

Offer Cum Sanction Letter

Application No : MH/ICH/HUPI/A000000183

Date : 24 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. BAJARANG KASHINATH JAVIR
Name of the Co-Applicant (s)	MRS. SUHANI BAJARANG JAVEER
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	MILKAT NO 7564 , NA , GOURISHANKAR NAGAR HATKANANGLE KOLHAPUR , TARDAL , Semiurban , TARDAL , Maharashtra , India - 416121
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.20,26,914.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.23,029.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.23,917.00 (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.30,403.71 + Applicable taxes

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Life Insurance Premium	Rs.50,672.85 + Applicable taxes
Property Insurance Premium	Rs.40,538.28 + Applicable taxes
Property Address	NO :Plot No East part of 15 , swaraj colony , Street Name:NA ,FloorNo:0near vinayak karyalay,sangamnagar,Ap Tardal Tal Hatkanagale,Ichalkaranji,Maharashtra,416121
Sanction Conditions	

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/ICH/HUPI/A000000183
Date of issue of KFS	24-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.20,26,914.00
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.23,029.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% 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 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.23,029.00	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	23917.59	-	-
Insurance Charges	-	-	One time	143505.00

Annual Percentage Rate (APR) (%):	13.93 %
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.20,26,914.00
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.23,029.00
	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	12.50% 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. 3500046.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 23917.59
(b)	Payable to third-party routed through HHFL	Rs. 143505.00
7	Net disbursed amount	Rs. 1859491.41
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5526960.00
9	Annual Percentage Rate- Effective annualized interest rate	13.93 %
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	2026914	1915	21114	23029
2	2024999	1935	21094	23029
3	2023064	1955	21074	23029
4	2021109	1976	21053	23029
5	2019133	1996	21033	23029
6	2017137	2017	21012	23029
7	2015120	2038	20991	23029
8	2013082	2059	20970	23029
9	2011023	2081	20948	23029
10	2008942	2103	20926	23029
11	2006839	2124	20905	23029
12	2004715	2147	20882	23029
13	2002568	2169	20860	23029
14	2000399	2192	20837	23029
15	1998207	2214	20815	23029
16	1995993	2237	20792	23029
17	1993756	2261	20768	23029
18	1991495	2284	20745	23029
19	1989211	2308	20721	23029
20	1986903	2332	20697	23029
21	1984571	2356	20673	23029
22	1982215	2381	20648	23029
23	1979834	2406	20623	23029
24	1977428	2431	20598	23029
25	1974997	2456	20573	23029

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26	1972541	2482	20547	23029
27	1970059	2508	20521	23029
28	1967551	2534	20495	23029
29	1965017	2560	20469	23029
30	1962457	2587	20442	23029
31	1959870	2614	20415	23029
32	1957256	2641	20388	23029
33	1954615	2668	20361	23029
34	1951947	2696	20333	23029
35	1949251	2724	20305	23029
36	1946527	2753	20276	23029
37	1943774	2781	20248	23029
38	1940993	2810	20219	23029
39	1938183	2840	20189	23029
40	1935343	2869	20160	23029
41	1932474	2899	20130	23029
42	1929575	2929	20100	23029
43	1926646	2960	20069	23029
44	1923686	2991	20038	23029
45	1920695	3022	20007	23029
46	1917673	3053	19976	23029
47	1914620	3085	19944	23029
48	1911535	3117	19912	23029
49	1908418	3150	19879	23029
50	1905268	3182	19847	23029
51	1902086	3216	19813	23029
52	1898870	3249	19780	23029
53	1895621	3283	19746	23029
54	1892338	3317	19712	23029

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55	1889021	3352	19677	23029
56	1885669	3387	19642	23029
57	1882282	3422	19607	23029
58	1878860	3458	19571	23029
59	1875402	3494	19535	23029
60	1871908	3530	19499	23029
61	1868378	3567	19462	23029
62	1864811	3604	19425	23029
63	1861207	3641	19388	23029
64	1857566	3679	19350	23029
65	1853887	3718	19311	23029
66	1850169	3756	19273	23029
67	1846413	3796	19233	23029
68	1842617	3835	19194	23029
69	1838782	3875	19154	23029
70	1834907	3915	19114	23029
71	1830992	3956	19073	23029
72	1827036	3997	19032	23029
73	1823039	4039	18990	23029
74	1819000	4081	18948	23029
75	1814919	4124	18905	23029
76	1810795	4167	18862	23029
77	1806628	4210	18819	23029
78	1802418	4254	18775	23029
79	1798164	4298	18731	23029
80	1793866	4343	18686	23029
81	1789523	4388	18641	23029
82	1785135	4434	18595	23029
83	1780701	4480	18549	23029

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84	1776221	4527	18502	23029
85	1771694	4574	18455	23029
86	1767120	4622	18407	23029
87	1762498	4670	18359	23029
88	1757828	4718	18311	23029
89	1753110	4767	18262	23029
90	1748343	4817	18212	23029
91	1743526	4867	18162	23029
92	1738659	4918	18111	23029
93	1733741	4969	18060	23029
94	1728772	5021	18008	23029
95	1723751	5073	17956	23029
96	1718678	5126	17903	23029
97	1713552	5180	17849	23029
98	1708372	5233	17796	23029
99	1703139	5288	17741	23029
100	1697851	5343	17686	23029
101	1692508	5399	17630	23029
102	1687109	5455	17574	23029
103	1681654	5512	17517	23029
104	1676142	5569	17460	23029
105	1670573	5627	17402	23029
106	1664946	5686	17343	23029
107	1659260	5745	17284	23029
108	1653515	5805	17224	23029
109	1647710	5865	17164	23029
110	1641845	5926	17103	23029
111	1635919	5988	17041	23029
112	1629931	6051	16978	23029

