

Offer Cum Sanction Letter

Application No : MH/PCM/PCMC/A000001006

Date : 26 Jun 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. SHAHID MEHMOOD SHAIKH
Name of the Co-Applclicant (s)	MRS. SHIFA SHAHID SHAIKH
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	PRADHIKARAN PCNTDA , AKURDI , 8/17 SECTOR NUMBER 28 GANGA NAGAR AKURDI PUNE , NEAR ADARSH MITRA MANDAL CHOWK , Rural , AKURDI , Maharashtra , India - 411035
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.30,00,000.00
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.30,966.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.35,400.00 (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.45,000.00 + Applicable taxes
Life Insurance Premium	Rs.75,000.00 + Applicable taxes
Property Insurance Premium	Rs.60,000.00 + Applicable taxes
Property Address	NO :Flat No 8, 2nd Floor , Building No G , Street Name:Dehu- Alandi Road ,FloorNo:2Devi Indrayani Co-operative Housing SocietyLimited,Talwade,Near Devendra Rane Chowk,Pune,Maharashtra,411062
Sanction Conditions	E bill/Utility bill . Property Tax receipt. Rent Agreement. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. 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 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/PCM/PCMC/A000001006
Date of issue of KFS	26-06-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.30,00,000.00
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.30,966.00
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.30,966.00	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	35400.00	-	-
Insurance Charges	-	-	One time	212400.00

Annual Percentage Rate (APR) (%):	12.34 %
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.30,00,000.00
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.30,966.00
	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. 4431840.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 35400.00
(b)	Payable to third-party routed through HHFL	Rs. 212400.00
7	Net disbursed amount	Rs. 2752200.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 7431840.00
9	Annual Percentage Rate- Effective annualized interest rate	12.34 %
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	3000000	3466	27500	30966
2	2996534	3498	27468	30966
3	2993036	3530	27436	30966
4	2989506	3562	27404	30966
5	2985944	3595	27371	30966
6	2982349	3628	27338	30966
7	2978721	3661	27305	30966
8	2975060	3695	27271	30966
9	2971365	3728	27238	30966
10	2967637	3763	27203	30966
11	2963874	3797	27169	30966
12	2960077	3832	27134	30966
13	2956245	3867	27099	30966
14	2952378	3903	27063	30966
15	2948475	3938	27028	30966
16	2944537	3974	26992	30966
17	2940563	4011	26955	30966
18	2936552	4048	26918	30966
19	2932504	4085	26881	30966
20	2928419	4122	26844	30966
21	2924297	4160	26806	30966
22	2920137	4198	26768	30966
23	2915939	4237	26729	30966
24	2911702	4275	26691	30966
25	2907427	4315	26651	30966

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26	2903112	4354	26612	30966
27	2898758	4394	26572	30966
28	2894364	4434	26532	30966
29	2889930	4475	26491	30966
30	2885455	4516	26450	30966
31	2880939	4557	26409	30966
32	2876382	4599	26367	30966
33	2871783	4641	26325	30966
34	2867142	4684	26282	30966
35	2862458	4727	26239	30966
36	2857731	4770	26196	30966
37	2852961	4814	26152	30966
38	2848147	4858	26108	30966
39	2843289	4903	26063	30966
40	2838386	4947	26019	30966
41	2833439	4993	25973	30966
42	2828446	5039	25927	30966
43	2823407	5085	25881	30966
44	2818322	5131	25835	30966
45	2813191	5178	25788	30966
46	2808013	5226	25740	30966
47	2802787	5274	25692	30966
48	2797513	5322	25644	30966
49	2792191	5371	25595	30966
50	2786820	5420	25546	30966
51	2781400	5470	25496	30966
52	2775930	5520	25446	30966
53	2770410	5571	25395	30966
54	2764839	5622	25344	30966

