

Offer Cum Sanction Letter

Application No : MH/ARG/JALN/A000001188

Date : 23 Jul 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. YASH BHAGAT
Name of the Co-Applclicant (s)	MR. HARISCHANDRA BHIKULALJI BHAGAT MRS. RENUKABAI HARICHANDRA BHAGAT MR. VINOD HARISHCHANDRA BHAGAT
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	ALNKAR TOKIJ JALNA , JALNA , ALNKAR TOKIJ KHADAK PURA JALNA , PO JALNA DIST JALNA , Semiurban , Jalna , Maharashtra , India - 431203
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.40,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.46,863.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.47,200.00 (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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HINDUJA HOUSING FINANCE

Health Insurance Premium	Rs.60,000.00 + Applicable taxes
Life Insurance Premium	Rs.1,00,000.00 + Applicable taxes
Property Insurance Premium	Rs.80,000.00 + Applicable taxes
Property Address	NO :Plot No 2-12-18 , Bhagat Nivas , Street Name:Mahatma Ghandi Road ,FloorNo:0CTS No 6627, Malmatta No 923/966,Sheet No 37, At Jindal Market,Nearby Bhaskar Hospital,Jalna,Maharashtra,431203
Sanction Conditions	E bill/Utility bill . Property Tax receipt. seller buyer pic in front of the property with selfie. Vacant property for Resale case.

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APPROACH FOR GRADATION OF RISKS

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

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

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

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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 of a contradiction between 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/A000001188
Date of issue of KFS	23-07-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.40,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.46,863.00
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.46,863.00	240 Months

Fee and Other Charges:

Description of Fees/Charges	Payable to HHFL		Payable to Third Party	
	One time/Recurring	Amount (in ₹)	One time/ Recurring	Amount (in ₹)
Processing Fees	One time	47200.00	-	-
Insurance Charges	-	-	One time	283200.00

Annual Percentage Rate (APR) (%) :	14.46 %
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.40,00,000.00
2	Loan Term	240 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.46,863.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	13.00% 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. 7247120.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 47200.00
(b)	Payable to third-party routed through HHFL	Rs. 283200.00
7	Net disbursed amount	Rs. 3669600.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 11247120.00
9	Annual Percentage Rate- Effective annualized interest rate	14.46 %
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	4000000	3530	43333	46863
2	3996470	3568	43295	46863
3	3992902	3607	43256	46863
4	3989295	3646	43217	46863
5	3985649	3685	43178	46863
6	3981964	3725	43138	46863
7	3978239	3765	43098	46863
8	3974474	3806	43057	46863
9	3970668	3847	43016	46863
10	3966821	3889	42974	46863
11	3962932	3931	42932	46863
12	3959001	3974	42889	46863
13	3955027	4017	42846	46863
14	3951010	4060	42803	46863
15	3946950	4104	42759	46863
16	3942846	4149	42714	46863
17	3938697	4194	42669	46863
18	3934503	4239	42624	46863
19	3930264	4285	42578	46863
20	3925979	4332	42531	46863
21	3921647	4378	42485	46863
22	3917269	4426	42437	46863
23	3912843	4474	42389	46863
24	3908369	4522	42341	46863
25	3903847	4571	42292	46863

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26	3899276	4621	42242	46863
27	3894655	4671	42192	46863
28	3889984	4722	42141	46863
29	3885262	4773	42090	46863
30	3880489	4824	42039	46863
31	3875665	4877	41986	46863
32	3870788	4929	41934	46863
33	3865859	4983	41880	46863
34	3860876	5037	41826	46863
35	3855839	5091	41772	46863
36	3850748	5147	41716	46863
37	3845601	5202	41661	46863
38	3840399	5259	41604	46863
39	3835140	5316	41547	46863
40	3829824	5373	41490	46863
41	3824451	5431	41432	46863
42	3819020	5490	41373	46863
43	3813530	5550	41313	46863
44	3807980	5610	41253	46863
45	3802370	5671	41192	46863
46	3796699	5732	41131	46863
47	3790967	5794	41069	46863
48	3785173	5857	41006	46863
49	3779316	5920	40943	46863
50	3773396	5985	40878	46863
51	3767411	6049	40814	46863
52	3761362	6115	40748	46863
53	3755247	6181	40682	46863
54	3749066	6248	40615	46863

