

Offer Cum Sanction Letter

Application No : MH/CHU/CHIL/A0000000459

Date : 11 Aug 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. VISHAL ANIL MAHADIK
Name of the Co-Applciant (s)	MRS. NAMRATA VISHAL MAHADIK
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	22B/1 AMBAVLE HOUSE , 0 , KINJALGHAR , MAHAD RAIGAD , Semiurban , Mahad , Maharashtra , India - 402301
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.16,74,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.18,880.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.19,753.00 (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.25,110.00 + Applicable taxes

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Life Insurance Premium	Rs.41,850.00 + Applicable taxes
Property Insurance Premium	Rs.33,480.00 + Applicable taxes
Property Address	NO :Flat No 501 FIFTH FLOOR , BUILDING NO 1 INDRAPRASTHA APARTMENT , Street Name:RAIGAD ROAD ,FloorNo:5NA,DASTURI NAKA,NEAR ADITYA NURSING HOME,Mahad,Maharashtra,402301
Sanction Conditions	Electricity Bill. Foreclosure letter. Indemnity bond . Interior quotation (F&F). List of documents. Loan Closure Proof. Mail confirmation from HR. OCR proof. Other loan -statement of account. Property Tax receipt. Signed ATS/ Sale Agreement. Structure Stability Certificate. Tenant KYC.

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APPROACH FOR GRADATION OF RISKS

The approach for gradation for risk is based on factors such as nature of loan, nature of asset being financed, risk profile of the borrower, borrower's profile which considers stability in earnings and employment, financial positions repayment capacity, borrower's other financial commitments, past repayment, tenure of the loan, associated operating cost parameters (depending on the ticket sizes of loans and geographic factors) and prevalent liquidity conditions, etc. Such information is gathered during the loan underwriting process based on the information provided by the borrower, credit reports, marketing intelligence and information gathered by field inspection of the borrower's premises. While deciding the interest rate and other charges, the rate offered by the Competitors in the market would also be taken into consideration.

The above sanction is subject to fulfilment of the following conditions:

1. Subject to Legal Clearance.
2. The rate of interest applicable to your loan is linked to HHF prime lending rate and a specified spread, both of which is determined by HHFL based on market conditions.
3. Fixed & Floating rate- you have opted for fixed & floating rate of interest; the current rate of interest shall be applicable for first 3 years from the date of sanction. Post 3 years, rate of interest shall change to floating and the revised rate shall be linked to the extant HHF-PLR.
4. Part or Full payment of loan- The borrower shall be liable to pay 2% of principal prepaid + Applicable taxes as prepayment charges, unless it is proven that the prepayment is from own sources during first 3 years.
5. Fulfillment of all conditions precedent as specified in facility agreement.
6. Payment of applicable charges as specified in the table above.
7. Customer Own Contribution to be completed, wherever applicable.
8. Company has the sole right to recall the sanction, on the following scenarios:
 - a. Concealment of material facts
 - b. Incorrect / Incomplete / misleading data submission
 - c. Breach of Conditions imposed in Sanction Letter, KFS, Other MITC, Facility Agreement, etc.
 - d. Any other exigency at the sole discretion of the company
9. Six Post-dated cheques /ECS/NACH from a nationalised bank.
10. We invite your attention to the terms and conditions given overleaf which forms part of this offer.

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

1. The Loan will be repayable in equated monthly instalments (EMIs). The EMIs would be paid to Hinduja Housing Finance Limited through Electronic clearing system (ECS/NACH) or post-dated cheques mode only.
2. The rate of Interest is subject to prospective revision in terms of the loan agreement to be executed and is subject to any higher rate that may be prevailing at any time during the tenure of the loan.
3. PRE-EMI interest is calculated at the rate at which the EMI has been calculated as stated aforesaid, and it shall be charged from the respective disbursement dates to date of commencement of EMI in respect of the amount disbursed.
4. The loan would be disbursed in lumpsum or in suitable instalments to be decided by Hinduja Housing Finance Limited considering the need and progress of construction or the improvement / extension work as the case may be, as determined by HHFL and not necessarily as per your agreement with the Seller.
5. The property being financed, must conform to the sanctioned plans and other legal / technical requirements to the satisfaction of HHFL.
6. The loan mentioned overleaf is related to the value of the property disclosed to HHFL by the applicant(s). Based on HHFL own scrutiny if it is found that the actual value of the property is lower than the value disclosed to HHFL by you, the loan would be reduced accordingly.
7. Verification of legal documents of the property being financed would be done by HHFL before disbursement of the loan, and the same must establish that the property has clear and marketable title, to the satisfaction of HHFL.
8. If required, HHFL may seek for additional security on its sole discretion at any stage. All requisite documentation for such security would need to be provided as and when asked by HHFL.
9. The loan amount to be disbursed has been fixed by HHFL based on purchase cost/Construction estimate. In the event of the cost actually incurred being less than the estimate given by you, HHFL reserves the right to suitably reduce the loan amount.
10. This offer is valid for 30 days from the date of this letter. This offer is extendable for another 30 days on the sole discretion of HHFL.
11. The disbursement of the loan is subject to execution of the loan agreement, demand promissory note, indemnities, undertakings, power of attorneys and such other documents as are incidental to the disbursal of the loan.
12. The amount of loan should be strictly used only for the purpose stated in the loan application and / or loan agreement (to be executed).
13. In case of self-construction cases where construction is not complete within six months, an additional rate of 5 % will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.
14. MODT/applicable charges for the mortgage creation to be done at your own cost.
15. Building Construction should be as per sanctioned plan and or Building Byelaws . Completion Certificate/Occupancy certificate to be obtained by the customer from the relevant Authority after completion of the Building/Structure wherever applicable and copy of the same to be submitted to HHFL, within loan tenure.

