



HINDUJA HOUSING FINANCE

Offer Cum Sanction Letter

Application No : MH/SLP/SLPR/A000002032

Date : 20 Aug 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. NAGESH VITTHAL RAJPUT
Name of the Co-Applicant (s)	MRS. ARCHNA NAGESH RAJPUT
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	S/O VITTHAL 61 A , S/O VITTHAL 61 A , NEHARU NAGAR VIJAPUR ROAD , SOLAPUR INDIRANAGAR NV SOLAPUR , Urban , Solapur , Maharashtra , India - 413004
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.5,00,000.00
Term (in Years)	12 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	14.50% Per Annum
EMI Amount	Rs.7,344.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.5,900.00 (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.7,500.00 + Applicable taxes
Life Insurance Premium	Rs.12,500.00 + Applicable taxes
Property Insurance Premium	Rs.10,000.00 + Applicable taxes
Property Address	NO :Plot No 61/A , NA , Street Name:Vijapur Road ,FloorNo:0Laman Co Opp Housing Society,Nehru Nagar,Near Shaskiya Ground, Taluka North Solapur,Solapur,Maharashtra,413004
Sanction Conditions	E bill/Utility bill . Property Tax receipt. Specific Authority NOC/ Clearance letter. VAO Certificate/ Jamabandhi.

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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/SLP/SLPR/A000002032
Date of issue of KFS	20-08-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.5,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	12 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	144 Months
Equated Monthly Instalment (EMI)	Rs.7,344.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	14.50% 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 %	0.70 %	14.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.7,344.00	144 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	5900.00	-	-
Insurance Charges	-	-	One time	35400.00

Annual Percentage Rate (APR) (%):	16.53 %
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.5,00,000.00
2	Loan Term	144 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.7,344.00
	No. of EMIs	144
(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	14.50% 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. 557536.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 5900.00
(b)	Payable to third-party routed through HHFL	Rs. 35400.00
7	Net disbursed amount	Rs. 458700.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 1057536.00
9	Annual Percentage Rate- Effective annualized interest rate	16.53 %
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	500000	1302	6042	7344
2	498698	1318	6026	7344
3	497380	1334	6010	7344
4	496046	1350	5994	7344
5	494696	1366	5978	7344
6	493330	1383	5961	7344
7	491947	1400	5944	7344
8	490547	1417	5927	7344
9	489130	1434	5910	7344
10	487696	1451	5893	7344
11	486245	1469	5875	7344
12	484776	1486	5858	7344
13	483290	1504	5840	7344
14	481786	1522	5822	7344
15	480264	1541	5803	7344
16	478723	1559	5785	7344
17	477164	1578	5766	7344
18	475586	1597	5747	7344
19	473989	1617	5727	7344
20	472372	1636	5708	7344
21	470736	1656	5688	7344
22	469080	1676	5668	7344
23	467404	1696	5648	7344
24	465708	1717	5627	7344
25	463991	1737	5607	7344

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26	462254	1758	5586	7344
27	460496	1780	5564	7344
28	458716	1801	5543	7344
29	456915	1823	5521	7344
30	455092	1845	5499	7344
31	453247	1867	5477	7344
32	451380	1890	5454	7344
33	449490	1913	5431	7344
34	447577	1936	5408	7344
35	445641	1959	5385	7344
36	443682	1983	5361	7344
37	441699	2007	5337	7344
38	439692	2031	5313	7344
39	437661	2056	5288	7344
40	435605	2080	5264	7344
41	433525	2106	5238	7344
42	431419	2131	5213	7344
43	429288	2157	5187	7344
44	427131	2183	5161	7344
45	424948	2209	5135	7344
46	422739	2236	5108	7344
47	420503	2263	5081	7344
48	418240	2290	5054	7344
49	415950	2318	5026	7344
50	413632	2346	4998	7344
51	411286	2374	4970	7344
52	408912	2403	4941	7344
53	406509	2432	4912	7344
54	404077	2461	4883	7344

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55	401616	2491	4853	7344
56	399125	2521	4823	7344
57	396604	2552	4792	7344
58	394052	2583	4761	7344
59	391469	2614	4730	7344
60	388855	2645	4699	7344
61	386210	2677	4667	7344
62	383533	2710	4634	7344
63	380823	2742	4602	7344
64	378081	2776	4568	7344
65	375305	2809	4535	7344
66	372496	2843	4501	7344
67	369653	2877	4467	7344
68	366776	2912	4432	7344
69	363864	2947	4397	7344
70	360917	2983	4361	7344
71	357934	3019	4325	7344
72	354915	3055	4289	7344
73	351860	3092	4252	7344
74	348768	3130	4214	7344
75	345638	3168	4176	7344
76	342470	3206	4138	7344
77	339264	3245	4099	7344
78	336019	3284	4060	7344
79	332735	3323	4021	7344
80	329412	3364	3980	7344
81	326048	3404	3940	7344
82	322644	3445	3899	7344
83	319199	3487	3857	7344

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84	315712	3529	3815	7344
85	312183	3572	3772	7344
86	308611	3615	3729	7344
87	304996	3659	3685	7344
88	301337	3703	3641	7344
89	297634	3748	3596	7344
90	293886	3793	3551	7344
91	290093	3839	3505	7344
92	286254	3885	3459	7344
93	282369	3932	3412	7344
94	278437	3980	3364	7344
95	274457	4028	3316	7344
96	270429	4076	3268	7344
97	266353	4126	3218	7344
98	262227	4175	3169	7344
99	258052	4226	3118	7344
100	253826	4277	3067	7344
101	249549	4329	3015	7344
102	245220	4381	2963	7344
103	240839	4434	2910	7344
104	236405	4487	2857	7344
105	231918	4542	2802	7344
106	227376	4597	2747	7344
107	222779	4652	2692	7344
108	218127	4708	2636	7344
109	213419	4765	2579	7344
110	208654	4823	2521	7344
111	203831	4881	2463	7344
112	198950	4940	2404	7344

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113	194010	5000	2344	7344
114	189010	5060	2284	7344
115	183950	5121	2223	7344
116	178829	5183	2161	7344
117	173646	5246	2098	7344
118	168400	5309	2035	7344
119	163091	5373	1971	7344
120	157718	5438	1906	7344
121	152280	5504	1840	7344
122	146776	5570	1774	7344
123	141206	5638	1706	7344
124	135568	5706	1638	7344
125	129862	5775	1569	7344
126	124087	5845	1499	7344
127	118242	5915	1429	7344
128	112327	5987	1357	7344
129	106340	6059	1285	7344
130	100281	6132	1212	7344
131	94149	6206	1138	7344
132	87943	6281	1063	7344
133	81662	6357	987	7344
134	75305	6434	910	7344
135	68871	6512	832	7344
136	62359	6590	754	7344
137	55769	6670	674	7344
138	49099	6751	593	7344
139	42348	6832	512	7344
140	35516	6915	429	7344
141	28601	6998	346	7344

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142	21603	7083	261	7344
143	14520	7169	175	7344
144	7351	7255	89	7344
145	96	96	1	7344

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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 61/A , NA , Street Name: Vijapur Road , Floor No: 0 Laman Co Opp Housing Society, Nehru Nagar, Near Shaskiya Ground, Taluka North Solapur, Solapur, Maharashtra, 413004**
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.7,344.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	144 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. NAGESH VITTHAL
RAJPUT
BORROWER

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RAJPUT
CO-BORROWER1