

Offer Cum Sanction Letter

Application No : MH/ARG/JALN/A000001270

Date : 12 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. AKASH HARIBHAU PHANGAL
Name of the Co-Applicant (s)	MR. HARIBHAU NAMDEV FANGAL MRS. GODAVARI HARI PHANGLE MR. RUTIK HARIBHU PHANGAL
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	PLOT NO E-06 , 0 , C/O SHRADHA CHEMICALS PVT LTD ADDI MIDC , PHASE 02 AURANGABAD RAOD JALNA 431203 MH , Urban , Jalna , Maharashtra , India - 431203
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.19,40,000.00
Term (in Years)	15 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	14.00% Per Annum
EMI Amount	Rs.25,836.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.22,892.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil

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CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.29,100.00 + Applicable taxes
Life Insurance Premium	Rs.48,500.00 + Applicable taxes
Property Insurance Premium	Rs.38,800.00 + Applicable taxes
Property Address	NO :Door No B , NA , Street Name:Chhatrapati Sambhajinagar Jalna Road ,FloorNo:0Plot No 37, 38, 39,CTS No 25226, 25227, 25228, At Chandanzira,Nearby Tata Motor Showroom,Jalna,Maharashtra,431203
Sanction Conditions	E bill/Utility bill . Proper Plot demarcation at site. Property Tax receipt. seller buyer pic in front of the property with selfie. Structure Stability Certificate.

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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/ARG/JALN/A000001270
Date of issue of KFS	12-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.19,40,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	15 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	180 Months
Equated Monthly Instalment (EMI)	Rs.25,836.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	14.00% 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 %	0.20 %	14.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.25,836.00	180 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	22892.00	-	-
Insurance Charges	-	-	One time	103014.00

Annual Percentage Rate (APR) (%):	15.36 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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Loan Interest certificate:	• NIL • NIL
• Loan Interest Certificate Current FY • Provisional Interest Certificate	
CERSAI charge for creation of Security interest	Rs.100 for a loan above Rs.5lakh and Rs.50 for loan upto Rs.5 lakh
Statement of Account	• NIL once every year • Rs. 750 + Applicable Taxes for every additional request
Change of repayment mode-PDC to PDC or ECS to ECS PDC/ECS to ACH/ NACH / ENACH	Rs. 500 + Applicable Taxes
EMI payment fee on account of non- submission of PDC/ECS (per transaction)/ ACH/NACH/ENACH	Rs. 300 + Applicable Taxes
Loan Pre-closure statement	Rs. 1,000 + Applicable Taxes
List of original Property Documents	Rs. 1,000 + Applicable Taxes
Photocopy of original Property Documents	Rs. 1,000 + Applicable Taxes
Login fees – Housing Loan (for login in amount > = Rs. 40 Lakhs)	Rs. 3,999/- part of processing fee (non-refundable)
Login fees – Housing Loan (for login in amount <Rs. 40 Lakhs)	Rs. 2,999/- part of processing fee (non-refundable)
Login fees – Non-Housing Loan	Rs. 3,999/- part of processing fee (non-refundable)
Expenses to cover incidental cost	Incidental charges and expenses are levied to cover the cost, charges, and other expenses as per actuals applicable on a case-to-case basis.
Stamping and Execution Charges	As per applicable State Laws and e-signing charges
Property subsequent visit charges	Rs. 500 + Applicable Taxes for every visit

*** Penal Charges**

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Company on a prospective basis and will be updated in the Company's website www.hindujahousingfinance.com

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Part 2: Other qualitative information

1. Clause of Loan agreement relating to engagement of recovery agents: 15.1
2. Clause of Loan agreement which details grievance redressal mechanism: Refer MITC Clause I
3. Phone number and email id of the nodal grievance redressal officer
 - Phone: 044-4294 7100
 - Email: grievance@hindujahousingfinance.com
4. Whether the loan is, or in future maybe, subject to transfer to other Regulated Entities or securitization: Yes
5. In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:

Name of the originating entity, along with its funding proportion	Name of the partner entity along with its proportion of funding	Blended rate of interest (in %)
NA	NA	NA

Note:

- This Key Fact Statement is valid for Thirty (30) days from date of issuance for the Borrower(s) / Co borrower (s) /Guarantor(s)) to agree to the terms of the loan.
- This Key Fact Statement (KFS) is not an offer of Credit. You will need to apply for the loan and meet our lending criteria before we can determine whether you are eligible for this loan.

ACKNOWLEDGEMENT:

I have been read out and explained the contents of KFS in the vernacular language known to me, being _____ and I have signed all of the said documents after having understood them completely and by signing the same I do hereby acknowledge and agree to abide by all the terms and conditions of all of the said documents and all clauses of the same.