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55	2759217	5673	25293	30966
56	2753544	5725	25241	30966
57	2747819	5778	25188	30966
58	2742041	5831	25135	30966
59	2736210	5884	25082	30966
60	2730326	5938	25028	30966
61	2724388	5992	24974	30966
62	2718396	6047	24919	30966
63	2712349	6103	24863	30966
64	2706246	6159	24807	30966
65	2700087	6215	24751	30966
66	2693872	6272	24694	30966
67	2687600	6330	24636	30966
68	2681270	6388	24578	30966
69	2674882	6446	24520	30966
70	2668436	6505	24461	30966
71	2661931	6565	24401	30966
72	2655366	6625	24341	30966
73	2648741	6686	24280	30966
74	2642055	6747	24219	30966
75	2635308	6809	24157	30966
76	2628499	6871	24095	30966
77	2621628	6934	24032	30966
78	2614694	6998	23968	30966
79	2607696	7062	23904	30966
80	2600634	7127	23839	30966
81	2593507	7192	23774	30966
82	2586315	7258	23708	30966
83	2579057	7325	23641	30966

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84	2571732	7392	23574	30966
85	2564340	7460	23506	30966
86	2556880	7528	23438	30966
87	2549352	7597	23369	30966
88	2541755	7667	23299	30966
89	2534088	7737	23229	30966
90	2526351	7808	23158	30966
91	2518543	7879	23087	30966
92	2510664	7952	23014	30966
93	2502712	8024	22942	30966
94	2494688	8098	22868	30966
95	2486590	8172	22794	30966
96	2478418	8247	22719	30966
97	2470171	8323	22643	30966
98	2461848	8399	22567	30966
99	2453449	8476	22490	30966
100	2444973	8554	22412	30966
101	2436419	8632	22334	30966
102	2427787	8711	22255	30966
103	2419076	8791	22175	30966
104	2410285	8872	22094	30966
105	2401413	8953	22013	30966
106	2392460	9035	21931	30966
107	2383425	9118	21848	30966
108	2374307	9202	21764	30966
109	2365105	9286	21680	30966
110	2355819	9371	21595	30966
111	2346448	9457	21509	30966
112	2336991	9544	21422	30966

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113	2327447	9631	21335	30966
114	2317816	9719	21247	30966
115	2308097	9808	21158	30966
116	2298289	9898	21068	30966
117	2288391	9989	20977	30966
118	2278402	10081	20885	30966
119	2268321	10173	20793	30966
120	2258148	10266	20700	30966
121	2247882	10360	20606	30966
122	2237522	10455	20511	30966
123	2227067	10551	20415	30966
124	2216516	10648	20318	30966
125	2205868	10746	20220	30966
126	2195122	10844	20122	30966
127	2184278	10943	20023	30966
128	2173335	11044	19922	30966
129	2162291	11145	19821	30966
130	2151146	11247	19719	30966
131	2139899	11350	19616	30966
132	2128549	11454	19512	30966
133	2117095	11559	19407	30966
134	2105536	11665	19301	30966
135	2093871	11772	19194	30966
136	2082099	11880	19086	30966
137	2070219	11989	18977	30966
138	2058230	12099	18867	30966
139	2046131	12210	18756	30966
140	2033921	12322	18644	30966
141	2021599	12435	18531	30966

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142	2009164	12549	18417	30966
143	1996615	12664	18302	30966
144	1983951	12780	18186	30966
145	1971171	12897	18069	30966
146	1958274	13015	17951	30966
147	1945259	13134	17832	30966
148	1932125	13255	17711	30966
149	1918870	13376	17590	30966
150	1905494	13499	17467	30966
151	1891995	13623	17343	30966
152	1878372	13748	17218	30966
153	1864624	13874	17092	30966
154	1850750	14001	16965	30966
155	1836749	14129	16837	30966
156	1822620	14259	16707	30966
157	1808361	14389	16577	30966
158	1793972	14521	16445	30966
159	1779451	14654	16312	30966
160	1764797	14789	16177	30966
161	1750008	14924	16042	30966
162	1735084	15061	15905	30966
163	1720023	15199	15767	30966
164	1704824	15338	15628	30966
165	1689486	15479	15487	30966
166	1674007	15621	15345	30966
167	1658386	15764	15202	30966
168	1642622	15909	15057	30966
169	1626713	16054	14912	30966
170	1610659	16202	14764	30966