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KEY FACT STATEMENT (KFS)

The details mentioned in KFS is indicative and not exhaustive. The Loan shall be governed by the Loan Documents including the Sanction Letter, Other MITC and Facility agreement. In the event on a contradiction between of the terms and conditions set out herein and the Loan Documents, the terms and conditions of the Facility Agreement shall prevail.

Part 1: Interest rate and fees/charges

Application No.	MH/CHU/CHIL/A000000459
Date of issue of KFS	11-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.16,74,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	25 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	300 Months
Equated Monthly Instalment (EMI)	Rs.18,880.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.00% 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 %	0.80 %	13.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.18,880.00	300 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	19753.20	-	-
Insurance Charges	-	-	One time	118519.00

Annual Percentage Rate (APR) (%) :	14.33 %
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.16,74,000.00
2	Loan Term	300 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.18,880.00
	No. of EMIs	300
(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	13.00% 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. 3990000.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 19753.20
(b)	Payable to third-party routed through HHFL	Rs. 118519.00
7	Net disbursed amount	Rs. 1535727.80
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5664000.00
9	Annual Percentage Rate- Effective annualized interest rate	14.33 %
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	1674000	745	18135	18880
2	1673255	753	18127	18880
3	1672502	761	18119	18880
4	1671741	769	18111	18880
5	1670972	778	18102	18880
6	1670194	786	18094	18880
7	1669408	795	18085	18880
8	1668613	803	18077	18880
9	1667810	812	18068	18880
10	1666998	821	18059	18880
11	1666177	830	18050	18880
12	1665347	839	18041	18880
13	1664508	848	18032	18880
14	1663660	857	18023	18880
15	1662803	866	18014	18880
16	1661937	876	18004	18880
17	1661061	885	17995	18880
18	1660176	895	17985	18880
19	1659281	904	17976	18880
20	1658377	914	17966	18880
21	1657463	924	17956	18880
22	1656539	934	17946	18880
23	1655605	944	17936	18880
24	1654661	955	17925	18880
25	1653706	965	17915	18880

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26	1652741	975	17905	18880
27	1651766	986	17894	18880
28	1650780	997	17883	18880
29	1649783	1007	17873	18880
30	1648776	1018	17862	18880
31	1647758	1029	17851	18880
32	1646729	1040	17840	18880
33	1645689	1052	17828	18880
34	1644637	1063	17817	18880
35	1643574	1075	17805	18880
36	1642499	1086	17794	18880
37	1641413	1098	17782	18880
38	1640315	1110	17770	18880
39	1639205	1122	17758	18880
40	1638083	1134	17746	18880
41	1636949	1146	17734	18880
42	1635803	1159	17721	18880
43	1634644	1171	17709	18880
44	1633473	1184	17696	18880
45	1632289	1197	17683	18880
46	1631092	1210	17670	18880
47	1629882	1223	17657	18880
48	1628659	1236	17644	18880
49	1627423	1250	17630	18880
50	1626173	1263	17617	18880
51	1624910	1277	17603	18880
52	1623633	1291	17589	18880
53	1622342	1305	17575	18880
54	1621037	1319	17561	18880

