

Offer Cum Sanction Letter

Application No : MH/SLP/SLPR/A000001952

Date : 20 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. SIDDHESHWAR VILAS BHOSALE
Name of the Co-Applicant (s)	MRS. SONALI SIDDHESHWAR BHOSALE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	69/2/B/45 , YOGIRAJ NAGAR , 69/2/B/45 YOGIRAJ NAGAR PANDHARPUR SOLAPUR TAKLI , MAHARASHTRA , Semiurban , Pandharpur , Maharashtra , India - 413304
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.14,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	11.00% Per Annum
EMI Amount	Rs.14,451.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.16,520.00 (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.21,000.00 + Applicable taxes
Life Insurance Premium	Rs.35,000.00 + Applicable taxes
Property Insurance Premium	Rs.28,000.00 + Applicable taxes
Property Address	NO :Plot No 45 East Part , NA , Street Name:Takli - Pandharpur Road ,FloorNo:0NA,Yogiraj Nagar,Behind Hotel Angan, Taluka Pandharpur,Solapur,Maharashtra,413304
Sanction Conditions	Loan Closure Proof. Property Tax receipt. seller buyer pic in front of the property with selfie.

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/A000001952
Date of issue of KFS	20-07-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.14,00,000.00
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.14,451.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	11.00% 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 %	2.80 %	11.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.14,451.00	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	16520.00	-	-
Insurance Charges	-	-	One time	66080.00

Annual Percentage Rate (APR) (%):	11.94 %
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.14,00,000.00
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.14,451.00
	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	11.00% 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. 2068240.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 16520.00
(b)	Payable to third-party routed through HHFL	Rs. 66080.00
7	Net disbursed amount	Rs. 1317400.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3468240.00
9	Annual Percentage Rate- Effective annualized interest rate	11.94 %
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	1400000	1618	12833	14451
2	1398382	1632	12819	14451
3	1396750	1647	12804	14451
4	1395103	1663	12788	14451
5	1393440	1678	12773	14451
6	1391762	1693	12758	14451
7	1390069	1709	12742	14451
8	1388360	1724	12727	14451
9	1386636	1740	12711	14451
10	1384896	1756	12695	14451
11	1383140	1772	12679	14451
12	1381368	1788	12663	14451
13	1379580	1805	12646	14451
14	1377775	1821	12630	14451
15	1375954	1838	12613	14451
16	1374116	1855	12596	14451
17	1372261	1872	12579	14451
18	1370389	1889	12562	14451
19	1368500	1906	12545	14451
20	1366594	1924	12527	14451
21	1364670	1942	12509	14451
22	1362728	1959	12492	14451
23	1360769	1977	12474	14451
24	1358792	1995	12456	14451
25	1356797	2014	12437	14451

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26	1354783	2032	12419	14451
27	1352751	2051	12400	14451
28	1350700	2070	12381	14451
29	1348630	2089	12362	14451
30	1346541	2108	12343	14451
31	1344433	2127	12324	14451
32	1342306	2147	12304	14451
33	1340159	2166	12285	14451
34	1337993	2186	12265	14451
35	1335807	2206	12245	14451
36	1333601	2226	12225	14451
37	1331375	2247	12204	14451
38	1329128	2267	12184	14451
39	1326861	2288	12163	14451
40	1324573	2309	12142	14451
41	1322264	2330	12121	14451
42	1319934	2352	12099	14451
43	1317582	2373	12078	14451
44	1315209	2395	12056	14451
45	1312814	2417	12034	14451
46	1310397	2439	12012	14451
47	1307958	2461	11990	14451
48	1305497	2484	11967	14451
49	1303013	2507	11944	14451
50	1300506	2530	11921	14451
51	1297976	2553	11898	14451
52	1295423	2576	11875	14451
53	1292847	2600	11851	14451
54	1290247	2624	11827	14451

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55	1287623	2648	11803	14451
56	1284975	2672	11779	14451
57	1282303	2697	11754	14451
58	1279606	2721	11730	14451
59	1276885	2746	11705	14451
60	1274139	2771	11680	14451
61	1271368	2797	11654	14451
62	1268571	2822	11629	14451
63	1265749	2848	11603	14451
64	1262901	2874	11577	14451
65	1260027	2901	11550	14451
66	1257126	2927	11524	14451
67	1254199	2954	11497	14451
68	1251245	2981	11470	14451
69	1248264	3009	11442	14451
70	1245255	3036	11415	14451
71	1242219	3064	11387	14451
72	1239155	3092	11359	14451
73	1236063	3120	11331	14451
74	1232943	3149	11302	14451
75	1229794	3178	11273	14451
76	1226616	3207	11244	14451
77	1223409	3236	11215	14451
78	1220173	3266	11185	14451
79	1216907	3296	11155	14451
80	1213611	3326	11125	14451
81	1210285	3357	11094	14451
82	1206928	3387	11064	14451
83	1203541	3419	11032	14451

