

Offer Cum Sanction Letter

Application No : MH/CHU/CHIL/A0000000446

Date : 30 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. RAMDAS RAJARAM CHIPLUNKAR
Name of the Co-Applicant (s)	MRS. RUTIKA RAMDAS CHIPALUNKAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	ROOM NO 104 , 0 , RIDDHI SIDDHI APPT, 1ST FLOOR, B WING , BAVSHEWADI LAVEKAR BAG JAVA CHIPLUN , Semiurban , Chiplun , Maharashtra , India - 415605
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.26,00,000.00
Term (in Years)	17 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	11.50% Per Annum
EMI Amount	Rs.29,071.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.30,680.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.39,000.00 + Applicable taxes

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Life Insurance Premium	Rs.65,000.00 + Applicable taxes
Property Insurance Premium	Rs.52,000.00 + Applicable taxes
Property Address	NO :Flat No 201 , UNIQUE PLAZA SECOND FLOOR , Street Name:MAHALAXMI NAGAR ROAD ,FloorNo:2CTS NO 6025,KHEND BHAWSHE WADI,NEAR BUDDHA VIHAR,Chiplun,Maharashtra,415605
Sanction Conditions	BT Loan - statement of account. Endorsement Certificate. Foreclosure letter. Gass Bill. List of documents. Loan Closure Proof. OCR proof. Other loan -statement of account. Signed ATS/ Sale Agreement.

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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/CHU/CHIL/A000000446
Date of issue of KFS	30-07-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.26,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	17 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	204 Months
Equated Monthly Instalment (EMI)	Rs.29,071.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	11.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	2.30 %	11.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.29,071.00	204 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	30680.00	-	-
Insurance Charges	-	-	One time	184080.00

Annual Percentage Rate (APR) (%) :	13.00 %
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.26,00,000.00
2	Loan Term	204 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.29,071.00
	No. of EMIs	204
(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	11.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 3330484.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 30680.00
(b)	Payable to third-party routed through HHFL	Rs. 184080.00
7	Net disbursed amount	Rs. 2385240.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5930484.00
9	Annual Percentage Rate- Effective annualized interest rate	13.00 %
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	2600000	4154	24917	29071
2	2595846	4194	24877	29071
3	2591652	4234	24837	29071
4	2587418	4275	24796	29071
5	2583143	4316	24755	29071
6	2578827	4357	24714	29071
7	2574470	4399	24672	29071
8	2570071	4441	24630	29071
9	2565630	4484	24587	29071
10	2561146	4527	24544	29071
11	2556619	4570	24501	29071
12	2552049	4614	24457	29071
13	2547435	4658	24413	29071
14	2542777	4703	24368	29071
15	2538074	4748	24323	29071
16	2533326	4793	24278	29071
17	2528533	4839	24232	29071
18	2523694	4886	24185	29071
19	2518808	4932	24139	29071
20	2513876	4980	24091	29071
21	2508896	5027	24044	29071
22	2503869	5076	23995	29071
23	2498793	5124	23947	29071
24	2493669	5173	23898	29071
25	2488496	5223	23848	29071

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26	2483273	5273	23798	29071
27	2478000	5324	23747	29071
28	2472676	5375	23696	29071
29	2467301	5426	23645	29071
30	2461875	5478	23593	29071
31	2456397	5531	23540	29071
32	2450866	5584	23487	29071
33	2445282	5637	23434	29071
34	2439645	5691	23380	29071
35	2433954	5746	23325	29071
36	2428208	5801	23270	29071
37	2422407	5856	23215	29071
38	2416551	5912	23159	29071
39	2410639	5969	23102	29071
40	2404670	6026	23045	29071
41	2398644	6084	22987	29071
42	2392560	6142	22929	29071
43	2386418	6201	22870	29071
44	2380217	6261	22810	29071
45	2373956	6321	22750	29071
46	2367635	6381	22690	29071
47	2361254	6442	22629	29071
48	2354812	6504	22567	29071
49	2348308	6566	22505	29071
50	2341742	6629	22442	29071
51	2335113	6693	22378	29071
52	2328420	6757	22314	29071
53	2321663	6822	22249	29071
54	2314841	6887	22184	29071

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55	2307954	6953	22118	29071
56	2301001	7020	22051	29071
57	2293981	7087	21984	29071
58	2286894	7155	21916	29071
59	2279739	7224	21847	29071
60	2272515	7293	21778	29071
61	2265222	7363	21708	29071
62	2257859	7433	21638	29071
63	2250426	7504	21567	29071
64	2242922	7576	21495	29071
65	2235346	7649	21422	29071
66	2227697	7722	21349	29071
67	2219975	7796	21275	29071
68	2212179	7871	21200	29071
69	2204308	7946	21125	29071
70	2196362	8023	21048	29071
71	2188339	8099	20972	29071
72	2180240	8177	20894	29071
73	2172063	8255	20816	29071
74	2163808	8335	20736	29071
75	2155473	8414	20657	29071
76	2147059	8495	20576	29071
77	2138564	8576	20495	29071
78	2129988	8659	20412	29071
79	2121329	8742	20329	29071
80	2112587	8825	20246	29071
81	2103762	8910	20161	29071
82	2094852	8995	20076	29071
83	2085857	9082	19989	29071