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55	1619718	1333	17547	18880
56	1618385	1347	17533	18880
57	1617038	1362	17518	18880
58	1615676	1377	17503	18880
59	1614299	1392	17488	18880
60	1612907	1407	17473	18880
61	1611500	1422	17458	18880
62	1610078	1437	17443	18880
63	1608641	1453	17427	18880
64	1607188	1469	17411	18880
65	1605719	1485	17395	18880
66	1604234	1501	17379	18880
67	1602733	1517	17363	18880
68	1601216	1533	17347	18880
69	1599683	1550	17330	18880
70	1598133	1567	17313	18880
71	1596566	1584	17296	18880
72	1594982	1601	17279	18880
73	1593381	1618	17262	18880
74	1591763	1636	17244	18880
75	1590127	1654	17226	18880
76	1588473	1672	17208	18880
77	1586801	1690	17190	18880
78	1585111	1708	17172	18880
79	1583403	1726	17154	18880
80	1581677	1745	17135	18880
81	1579932	1764	17116	18880
82	1578168	1783	17097	18880
83	1576385	1802	17078	18880

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84	1574583	1822	17058	18880
85	1572761	1842	17038	18880
86	1570919	1862	17018	18880
87	1569057	1882	16998	18880
88	1567175	1902	16978	18880
89	1565273	1923	16957	18880
90	1563350	1944	16936	18880
91	1561406	1965	16915	18880
92	1559441	1986	16894	18880
93	1557455	2008	16872	18880
94	1555447	2029	16851	18880
95	1553418	2051	16829	18880
96	1551367	2074	16806	18880
97	1549293	2096	16784	18880
98	1547197	2119	16761	18880
99	1545078	2142	16738	18880
100	1542936	2165	16715	18880
101	1540771	2188	16692	18880
102	1538583	2212	16668	18880
103	1536371	2236	16644	18880
104	1534135	2260	16620	18880
105	1531875	2285	16595	18880
106	1529590	2309	16571	18880
107	1527281	2334	16546	18880
108	1524947	2360	16520	18880
109	1522587	2385	16495	18880
110	1520202	2411	16469	18880
111	1517791	2437	16443	18880
112	1515354	2464	16416	18880

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113	1512890	2490	16390	18880
114	1510400	2517	16363	18880
115	1507883	2545	16335	18880
116	1505338	2572	16308	18880
117	1502766	2600	16280	18880
118	1500166	2628	16252	18880
119	1497538	2657	16223	18880
120	1494881	2685	16195	18880
121	1492196	2715	16165	18880
122	1489481	2744	16136	18880
123	1486737	2774	16106	18880
124	1483963	2804	16076	18880
125	1481159	2834	16046	18880
126	1478325	2865	16015	18880
127	1475460	2896	15984	18880
128	1472564	2927	15953	18880
129	1469637	2959	15921	18880
130	1466678	2991	15889	18880
131	1463687	3023	15857	18880
132	1460664	3056	15824	18880
133	1457608	3089	15791	18880
134	1454519	3123	15757	18880
135	1451396	3157	15723	18880
136	1448239	3191	15689	18880
137	1445048	3225	15655	18880
138	1441823	3260	15620	18880
139	1438563	3296	15584	18880
140	1435267	3331	15549	18880
141	1431936	3367	15513	18880

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142	1428569	3404	15476	18880
143	1425165	3441	15439	18880
144	1421724	3478	15402	18880
145	1418246	3516	15364	18880
146	1414730	3554	15326	18880
147	1411176	3592	15288	18880
148	1407584	3631	15249	18880
149	1403953	3671	15209	18880
150	1400282	3710	15170	18880
151	1396572	3750	15130	18880
152	1392822	3791	15089	18880
153	1389031	3832	15048	18880
154	1385199	3874	15006	18880
155	1381325	3916	14964	18880
156	1377409	3958	14922	18880
157	1373451	4001	14879	18880
158	1369450	4044	14836	18880
159	1365406	4088	14792	18880
160	1361318	4132	14748	18880
161	1357186	4177	14703	18880
162	1353009	4222	14658	18880
163	1348787	4268	14612	18880
164	1344519	4314	14566	18880
165	1340205	4361	14519	18880
166	1335844	4408	14472	18880
167	1331436	4456	14424	18880
168	1326980	4504	14376	18880
169	1322476	4553	14327	18880
170	1317923	4603	14277	18880

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171	1313320	4652	14228	18880
172	1308668	4703	14177	18880
173	1303965	4754	14126	18880
174	1299211	4805	14075	18880
175	1294406	4857	14023	18880
176	1289549	4910	13970	18880
177	1284639	4963	13917	18880
178	1279676	5017	13863	18880
179	1274659	5071	13809	18880
180	1269588	5126	13754	18880
181	1264462	5182	13698	18880
182	1259280	5238	13642	18880
183	1254042	5295	13585	18880
184	1248747	5352	13528	18880
185	1243395	5410	13470	18880
186	1237985	5468	13412	18880
187	1232517	5528	13352	18880
188	1226989	5588	13292	18880
189	1221401	5648	13232	18880
190	1215753	5709	13171	18880
191	1210044	5771	13109	18880
192	1204273	5834	13046	18880
193	1198439	5897	12983	18880
194	1192542	5961	12919	18880
195	1186581	6025	12855	18880
196	1180556	6091	12789	18880
197	1174465	6157	12723	18880
198	1168308	6223	12657	18880
199	1162085	6291	12589	18880