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84	1200122	3450	11001	14451
85	1196672	3482	10969	14451
86	1193190	3513	10938	14451
87	1189677	3546	10905	14451
88	1186131	3578	10873	14451
89	1182553	3611	10840	14451
90	1178942	3644	10807	14451
91	1175298	3677	10774	14451
92	1171621	3711	10740	14451
93	1167910	3745	10706	14451
94	1164165	3779	10672	14451
95	1160386	3814	10637	14451
96	1156572	3849	10602	14451
97	1152723	3884	10567	14451
98	1148839	3920	10531	14451
99	1144919	3956	10495	14451
100	1140963	3992	10459	14451
101	1136971	4029	10422	14451
102	1132942	4066	10385	14451
103	1128876	4103	10348	14451
104	1124773	4141	10310	14451
105	1120632	4179	10272	14451
106	1116453	4217	10234	14451
107	1112236	4256	10195	14451
108	1107980	4295	10156	14451
109	1103685	4334	10117	14451
110	1099351	4374	10077	14451
111	1094977	4414	10037	14451
112	1090563	4454	9997	14451

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113	1086109	4495	9956	14451
114	1081614	4536	9915	14451
115	1077078	4578	9873	14451
116	1072500	4620	9831	14451
117	1067880	4662	9789	14451
118	1063218	4705	9746	14451
119	1058513	4748	9703	14451
120	1053765	4791	9660	14451
121	1048974	4835	9616	14451
122	1044139	4880	9571	14451
123	1039259	4924	9527	14451
124	1034335	4970	9481	14451
125	1029365	5015	9436	14451
126	1024350	5061	9390	14451
127	1019289	5108	9343	14451
128	1014181	5154	9297	14451
129	1009027	5202	9249	14451
130	1003825	5249	9202	14451
131	998576	5297	9154	14451
132	993279	5346	9105	14451
133	987933	5395	9056	14451
134	982538	5444	9007	14451
135	977094	5494	8957	14451
136	971600	5545	8906	14451
137	966055	5595	8856	14451
138	960460	5647	8804	14451
139	954813	5699	8752	14451
140	949114	5751	8700	14451
141	943363	5804	8647	14451

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142	937559	5857	8594	14451
143	931702	5910	8541	14451
144	925792	5965	8486	14451
145	919827	6019	8432	14451
146	913808	6074	8377	14451
147	907734	6130	8321	14451
148	901604	6186	8265	14451
149	895418	6243	8208	14451
150	889175	6300	8151	14451
151	882875	6358	8093	14451
152	876517	6416	8035	14451
153	870101	6475	7976	14451
154	863626	6534	7917	14451
155	857092	6594	7857	14451
156	850498	6655	7796	14451
157	843843	6716	7735	14451
158	837127	6777	7674	14451
159	830350	6839	7612	14451
160	823511	6902	7549	14451
161	816609	6965	7486	14451
162	809644	7029	7422	14451
163	802615	7094	7357	14451
164	795521	7159	7292	14451
165	788362	7224	7227	14451
166	781138	7291	7160	14451
167	773847	7357	7094	14451
168	766490	7425	7026	14451
169	759065	7493	6958	14451
170	751572	7562	6889	14451

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171	744010	7631	6820	14451
172	736379	7701	6750	14451
173	728678	7771	6680	14451
174	720907	7843	6608	14451
175	713064	7915	6536	14451
176	705149	7987	6464	14451
177	697162	8060	6391	14451
178	689102	8134	6317	14451
179	680968	8209	6242	14451
180	672759	8284	6167	14451
181	664475	8360	6091	14451
182	656115	8437	6014	14451
183	647678	8514	5937	14451
184	639164	8592	5859	14451
185	630572	8671	5780	14451
186	621901	8750	5701	14451
187	613151	8830	5621	14451
188	604321	8911	5540	14451
189	595410	8993	5458	14451
190	586417	9076	5375	14451
191	577341	9159	5292	14451
192	568182	9243	5208	14451
193	558939	9327	5124	14451
194	549612	9413	5038	14451
195	540199	9499	4952	14451
196	530700	9586	4865	14451
197	521114	9674	4777	14451
198	511440	9763	4688	14451
199	501677	9852	4599	14451

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200	491825	9943	4508	14451
201	481882	10034	4417	14451
202	471848	10126	4325	14451
203	461722	10219	4232	14451
204	451503	10312	4139	14451
205	441191	10407	4044	14451
206	430784	10502	3949	14451
207	420282	10598	3853	14451
208	409684	10696	3755	14451
209	398988	10794	3657	14451
210	388194	10893	3558	14451
211	377301	10992	3459	14451
212	366309	11093	3358	14451
213	355216	11195	3256	14451
214	344021	11297	3154	14451
215	332724	11401	3050	14451
216	321323	11506	2945	14451
217	309817	11611	2840	14451
218	298206	11717	2734	14451
219	286489	11825	2626	14451
220	274664	11933	2518	14451
221	262731	12043	2408	14451
222	250688	12153	2298	14451
223	238535	12264	2187	14451
224	226271	12377	2074	14451
225	213894	12490	1961	14451
226	201404	12605	1846	14451
227	188799	12720	1731	14451
228	176079	12837	1614	14451

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229	163242	12955	1496	14451
230	150287	13073	1378	14451
231	137214	13193	1258	14451
232	124021	13314	1137	14451
233	110707	13436	1015	14451
234	97271	13559	892	14451
235	83712	13684	767	14451
236	70028	13809	642	14451
237	56219	13936	515	14451
238	42283	14063	388	14451
239	28220	14192	259	14451
240	14028	14028	129	14451

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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 45 East Part , NA , Street Name: Takli - Pandharpur Road , Floor No: 0NA, Yogiraj Nagar, Behind Hotel Angan, Taluka Pandharpur, Solapur, Maharashtra, 413304**
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.14,451.00
(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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VILAS BHOSALE
BORROWER

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CO-BORROWER1