

Offer Cum Sanction Letter

Application No : MH/PCM/PCMC/A000001029

Date : 9 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	MS. SUJAL RAJKUMAR PANJWANI
Name of the Co-Applicant (s)	MRS. GANGABAI RAJKUMAR PANJWANI
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	SO Rajkumar Panjwan , TAPOVAN MANDIR ROAD , Mahalaxmi Apartment Flat NO14 DIST PUNE CITY PUNE , TAPOVAN MANDIR ROAD PO PIMPRI COLONY , Urban , PIMPRI , Maharashtra , India - 411017
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.39,39,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.44,753.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.46,480.00 (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.59,085.00 + Applicable taxes
Life Insurance Premium	Rs.98,475.00 + Applicable taxes
Property Insurance Premium	Rs.78,780.00 + Applicable taxes
Property Address	NO :Flat No 3 B Stilt Floor , B- Building , Street Name:Audumbar Apartment Lane ,FloorNo:0CTS No 1082, Dharma Aprtment,Shatrinagar, Pimpri Colony,Near Balgopal School,Pune,Maharashtra,411017
Sanction Conditions	E bill/Utility bill . Property Tax receipt. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. 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/PCM/PCMC/A000001029
Date of issue of KFS	09-07-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.39,39,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.44,753.00
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.44,753.00	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	46480.20	-	-
Insurance Charges	-	-	One time	278881.00

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.39,39,000.00
2	Loan Term	240 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.44,753.00
	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. 6801720.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 46480.20
(b)	Payable to third-party routed through HHFL	Rs. 278881.00
7	Net disbursed amount	Rs. 3613638.80
8	Total amount to be paid by the borrower (in Rupees)	Rs. 10740720.00
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	3939000	3722	41031	44753
2	3935278	3761	40992	44753
3	3931517	3800	40953	44753
4	3927717	3839	40914	44753
5	3923878	3879	40874	44753
6	3919999	3920	40833	44753
7	3916079	3961	40792	44753
8	3912118	4002	40751	44753
9	3908116	4043	40710	44753
10	3904073	4086	40667	44753
11	3899987	4128	40625	44753
12	3895859	4171	40582	44753
13	3891688	4215	40538	44753
14	3887473	4258	40495	44753
15	3883215	4303	40450	44753
16	3878912	4348	40405	44753
17	3874564	4393	40360	44753
18	3870171	4439	40314	44753
19	3865732	4485	40268	44753
20	3861247	4532	40221	44753
21	3856715	4579	40174	44753
22	3852136	4627	40126	44753
23	3847509	4675	40078	44753
24	3842834	4723	40030	44753
25	3838111	4773	39980	44753

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26	3833338	4822	39931	44753
27	3828516	4873	39880	44753
28	3823643	4923	39830	44753
29	3818720	4975	39778	44753
30	3813745	5026	39727	44753
31	3808719	5079	39674	44753
32	3803640	5132	39621	44753
33	3798508	5185	39568	44753
34	3793323	5239	39514	44753
35	3788084	5294	39459	44753
36	3782790	5349	39404	44753
37	3777441	5405	39348	44753
38	3772036	5461	39292	44753
39	3766575	5518	39235	44753
40	3761057	5575	39178	44753
41	3755482	5633	39120	44753
42	3749849	5692	39061	44753
43	3744157	5751	39002	44753
44	3738406	5811	38942	44753
45	3732595	5872	38881	44753
46	3726723	5933	38820	44753
47	3720790	5995	38758	44753
48	3714795	6057	38696	44753
49	3708738	6120	38633	44753
50	3702618	6184	38569	44753
51	3696434	6248	38505	44753
52	3690186	6314	38439	44753
53	3683872	6379	38374	44753
54	3677493	6446	38307	44753

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55	3671047	6513	38240	44753
56	3664534	6581	38172	44753
57	3657953	6649	38104	44753
58	3651304	6719	38034	44753
59	3644585	6789	37964	44753
60	3637796	6859	37894	44753
61	3630937	6931	37822	44753
62	3624006	7003	37750	44753
63	3617003	7076	37677	44753
64	3609927	7150	37603	44753
65	3602777	7224	37529	44753
66	3595553	7299	37454	44753
67	3588254	7375	37378	44753
68	3580879	7452	37301	44753
69	3573427	7530	37223	44753
70	3565897	7608	37145	44753
71	3558289	7687	37066	44753
72	3550602	7768	36985	44753
73	3542834	7848	36905	44753
74	3534986	7930	36823	44753
75	3527056	8013	36740	44753
76	3519043	8096	36657	44753
77	3510947	8181	36572	44753
78	3502766	8266	36487	44753
79	3494500	8352	36401	44753
80	3486148	8439	36314	44753
81	3477709	8527	36226	44753
82	3469182	8616	36137	44753
83	3460566	8705	36048	44753

