

Offer Cum Sanction Letter

Application No : MH/SLP/SLPR/A000001914

Date : 28 May 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	MS. NAFEESA KAZI
Name of the Co-Applicant (s)	MRS. RAYEESA ABDUL RAUF KAZI MR. JAMEER GAFUR SHAIKH
Name of the Guarantor / PoA (if applicable)	MR. JAMEER GAFUR SHAIKH
Address of the Applicant	ROHIDAS NAGAR MOHOL , ROHIDAS NAGAR MOHOL PO MOHOL DIST SOLAPUR , ROHIDAS NAGAR MOHOL PO MOHOL DIST SOLAPUR , ROHIDAS NAGAR MOHOL , Urban , Mohol , Maharashtra , India - 413213
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.16,00,000.00
Term (in Years)	16 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.19,307.00
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

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Health Insurance Premium	Rs.24,000.00 + Applicable taxes
Life Insurance Premium	Rs.40,000.00 + Applicable taxes
Property Insurance Premium	Rs.32,000.00 + Applicable taxes
Property Address	NO :Flat No 101 1st Floor , Falcon Heights, Plot No 165, Old Sr No 364/A/1/1 , Street Name:New RTO Road, Vijapur Road ,FloorNo:1Vijay Deshmukh Nagar,Nehru Nagar,Near Disha Residency, Taluka North Solapur,Solapur,Maharashtra,413004
Sanction Conditions	

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/SLP/SLPR/A000001914
Date of issue of KFS	28-05-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.16,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	16 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	192 Months
Equated Monthly Instalment (EMI)	Rs.19,307.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.19,307.00	192 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	75520.00

Annual Percentage Rate (APR) (%):	13.63 %
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	192 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.19,307.00
	No. of EMIs	192
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	12.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 2106944.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 18880.00
(b)	Payable to third-party routed through HHFL	Rs. 75520.00
7	Net disbursed amount	Rs. 1505600.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3706944.00
9	Annual Percentage Rate- Effective annualized interest rate	13.63 %
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	2640	16667	19307
2	1597360	2668	16639	19307
3	1594692	2696	16611	19307
4	1591996	2724	16583	19307
5	1589272	2752	16555	19307
6	1586520	2781	16526	19307
7	1583739	2810	16497	19307
8	1580929	2839	16468	19307
9	1578090	2869	16438	19307
10	1575221	2898	16409	19307
11	1572323	2929	16378	19307
12	1569394	2959	16348	19307
13	1566435	2990	16317	19307
14	1563445	3021	16286	19307
15	1560424	3053	16254	19307
16	1557371	3084	16223	19307
17	1554287	3117	16190	19307
18	1551170	3149	16158	19307
19	1548021	3182	16125	19307
20	1544839	3215	16092	19307
21	1541624	3248	16059	19307
22	1538376	3282	16025	19307
23	1535094	3316	15991	19307
24	1531778	3351	15956	19307
25	1528427	3386	15921	19307

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26	1525041	3421	15886	19307
27	1521620	3457	15850	19307
28	1518163	3493	15814	19307
29	1514670	3529	15778	19307
30	1511141	3566	15741	19307
31	1507575	3603	15704	19307
32	1503972	3641	15666	19307
33	1500331	3679	15628	19307
34	1496652	3717	15590	19307
35	1492935	3756	15551	19307
36	1489179	3795	15512	19307
37	1485384	3834	15473	19307
38	1481550	3874	15433	19307
39	1477676	3915	15392	19307
40	1473761	3955	15352	19307
41	1469806	3997	15310	19307
42	1465809	4038	15269	19307
43	1461771	4080	15227	19307
44	1457691	4123	15184	19307
45	1453568	4166	15141	19307
46	1449402	4209	15098	19307
47	1445193	4253	15054	19307
48	1440940	4297	15010	19307
49	1436643	4342	14965	19307
50	1432301	4387	14920	19307
51	1427914	4433	14874	19307
52	1423481	4479	14828	19307
53	1419002	4526	14781	19307
54	1414476	4573	14734	19307

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55	1409903	4621	14686	19307
56	1405282	4669	14638	19307
57	1400613	4717	14590	19307
58	1395896	4766	14541	19307
59	1391130	4816	14491	19307
60	1386314	4866	14441	19307
61	1381448	4917	14390	19307
62	1376531	4968	14339	19307
63	1371563	5020	14287	19307
64	1366543	5072	14235	19307
65	1361471	5125	14182	19307
66	1356346	5178	14129	19307
67	1351168	5232	14075	19307
68	1345936	5287	14020	19307
69	1340649	5342	13965	19307
70	1335307	5398	13909	19307
71	1329909	5454	13853	19307
72	1324455	5511	13796	19307
73	1318944	5568	13739	19307
74	1313376	5626	13681	19307
75	1307750	5685	13622	19307
76	1302065	5744	13563	19307
77	1296321	5804	13503	19307
78	1290517	5864	13443	19307
79	1284653	5925	13382	19307
80	1278728	5987	13320	19307
81	1272741	6049	13258	19307
82	1266692	6112	13195	19307
83	1260580	6176	13131	19307