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113	1623880	6114	16915	23029
114	1617766	6177	16852	23029
115	1611589	6242	16787	23029
116	1605347	6307	16722	23029
117	1599040	6372	16657	23029
118	1592668	6439	16590	23029
119	1586229	6506	16523	23029
120	1579723	6574	16455	23029
121	1573149	6642	16387	23029
122	1566507	6711	16318	23029
123	1559796	6781	16248	23029
124	1553015	6852	16177	23029
125	1546163	6923	16106	23029
126	1539240	6995	16034	23029
127	1532245	7068	15961	23029
128	1525177	7142	15887	23029
129	1518035	7216	15813	23029
130	1510819	7291	15738	23029
131	1503528	7367	15662	23029
132	1496161	7444	15585	23029
133	1488717	7522	15507	23029
134	1481195	7600	15429	23029
135	1473595	7679	15350	23029
136	1465916	7759	15270	23029
137	1458157	7840	15189	23029
138	1450317	7922	15107	23029
139	1442395	8004	15025	23029
140	1434391	8087	14942	23029
141	1426304	8172	14857	23029

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142	1418132	8257	14772	23029
143	1409875	8343	14686	23029
144	1401532	8430	14599	23029
145	1393102	8518	14511	23029
146	1384584	8606	14423	23029
147	1375978	8696	14333	23029
148	1367282	8786	14243	23029
149	1358496	8878	14151	23029
150	1349618	8970	14059	23029
151	1340648	9064	13965	23029
152	1331584	9158	13871	23029
153	1322426	9254	13775	23029
154	1313172	9350	13679	23029
155	1303822	9448	13581	23029
156	1294374	9546	13483	23029
157	1284828	9645	13384	23029
158	1275183	9746	13283	23029
159	1265437	9847	13182	23029
160	1255590	9950	13079	23029
161	1245640	10054	12975	23029
162	1235586	10158	12871	23029
163	1225428	10264	12765	23029
164	1215164	10371	12658	23029
165	1204793	10479	12550	23029
166	1194314	10588	12441	23029
167	1183726	10699	12330	23029
168	1173027	10810	12219	23029
169	1162217	10923	12106	23029
170	1151294	11036	11993	23029

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171	1140258	11151	11878	23029
172	1129107	11267	11762	23029
173	1117840	11385	11644	23029
174	1106455	11503	11526	23029
175	1094952	11623	11406	23029
176	1083329	11744	11285	23029
177	1071585	11867	11162	23029
178	1059718	11990	11039	23029
179	1047728	12115	10914	23029
180	1035613	12241	10788	23029
181	1023372	12369	10660	23029
182	1011003	12498	10531	23029
183	998505	12628	10401	23029
184	985877	12759	10270	23029
185	973118	12892	10137	23029
186	960226	13027	10002	23029
187	947199	13162	9867	23029
188	934037	13299	9730	23029
189	920738	13438	9591	23029
190	907300	13578	9451	23029
191	893722	13719	9310	23029
192	880003	13862	9167	23029
193	866141	14007	9022	23029
194	852134	14153	8876	23029
195	837981	14300	8729	23029
196	823681	14449	8580	23029
197	809232	14600	8429	23029
198	794632	14752	8277	23029
199	779880	14905	8124	23029

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200	764975	15061	7968	23029
201	749914	15217	7812	23029
202	734697	15376	7653	23029
203	719321	15536	7493	23029
204	703785	15698	7331	23029
205	688087	15861	7168	23029
206	672226	16027	7002	23029
207	656199	16194	6835	23029
208	640005	16362	6667	23029
209	623643	16533	6496	23029
210	607110	16705	6324	23029
211	590405	16879	6150	23029
212	573526	17055	5974	23029
213	556471	17232	5797	23029
214	539239	17412	5617	23029
215	521827	17593	5436	23029
216	504234	17777	5252	23029
217	486457	17962	5067	23029
218	468495	18149	4880	23029
219	450346	18338	4691	23029
220	432008	18529	4500	23029
221	413479	18722	4307	23029
222	394757	18917	4112	23029
223	375840	19114	3915	23029
224	356726	19313	3716	23029
225	337413	19514	3515	23029
226	317899	19718	3311	23029
227	298181	19923	3106	23029
228	278258	20130	2899	23029

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BORROWER

MRS. SUHANI
BAJARANG JAVEER
CO-BORROWER1



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229	258128	20340	2689	23029
230	237788	20552	2477	23029
231	217236	20766	2263	23029
232	196470	20982	2047	23029
233	175488	21201	1828	23029
234	154287	21422	1607	23029
235	132865	21645	1384	23029
236	111220	21870	1159	23029
237	89350	22098	931	23029
238	67252	22328	701	23029
239	44924	22561	468	23029
240	22363	22363	233	23029

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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 East part of 15 , swaraj colony , Street Name: NA , Floor No: 0 near vinayak karyalay, sangamnagar, Ap Tardal Tal Hatkanagale, Ichalkaranji, Maharashtra, 416121**
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.23,029.00
(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.

MR. BAJARANG
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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. BAJARANG
KASHINATH JAVIR
BORROWER

MRS. SUHANI
BAJARANG JAVEER
CO-BORROWER1