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84	2076775	9169	19902	29071
85	2067606	9256	19815	29071
86	2058350	9345	19726	29071
87	2049005	9435	19636	29071
88	2039570	9525	19546	29071
89	2030045	9616	19455	29071
90	2020429	9709	19362	29071
91	2010720	9802	19269	29071
92	2000918	9896	19175	29071
93	1991022	9990	19081	29071
94	1981032	10086	18985	29071
95	1970946	10183	18888	29071
96	1960763	10280	18791	29071
97	1950483	10379	18692	29071
98	1940104	10478	18593	29071
99	1929626	10579	18492	29071
100	1919047	10680	18391	29071
101	1908367	10782	18289	29071
102	1897585	10886	18185	29071
103	1886699	10990	18081	29071
104	1875709	11095	17976	29071
105	1864614	11202	17869	29071
106	1853412	11309	17762	29071
107	1842103	11418	17653	29071
108	1830685	11527	17544	29071
109	1819158	11637	17434	29071
110	1807521	11749	17322	29071
111	1795772	11862	17209	29071
112	1783910	11975	17096	29071

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113	1771935	12090	16981	29071
114	1759845	12206	16865	29071
115	1747639	12323	16748	29071
116	1735316	12441	16630	29071
117	1722875	12560	16511	29071
118	1710315	12680	16391	29071
119	1697635	12802	16269	29071
120	1684833	12925	16146	29071
121	1671908	13049	16022	29071
122	1658859	13174	15897	29071
123	1645685	13300	15771	29071
124	1632385	13427	15644	29071
125	1618958	13556	15515	29071
126	1605402	13686	15385	29071
127	1591716	13817	15254	29071
128	1577899	13949	15122	29071
129	1563950	14083	14988	29071
130	1549867	14218	14853	29071
131	1535649	14354	14717	29071
132	1521295	14492	14579	29071
133	1506803	14631	14440	29071
134	1492172	14771	14300	29071
135	1477401	14913	14158	29071
136	1462488	15055	14016	29071
137	1447433	15200	13871	29071
138	1432233	15345	13726	29071
139	1416888	15492	13579	29071
140	1401396	15641	13430	29071
141	1385755	15791	13280	29071

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142	1369964	15942	13129	29071
143	1354022	16095	12976	29071
144	1337927	16249	12822	29071
145	1321678	16405	12666	29071
146	1305273	16562	12509	29071
147	1288711	16721	12350	29071
148	1271990	16881	12190	29071
149	1255109	17043	12028	29071
150	1238066	17206	11865	29071
151	1220860	17371	11700	29071
152	1203489	17538	11533	29071
153	1185951	17706	11365	29071
154	1168245	17875	11196	29071
155	1150370	18047	11024	29071
156	1132323	18220	10851	29071
157	1114103	18394	10677	29071
158	1095709	18570	10501	29071
159	1077139	18748	10323	29071
160	1058391	18928	10143	29071
161	1039463	19109	9962	29071
162	1020354	19293	9778	29071
163	1001061	19477	9594	29071
164	981584	19664	9407	29071
165	961920	19853	9218	29071
166	942067	20043	9028	29071
167	922024	20235	8836	29071
168	901789	20429	8642	29071
169	881360	20625	8446	29071
170	860735	20822	8249	29071

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171	839913	21022	8049	29071
172	818891	21223	7848	29071
173	797668	21427	7644	29071
174	776241	21632	7439	29071
175	754609	21839	7232	29071
176	732770	22049	7022	29071
177	710721	22260	6811	29071
178	688461	22473	6598	29071
179	665988	22689	6382	29071
180	643299	22906	6165	29071
181	620393	23126	5945	29071
182	597267	23347	5724	29071
183	573920	23571	5500	29071
184	550349	23797	5274	29071
185	526552	24025	5046	29071
186	502527	24255	4816	29071
187	478272	24488	4583	29071
188	453784	24722	4349	29071
189	429062	24959	4112	29071
190	404103	25198	3873	29071
191	378905	25440	3631	29071
192	353465	25684	3387	29071
193	327781	25930	3141	29071
194	301851	26178	2893	29071
195	275673	26429	2642	29071
196	249244	26682	2389	29071
197	222562	26938	2133	29071
198	195624	27196	1875	29071
199	168428	27457	1614	29071

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RAJARAM
CHIPLUNKAR
BORROWER

MRS. RUTIKA RAMDAS
CHIPALUNKAR
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	140971	27720	1351	29071
201	113251	27986	1085	29071
202	85265	28254	817	29071
203	57011	28525	546	29071
204	28486	28486	273	29071

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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 201 , UNIQUE PLAZA SECOND FLOOR , Street Name: MAHALAXMI NAGAR ROAD , Floor No: 2CTS NO 6025, KHEND BHAW SHE WADI, NEAR BUDDHA VIHAR, Chiplun, Maharashtra, 415605**
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.29,071.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	204 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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