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171	1594457	16350	14616	30966
172	1578107	16500	14466	30966
173	1561607	16651	14315	30966
174	1544956	16804	14162	30966
175	1528152	16958	14008	30966
176	1511194	17113	13853	30966
177	1494081	17270	13696	30966
178	1476811	17429	13537	30966
179	1459382	17588	13378	30966
180	1441794	17750	13216	30966
181	1424044	17912	13054	30966
182	1406132	18076	12890	30966
183	1388056	18242	12724	30966
184	1369814	18409	12557	30966
185	1351405	18578	12388	30966
186	1332827	18748	12218	30966
187	1314079	18920	12046	30966
188	1295159	19094	11872	30966
189	1276065	19269	11697	30966
190	1256796	19445	11521	30966
191	1237351	19624	11342	30966
192	1217727	19804	11162	30966
193	1197923	19985	10981	30966
194	1177938	20168	10798	30966
195	1157770	20353	10613	30966
196	1137417	20540	10426	30966
197	1116877	20728	10238	30966
198	1096149	20918	10048	30966
199	1075231	21110	9856	30966

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200	1054121	21303	9663	30966
201	1032818	21499	9467	30966
202	1011319	21696	9270	30966
203	989623	21894	9072	30966
204	967729	22095	8871	30966
205	945634	22298	8668	30966
206	923336	22502	8464	30966
207	900834	22708	8258	30966
208	878126	22917	8049	30966
209	855209	23127	7839	30966
210	832082	23339	7627	30966
211	808743	23553	7413	30966
212	785190	23768	7198	30966
213	761422	23986	6980	30966
214	737436	24206	6760	30966
215	713230	24428	6538	30966
216	688802	24652	6314	30966
217	664150	24878	6088	30966
218	639272	25106	5860	30966
219	614166	25336	5630	30966
220	588830	25568	5398	30966
221	563262	25803	5163	30966
222	537459	26039	4927	30966
223	511420	26278	4688	30966
224	485142	26519	4447	30966
225	458623	26762	4204	30966
226	431861	27007	3959	30966
227	404854	27255	3711	30966
228	377599	27505	3461	30966

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BORROWER

MRS. SHIFA SHAHID
SHAIKH
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229	350094	27757	3209	30966
230	322337	28011	2955	30966
231	294326	28268	2698	30966
232	266058	28527	2439	30966
233	237531	28789	2177	30966
234	208742	29053	1913	30966
235	179689	29319	1647	30966
236	150370	29588	1378	30966
237	120782	29859	1107	30966
238	90923	30133	833	30966
239	60790	30409	557	30966
240	30381	30381	278	30966

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Other Most Important Terms and Conditions ("the MITC") for the housing loan ("the Loan") availed by Borrower(s) from Hinduja Housing Finance Limited, a Company incorporated under the Companies Act, 2013 and having its registered office at No. 27A, Developed Industrial Estate, Guindy, Chennai - 600032, hereinafter referred to as "HHFL" are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction Letter, KFS, Facility agreement and the Loan Documents which shall be executed in reference to the Loan with HHFL (Collectively referred to as "the Loan Documents")

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

A) Security/Collateral for the Loan

The loan would be secured by Mortgage of the property for which the loan is availed. HHFL at times may also seek additional collateral of any other property. The following property has been mortgaged as security for the Loan:

1. Address of the Property : **NO : Flat No 8, 2nd Floor , Building No G , Street Name: Dehu- Alandi Road , Floor No: 2 Devi Indrayani Co-operative Housing Society Limited, Talwade, Near Devendra Rane Chowk, Pune, Maharashtra, 411062**
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.30,966.00
(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"

MR. SHAHID
MEHMOOD SHAIKH
BORROWER

MRS. SHIFA SHAHID
SHAIKH
CO-BORROWER1