(Signature or thumb impression of the
Borrower(s) / Co borrower(s) /Guarantor(s))

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.19,40,000.00
2	Loan Term	180 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.25,836.00
	No. of EMIs	180
(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	14.00% 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. 2710480.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 22892.00
(b)	Payable to third-party routed through HHFL	Rs. 103014.00
7	Net disbursed amount	Rs. 1814094.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 4650480.00
9	Annual Percentage Rate- Effective annualized interest rate	15.36 %
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	1940000	3203	22633	25836
2	1936797	3240	22596	25836
3	1933557	3278	22558	25836
4	1930279	3316	22520	25836
5	1926963	3355	22481	25836
6	1923608	3394	22442	25836
7	1920214	3434	22402	25836
8	1916780	3474	22362	25836
9	1913306	3514	22322	25836
10	1909792	3555	22281	25836
11	1906237	3597	22239	25836
12	1902640	3639	22197	25836
13	1899001	3681	22155	25836
14	1895320	3724	22112	25836
15	1891596	3767	22069	25836
16	1887829	3811	22025	25836
17	1884018	3856	21980	25836
18	1880162	3901	21935	25836
19	1876261	3946	21890	25836
20	1872315	3992	21844	25836
21	1868323	4039	21797	25836
22	1864284	4086	21750	25836
23	1860198	4134	21702	25836
24	1856064	4182	21654	25836
25	1851882	4231	21605	25836

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26	1847651	4280	21556	25836
27	1843371	4330	21506	25836
28	1839041	4381	21455	25836
29	1834660	4432	21404	25836
30	1830228	4483	21353	25836
31	1825745	4536	21300	25836
32	1821209	4589	21247	25836
33	1816620	4642	21194	25836
34	1811978	4696	21140	25836
35	1807282	4751	21085	25836
36	1802531	4806	21030	25836
37	1797725	4863	20973	25836
38	1792862	4919	20917	25836
39	1787943	4977	20859	25836
40	1782966	5035	20801	25836
41	1777931	5093	20743	25836
42	1772838	5153	20683	25836
43	1767685	5213	20623	25836
44	1762472	5274	20562	25836
45	1757198	5335	20501	25836
46	1751863	5398	20438	25836
47	1746465	5461	20375	25836
48	1741004	5524	20312	25836
49	1735480	5589	20247	25836
50	1729891	5654	20182	25836
51	1724237	5720	20116	25836
52	1718517	5787	20049	25836
53	1712730	5854	19982	25836
54	1706876	5922	19914	25836

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55	1700954	5992	19844	25836
56	1694962	6061	19775	25836
57	1688901	6132	19704	25836
58	1682769	6204	19632	25836
59	1676565	6276	19560	25836
60	1670289	6349	19487	25836
61	1663940	6423	19413	25836
62	1657517	6498	19338	25836
63	1651019	6574	19262	25836
64	1644445	6651	19185	25836
65	1637794	6728	19108	25836
66	1631066	6807	19029	25836
67	1624259	6886	18950	25836
68	1617373	6967	18869	25836
69	1610406	7048	18788	25836
70	1603358	7130	18706	25836
71	1596228	7213	18623	25836
72	1589015	7297	18539	25836
73	1581718	7383	18453	25836
74	1574335	7469	18367	25836
75	1566866	7556	18280	25836
76	1559310	7644	18192	25836
77	1551666	7733	18103	25836
78	1543933	7823	18013	25836
79	1536110	7915	17921	25836
80	1528195	8007	17829	25836
81	1520188	8100	17736	25836
82	1512088	8195	17641	25836
83	1503893	8291	17545	25836

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84	1495602	8387	17449	25836
85	1487215	8485	17351	25836
86	1478730	8584	17252	25836
87	1470146	8684	17152	25836
88	1461462	8786	17050	25836
89	1452676	8888	16948	25836
90	1443788	8992	16844	25836
91	1434796	9097	16739	25836
92	1425699	9203	16633	25836
93	1416496	9310	16526	25836
94	1407186	9419	16417	25836
95	1397767	9529	16307	25836
96	1388238	9640	16196	25836
97	1378598	9752	16084	25836
98	1368846	9866	15970	25836
99	1358980	9981	15855	25836
100	1348999	10098	15738	25836
101	1338901	10215	15621	25836
102	1328686	10335	15501	25836
103	1318351	10455	15381	25836
104	1307896	10577	15259	25836
105	1297319	10701	15135	25836
106	1286618	10825	15011	25836
107	1275793	10952	14884	25836
108	1264841	11080	14756	25836
109	1253761	11209	14627	25836
110	1242552	11340	14496	25836
111	1231212	11472	14364	25836
112	1219740	11606	14230	25836

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113	1208134	11741	14095	25836
114	1196393	11878	13958	25836
115	1184515	12017	13819	25836
116	1172498	12157	13679	25836
117	1160341	12299	13537	25836
118	1148042	12442	13394	25836
119	1135600	12587	13249	25836
120	1123013	12734	13102	25836
121	1110279	12883	12953	25836
122	1097396	13033	12803	25836
123	1084363	13185	12651	25836
124	1071178	13339	12497	25836
125	1057839	13495	12341	25836
126	1044344	13652	12184	25836
127	1030692	13811	12025	25836
128	1016881	13972	11864	25836
129	1002909	14135	11701	25836
130	988774	14300	11536	25836
131	974474	14467	11369	25836
132	960007	14636	11200	25836
133	945371	14807	11029	25836
134	930564	14979	10857	25836
135	915585	15154	10682	25836
136	900431	15331	10505	25836
137	885100	15510	10326	25836
138	869590	15691	10145	25836
139	853899	15874	9962	25836
140	838025	16059	9777	25836
141	821966	16246	9590	25836

