **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
- **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.
- **List of Documents:** Once the request is placed along with charges remitted at the branch , processing the request will take 7 working days.
- **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
- **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.
- **Loan Interest Certificate (Current FY)**: Once the request is placed, processing the request will take 7 working days.

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- **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. MAHESH KRISHNA GAIKWAD BORROWER	MRS. MAYA MAHESH GAIKWAD CO-BORROWER1