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55	3742818	6316	40547	46863
56	3736502	6384	40479	46863
57	3730118	6453	40410	46863
58	3723665	6523	40340	46863
59	3717142	6594	40269	46863
60	3710548	6665	40198	46863
61	3703883	6738	40125	46863
62	3697145	6811	40052	46863
63	3690334	6884	39979	46863
64	3683450	6959	39904	46863
65	3676491	7034	39829	46863
66	3669457	7111	39752	46863
67	3662346	7188	39675	46863
68	3655158	7265	39598	46863
69	3647893	7344	39519	46863
70	3640549	7424	39439	46863
71	3633125	7504	39359	46863
72	3625621	7585	39278	46863
73	3618036	7668	39195	46863
74	3610368	7751	39112	46863
75	3602617	7835	39028	46863
76	3594782	7920	38943	46863
77	3586862	8005	38858	46863
78	3578857	8092	38771	46863
79	3570765	8180	38683	46863
80	3562585	8268	38595	46863
81	3554317	8358	38505	46863
82	3545959	8448	38415	46863
83	3537511	8540	38323	46863

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84	3528971	8632	38231	46863
85	3520339	8726	38137	46863
86	3511613	8821	38042	46863
87	3502792	8916	37947	46863
88	3493876	9013	37850	46863
89	3484863	9110	37753	46863
90	3475753	9209	37654	46863
91	3466544	9309	37554	46863
92	3457235	9410	37453	46863
93	3447825	9512	37351	46863
94	3438313	9615	37248	46863
95	3428698	9719	37144	46863
96	3418979	9824	37039	46863
97	3409155	9930	36933	46863
98	3399225	10038	36825	46863
99	3389187	10147	36716	46863
100	3379040	10257	36606	46863
101	3368783	10368	36495	46863
102	3358415	10480	36383	46863
103	3347935	10594	36269	46863
104	3337341	10708	36155	46863
105	3326633	10824	36039	46863
106	3315809	10942	35921	46863
107	3304867	11060	35803	46863
108	3293807	11180	35683	46863
109	3282627	11301	35562	46863
110	3271326	11424	35439	46863
111	3259902	11547	35316	46863
112	3248355	11672	35191	46863

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113	3236683	11799	35064	46863
114	3224884	11927	34936	46863
115	3212957	12056	34807	46863
116	3200901	12187	34676	46863
117	3188714	12319	34544	46863
118	3176395	12452	34411	46863
119	3163943	12587	34276	46863
120	3151356	12723	34140	46863
121	3138633	12861	34002	46863
122	3125772	13000	33863	46863
123	3112772	13141	33722	46863
124	3099631	13284	33579	46863
125	3086347	13428	33435	46863
126	3072919	13573	33290	46863
127	3059346	13720	33143	46863
128	3045626	13869	32994	46863
129	3031757	14019	32844	46863
130	3017738	14171	32692	46863
131	3003567	14324	32539	46863
132	2989243	14480	32383	46863
133	2974763	14636	32227	46863
134	2960127	14795	32068	46863
135	2945332	14955	31908	46863
136	2930377	15117	31746	46863
137	2915260	15281	31582	46863
138	2899979	15447	31416	46863
139	2884532	15614	31249	46863
140	2868918	15783	31080	46863
141	2853135	15954	30909	46863