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142	805720	16436	9400	25836
143	789284	16628	9208	25836
144	772656	16822	9014	25836
145	755834	17018	8818	25836
146	738816	17216	8620	25836
147	721600	17417	8419	25836
148	704183	17621	8215	25836
149	686562	17826	8010	25836
150	668736	18034	7802	25836
151	650702	18244	7592	25836
152	632458	18457	7379	25836
153	614001	18673	7163	25836
154	595328	18891	6945	25836
155	576437	19111	6725	25836
156	557326	19334	6502	25836
157	537992	19559	6277	25836
158	518433	19788	6048	25836
159	498645	20018	5818	25836
160	478627	20252	5584	25836
161	458375	20488	5348	25836
162	437887	20727	5109	25836
163	417160	20969	4867	25836
164	396191	21214	4622	25836
165	374977	21461	4375	25836
166	353516	21712	4124	25836
167	331804	21965	3871	25836
168	309839	22221	3615	25836
169	287618	22480	3356	25836
170	265138	22743	3093	25836

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MR. RUTIK
HARIBHU PHANGAL
CO-BORROWER3



HINDUJA HOUSING FINANCE

171	242395	23008	2828	25836
172	219387	23276	2560	25836
173	196111	23548	2288	25836
174	172563	23823	2013	25836
175	148740	24101	1735	25836
176	124639	24382	1454	25836
177	100257	24666	1170	25836
178	75591	24954	882	25836
179	50637	25245	591	25836
180	25392	25392	296	25836

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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 : Door No B , NA , Street Name: Chhatrapati Sambhajnagar Jalna Road , Floor No: 0 Plot No 37, 38, 39, CTS No 25226, 25227, 25228, At Chandanzira, Near by Tata Motor Showroom, Jalna, Maharashtra, 431203**
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.25,836.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	180 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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E) Brief procedure will be followed for Recovery of Overdue.

On occurrence of any event of default as mentioned in the Loan Documents ("Event of Default"), all outstanding amounts owed by the Borrower(s) to HHFL shall become payable forthwith and HHFL reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Documents including but not limited to charging Additional Interest for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by HHFL depending upon the circumstances of each case.

F) Statement of Accounts will be issued once in every financial year at no charges. Subsequent issuance of SOA will be chargeable as mentioned in fees & charges.

G) Date on which annual outstanding balance statement will be issued: 15th April

H) Customer Service

- a) **Visiting hours to Branch Office** - 10:30 AM to 4:30 PM from Monday to Friday & 10:30 AM to 1:30 PM on Saturdays. Branch Office remains closed on Sunday's and festival Holidays.
- b) **Contact Person at Branch** : Cluster Business / Operations Manager

Process for various requests:

- o **Statement of Accounts:** Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- o **Photocopy of the title documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 30 working days
- o **Return of original documents on closure/transfer of the Loan:** Within 30 days from the date of full repayment of loan account and NOC being generated. Process to be followed for return of original immovable property documents ("OTDs") to the legal heirs in case of the contingent event of sad demise of the Borrower(s) is available in the Company website.
- o **List of Documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days.
- o **Loan Part payment / Pre-closure statement:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days
- o **Swapping of Repayment Mode:** PDC to PDC / ECS to ECS / PDC/ECS to ACH/NACH/ENACH
 - Request placed in branches from 1st to 15th of the particular month, swapping of the new repayment mode will be processed and effected in system next following month.
 - Request placed between 15th to 31st of the month, swapping of the new repayment mode will be processed and effected in system from next-to-next month.
- o **Loan Interest Certificate (Current FY):** Once the request is placed, processing the request will take 7 working days.

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- o **Loan Provisional Certificate:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrower(s) can obtain the above-mentioned services from branch by providing loan account number and a valid KYC Proof which is mandatory.

For any assistance on your loan account, please write to customercare@hindujahousingfinance.com

I)Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Managers/ Branch Operations Manager /Area Heads/ Regional Heads/ Zonal Heads at the respective branches. A Complaint Register is also made available at our branches for the Customers to record their complaint in writing. In case the customer does not receive response from the branch within 15 days or is dissatisfied the customers may approach the Grievance Redressal Officer as per the details furnished.

Grievance Redressal Officer, No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015.

Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

In case, the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach the Complaint Redressal Cell of National Housing Bank by lodging a complaint through online mode at <https://grids.nhbonline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110003.

J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

"WE HAVE RECEIVED COPY OF OTHER MITC & FACILITY AGREEMENT"

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