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84	1254404	6240	13067	19307
85	1248164	6305	13002	19307
86	1241859	6371	12936	19307
87	1235488	6437	12870	19307
88	1229051	6504	12803	19307
89	1222547	6572	12735	19307
90	1215975	6641	12666	19307
91	1209334	6710	12597	19307
92	1202624	6780	12527	19307
93	1195844	6850	12457	19307
94	1188994	6922	12385	19307
95	1182072	6994	12313	19307
96	1175078	7067	12240	19307
97	1168011	7140	12167	19307
98	1160871	7215	12092	19307
99	1153656	7290	12017	19307
100	1146366	7366	11941	19307
101	1139000	7442	11865	19307
102	1131558	7520	11787	19307
103	1124038	7598	11709	19307
104	1116440	7677	11630	19307
105	1108763	7757	11550	19307
106	1101006	7838	11469	19307
107	1093168	7920	11387	19307
108	1085248	8002	11305	19307
109	1077246	8086	11221	19307
110	1069160	8170	11137	19307
111	1060990	8255	11052	19307
112	1052735	8341	10966	19307

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113	1044394	8428	10879	19307
114	1035966	8516	10791	19307
115	1027450	8604	10703	19307
116	1018846	8694	10613	19307
117	1010152	8785	10522	19307
118	1001367	8876	10431	19307
119	992491	8969	10338	19307
120	983522	9062	10245	19307
121	974460	9156	10151	19307
122	965304	9252	10055	19307
123	956052	9348	9959	19307
124	946704	9446	9861	19307
125	937258	9544	9763	19307
126	927714	9643	9664	19307
127	918071	9744	9563	19307
128	908327	9845	9462	19307
129	898482	9948	9359	19307
130	888534	10051	9256	19307
131	878483	10156	9151	19307
132	868327	10262	9045	19307
133	858065	10369	8938	19307
134	847696	10477	8830	19307
135	837219	10586	8721	19307
136	826633	10696	8611	19307
137	815937	10808	8499	19307
138	805129	10920	8387	19307
139	794209	11034	8273	19307
140	783175	11149	8158	19307
141	772026	11265	8042	19307

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142	760761	11382	7925	19307
143	749379	11501	7806	19307
144	737878	11621	7686	19307
145	726257	11742	7565	19307
146	714515	11864	7443	19307
147	702651	11988	7319	19307
148	690663	12113	7194	19307
149	678550	12239	7068	19307
150	666311	12366	6941	19307
151	653945	12495	6812	19307
152	641450	12625	6682	19307
153	628825	12757	6550	19307
154	616068	12890	6417	19307
155	603178	13024	6283	19307
156	590154	13160	6147	19307
157	576994	13297	6010	19307
158	563697	13435	5872	19307
159	550262	13575	5732	19307
160	536687	13717	5590	19307
161	522970	13859	5448	19307
162	509111	14004	5303	19307
163	495107	14150	5157	19307
164	480957	14297	5010	19307
165	466660	14446	4861	19307
166	452214	14596	4711	19307
167	437618	14748	4559	19307
168	422870	14902	4405	19307
169	407968	15057	4250	19307
170	392911	15214	4093	19307

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171	377697	15373	3934	19307
172	362324	15533	3774	19307
173	346791	15695	3612	19307
174	331096	15858	3449	19307
175	315238	16023	3284	19307
176	299215	16190	3117	19307
177	283025	16359	2948	19307
178	266666	16529	2778	19307
179	250137	16701	2606	19307
180	233436	16875	2432	19307
181	216561	17051	2256	19307
182	199510	17229	2078	19307
183	182281	17408	1899	19307
184	164873	17590	1717	19307
185	147283	17773	1534	19307
186	129510	17958	1349	19307
187	111552	18145	1162	19307
188	93407	18334	973	19307
189	75073	18525	782	19307
190	56548	18718	589	19307
191	37830	18913	394	19307
192	18917	18917	197	19307

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RAUF KAZI
CO-BORROWER1

MR. JAMEER GAFUR
SHAIKH
GUARANTOR

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 101 1st Floor , Falcon Heights, Plot No 165, Old Sr No 364/A/1/1 , Street Name: New RTO Road, Vijapur Road , Floor No: 1 Vijay Deshmukh Nagar, Nehru Nagar, Near Disha Residency, Taluka North Solapur, Solapur, Maharashtra, 413004**
2. Name of the Guarantor(s) if any: **MR. JAMEER GAFUR SHAIKH**
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.19,307.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	192 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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