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84	3451861	8796	35957	44753
85	3443065	8888	35865	44753
86	3434177	8980	35773	44753
87	3425197	9074	35679	44753
88	3416123	9168	35585	44753
89	3406955	9264	35489	44753
90	3397691	9360	35393	44753
91	3388331	9458	35295	44753
92	3378873	9556	35197	44753
93	3369317	9656	35097	44753
94	3359661	9757	34996	44753
95	3349904	9858	34895	44753
96	3340046	9961	34792	44753
97	3330085	10065	34688	44753
98	3320020	10169	34584	44753
99	3309851	10275	34478	44753
100	3299576	10382	34371	44753
101	3289194	10491	34262	44753
102	3278703	10600	34153	44753
103	3268103	10710	34043	44753
104	3257393	10822	33931	44753
105	3246571	10935	33818	44753
106	3235636	11048	33705	44753
107	3224588	11164	33589	44753
108	3213424	11280	33473	44753
109	3202144	11397	33356	44753
110	3190747	11516	33237	44753
111	3179231	11636	33117	44753
112	3167595	11757	32996	44753

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113	3155838	11880	32873	44753
114	3143958	12003	32750	44753
115	3131955	12128	32625	44753
116	3119827	12255	32498	44753
117	3107572	12382	32371	44753
118	3095190	12511	32242	44753
119	3082679	12642	32111	44753
120	3070037	12773	31980	44753
121	3057264	12907	31846	44753
122	3044357	13041	31712	44753
123	3031316	13177	31576	44753
124	3018139	13314	31439	44753
125	3004825	13453	31300	44753
126	2991372	13593	31160	44753
127	2977779	13734	31019	44753
128	2964045	13878	30875	44753
129	2950167	14022	30731	44753
130	2936145	14168	30585	44753
131	2921977	14316	30437	44753
132	2907661	14465	30288	44753
133	2893196	14616	30137	44753
134	2878580	14768	29985	44753
135	2863812	14922	29831	44753
136	2848890	15077	29676	44753
137	2833813	15234	29519	44753
138	2818579	15393	29360	44753
139	2803186	15553	29200	44753
140	2787633	15715	29038	44753
141	2771918	15879	28874	44753

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142	2756039	16044	28709	44753
143	2739995	16211	28542	44753
144	2723784	16380	28373	44753
145	2707404	16551	28202	44753
146	2690853	16723	28030	44753
147	2674130	16897	27856	44753
148	2657233	17073	27680	44753
149	2640160	17251	27502	44753
150	2622909	17431	27322	44753
151	2605478	17613	27140	44753
152	2587865	17796	26957	44753
153	2570069	17981	26772	44753
154	2552088	18169	26584	44753
155	2533919	18358	26395	44753
156	2515561	18549	26204	44753
157	2497012	18742	26011	44753
158	2478270	18938	25815	44753
159	2459332	19135	25618	44753
160	2440197	19334	25419	44753
161	2420863	19536	25217	44753
162	2401327	19739	25014	44753
163	2381588	19945	24808	44753
164	2361643	20153	24600	44753
165	2341490	20362	24391	44753
166	2321128	20575	24178	44753
167	2300553	20789	23964	44753
168	2279764	21005	23748	44753
169	2258759	21224	23529	44753
170	2237535	21445	23308	44753

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171	2216090	21669	23084	44753
172	2194421	21894	22859	44753
173	2172527	22123	22630	44753
174	2150404	22353	22400	44753
175	2128051	22586	22167	44753
176	2105465	22821	21932	44753
177	2082644	23059	21694	44753
178	2059585	23299	21454	44753
179	2036286	23542	21211	44753
180	2012744	23787	20966	44753
181	1988957	24035	20718	44753
182	1964922	24285	20468	44753
183	1940637	24538	20215	44753
184	1916099	24794	19959	44753
185	1891305	25052	19701	44753
186	1866253	25313	19440	44753
187	1840940	25577	19176	44753
188	1815363	25843	18910	44753
189	1789520	26112	18641	44753
190	1763408	26384	18369	44753
191	1737024	26659	18094	44753
192	1710365	26937	17816	44753
193	1683428	27217	17536	44753
194	1656211	27501	17252	44753
195	1628710	27787	16966	44753
196	1600923	28077	16676	44753
197	1572846	28369	16384	44753
198	1544477	28665	16088	44753
199	1515812	28963	15790	44753