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200	1155794	6359	12521	18880
201	1149435	6428	12452	18880
202	1143007	6497	12383	18880
203	1136510	6568	12312	18880
204	1129942	6639	12241	18880
205	1123303	6711	12169	18880
206	1116592	6784	12096	18880
207	1109808	6857	12023	18880
208	1102951	6931	11949	18880
209	1096020	7006	11874	18880
210	1089014	7082	11798	18880
211	1081932	7159	11721	18880
212	1074773	7237	11643	18880
213	1067536	7315	11565	18880
214	1060221	7394	11486	18880
215	1052827	7474	11406	18880
216	1045353	7555	11325	18880
217	1037798	7637	11243	18880
218	1030161	7720	11160	18880
219	1022441	7804	11076	18880
220	1014637	7888	10992	18880
221	1006749	7974	10906	18880
222	998775	8060	10820	18880
223	990715	8147	10733	18880
224	982568	8236	10644	18880
225	974332	8325	10555	18880
226	966007	8415	10465	18880
227	957592	8506	10374	18880
228	949086	8598	10282	18880

MR. VISHAL ANIL
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HINDUJA HOUSING FINANCE

229	940488	8691	10189	18880
230	931797	8786	10094	18880
231	923011	8881	9999	18880
232	914130	8977	9903	18880
233	905153	9074	9806	18880
234	896079	9172	9708	18880
235	886907	9272	9608	18880
236	877635	9372	9508	18880
237	868263	9474	9406	18880
238	858789	9576	9304	18880
239	849213	9680	9200	18880
240	839533	9785	9095	18880
241	829748	9891	8989	18880
242	819857	9998	8882	18880
243	809859	10107	8773	18880
244	799752	10216	8664	18880
245	789536	10327	8553	18880
246	779209	10439	8441	18880
247	768770	10552	8328	18880
248	758218	10666	8214	18880
249	747552	10782	8098	18880
250	736770	10898	7982	18880
251	725872	11016	7864	18880
252	714856	11136	7744	18880
253	703720	11256	7624	18880
254	692464	11378	7502	18880
255	681086	11502	7378	18880
256	669584	11626	7254	18880
257	657958	11752	7128	18880

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HINDUJA HOUSING FINANCE

258	646206	11879	7001	18880
259	634327	12008	6872	18880
260	622319	12138	6742	18880
261	610181	12270	6610	18880
262	597911	12403	6477	18880
263	585508	12537	6343	18880
264	572971	12673	6207	18880
265	560298	12810	6070	18880
266	547488	12949	5931	18880
267	534539	13089	5791	18880
268	521450	13231	5649	18880
269	508219	13374	5506	18880
270	494845	13519	5361	18880
271	481326	13666	5214	18880
272	467660	13814	5066	18880
273	453846	13963	4917	18880
274	439883	14115	4765	18880
275	425768	14268	4612	18880
276	411500	14422	4458	18880
277	397078	14578	4302	18880
278	382500	14736	4144	18880
279	367764	14896	3984	18880
280	352868	15057	3823	18880
281	337811	15220	3660	18880
282	322591	15385	3495	18880
283	307206	15552	3328	18880
284	291654	15720	3160	18880
285	275934	15891	2989	18880
286	260043	16063	2817	18880

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287	243980	16237	2643	18880
288	227743	16413	2467	18880
289	211330	16591	2289	18880
290	194739	16770	2110	18880
291	177969	16952	1928	18880
292	161017	17136	1744	18880
293	143881	17321	1559	18880
294	126560	17509	1371	18880
295	109051	17699	1181	18880
296	91352	17890	990	18880
297	73462	18084	796	18880
298	55378	18280	600	18880
299	37098	18478	402	18880
300	18620	18620	202	18880

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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 501 FIFTH FLOOR , BUILDING NO 1 INDRAPRASTHA APARTMENT , Street Name: RAIGAD ROAD , Floor No: 5NA, DASTURI NAKA, NEAR ADITYA NURSING HOME, Mahad, Maharashtra, 402301**
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.18,880.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	300 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. VISHAL ANIL
MAHADIK
BORROWER

MRS. NAMRATA VISHAL
MAHADIK
CO-BORROWER1