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142	2837181	16127	30736	46863
143	2821054	16302	30561	46863
144	2804752	16478	30385	46863
145	2788274	16657	30206	46863
146	2771617	16837	30026	46863
147	2754780	17020	29843	46863
148	2737760	17204	29659	46863
149	2720556	17390	29473	46863
150	2703166	17579	29284	46863
151	2685587	17769	29094	46863
152	2667818	17962	28901	46863
153	2649856	18156	28707	46863
154	2631700	18353	28510	46863
155	2613347	18552	28311	46863
156	2594795	18753	28110	46863
157	2576042	18956	27907	46863
158	2557086	19161	27702	46863
159	2537925	19369	27494	46863
160	2518556	19579	27284	46863
161	2498977	19791	27072	46863
162	2479186	20005	26858	46863
163	2459181	20222	26641	46863
164	2438959	20441	26422	46863
165	2418518	20662	26201	46863
166	2397856	20886	25977	46863
167	2376970	21112	25751	46863
168	2355858	21341	25522	46863
169	2334517	21572	25291	46863
170	2312945	21806	25057	46863

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BHAGAT
CO-BORROWER2

MR. VINOD
HARISHCHANDRA
BHAGAT
CO-BORROWER3



HINDUJA HOUSING FINANCE

171	2291139	22042	24821	46863
172	2269097	22281	24582	46863
173	2246816	22522	24341	46863
174	2224294	22766	24097	46863
175	2201528	23013	23850	46863
176	2178515	23262	23601	46863
177	2155253	23514	23349	46863
178	2131739	23769	23094	46863
179	2107970	24027	22836	46863
180	2083943	24287	22576	46863
181	2059656	24550	22313	46863
182	2035106	24816	22047	46863
183	2010290	25085	21778	46863
184	1985205	25357	21506	46863
185	1959848	25631	21232	46863
186	1934217	25909	20954	46863
187	1908308	26190	20673	46863
188	1882118	26473	20390	46863
189	1855645	26760	20103	46863
190	1828885	27050	19813	46863
191	1801835	27343	19520	46863
192	1774492	27639	19224	46863
193	1746853	27939	18924	46863
194	1718914	28241	18622	46863
195	1690673	28547	18316	46863
196	1662126	28857	18006	46863
197	1633269	29169	17694	46863
198	1604100	29485	17378	46863
199	1574615	29805	17058	46863

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HINDUJA HOUSING FINANCE

200	1544810	30128	16735	46863
201	1514682	30454	16409	46863
202	1484228	30784	16079	46863
203	1453444	31117	15746	46863
204	1422327	31454	15409	46863
205	1390873	31795	15068	46863
206	1359078	32140	14723	46863
207	1326938	32488	14375	46863
208	1294450	32840	14023	46863
209	1261610	33196	13667	46863
210	1228414	33555	13308	46863
211	1194859	33919	12944	46863
212	1160940	34286	12577	46863
213	1126654	34658	12205	46863
214	1091996	35033	11830	46863
215	1056963	35413	11450	46863
216	1021550	35796	11067	46863
217	985754	36184	10679	46863
218	949570	36576	10287	46863
219	912994	36972	9891	46863
220	876022	37373	9490	46863
221	838649	37778	9085	46863
222	800871	38187	8676	46863
223	762684	38601	8262	46863
224	724083	39019	7844	46863
225	685064	39441	7422	46863
226	645623	39869	6994	46863
227	605754	40301	6562	46863
228	565453	40737	6126	46863

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HINDUJA HOUSING FINANCE

229	524716	41179	5684	46863
230	483537	41625	5238	46863
231	441912	42076	4787	46863
232	399836	42531	4332	46863
233	357305	42992	3871	46863
234	314313	43458	3405	46863
235	270855	43929	2934	46863
236	226926	44405	2458	46863
237	182521	44886	1977	46863
238	137635	45372	1491	46863
239	92263	45863	1000	46863
240	46400	46360	503	46863
241	40	40	0	46863

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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 : Plot No 2-12-18 , Bhagat Nivas , Street Name: Mahatma Gandhi Road , Floor No: 0CTS No 6627, Malmatta No 923/966, Sheet No 37, At Jindal Market, Nearby Bhaskar Hospital, 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.46,863.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	240 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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

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

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

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

H) Customer Service

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

Process for various requests:

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

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

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

I)Grievance Redressal:

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

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

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

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

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

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

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

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