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200	1486849	29265	15488	44753
201	1457584	29570	15183	44753
202	1428014	29878	14875	44753
203	1398136	30189	14564	44753
204	1367947	30504	14249	44753
205	1337443	30821	13932	44753
206	1306622	31142	13611	44753
207	1275480	31467	13286	44753
208	1244013	31795	12958	44753
209	1212218	32126	12627	44753
210	1180092	32460	12293	44753
211	1147632	32799	11954	44753
212	1114833	33140	11613	44753
213	1081693	33485	11268	44753
214	1048208	33834	10919	44753
215	1014374	34187	10566	44753
216	980187	34543	10210	44753
217	945644	34903	9850	44753
218	910741	35266	9487	44753
219	875475	35633	9120	44753
220	839842	36005	8748	44753
221	803837	36380	8373	44753
222	767457	36759	7994	44753
223	730698	37142	7611	44753
224	693556	37528	7225	44753
225	656028	37919	6834	44753
226	618109	38314	6439	44753
227	579795	38713	6040	44753
228	541082	39117	5636	44753

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BORROWER

MRS. GANGABAI
RAJKUMAR PANJWANI
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HINDUJA HOUSING FINANCE

229	501965	39524	5229	44753
230	462441	39936	4817	44753
231	422505	40352	4401	44753
232	382153	40772	3981	44753
233	341381	41197	3556	44753
234	300184	41626	3127	44753
235	258558	42060	2693	44753
236	216498	42498	2255	44753
237	174000	42941	1812	44753
238	131059	43388	1365	44753
239	87671	43840	913	44753
240	43831	43831	457	44753

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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 3 B Stilt Floor , B- Building , Street Name: Audumbar Apartment Lane , Floor No: 0CTS No 1082, Dharma Apartment, Shatrinagar, Pimpri Colony, Near Balgopal School, Pune, Maharashtra, 411017**
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.44,753.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	240 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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E) Brief procedure will be followed for Recovery of Overdue.

On occurrence of any event of default as mentioned in the Loan Documents ("Event of Default"), all outstanding amounts owed by the Borrower(s) to HHFL shall become payable forthwith and HHFL reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Documents including but not limited to charging Additional Interest for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by HHFL depending upon the circumstances of each case.

F) Statement of Accounts will be issued once in every financial year at no charges. Subsequent issuance of SOA will be chargeable as mentioned in fees & charges.

G) Date on which annual outstanding balance statement will be issued: 15th April

H) Customer Service

- a) **Visiting hours to Branch Office** - 10:30 AM to 4:30 PM from Monday to Friday & 10:30 AM to 1:30 PM on Saturdays. Branch Office remains closed on Sunday's and festival Holidays.
- b) **Contact Person at Branch** : Cluster Business / Operations Manager

Process for various requests:

- o **Statement of Accounts:** Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- o **Photocopy of the title documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 30 working days
- o **Return of original documents on closure/transfer of the Loan:** Within 30 days from the date of full repayment of loan account and NOC being generated. Process to be followed for return of original immovable property documents ("OTDs") to the legal heirs in case of the contingent event of sad demise of the Borrower(s) is available in the Company website.
- o **List of Documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days.
- o **Loan Part payment / Pre-closure statement:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days
- o **Swapping of Repayment Mode:** PDC to PDC / ECS to ECS / PDC/ECS to ACH/NACH/ENACH
 - Request placed in branches from 1st to 15th of the particular month, swapping of the new repayment mode will be processed and effected in system next following month.
 - Request placed between 15th to 31st of the month, swapping of the new repayment mode will be processed and effected in system from next-to-next month.
- o **Loan Interest Certificate (Current FY):** Once the request is placed, processing the request will take 7 working days.

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- o **Loan Provisional Certificate:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrower(s) can obtain the above-mentioned services from branch by providing loan account number and a valid KYC Proof which is mandatory.

For any assistance on your loan account, please write to customercare@hindujahousingfinance.com

I)Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Managers/ Branch Operations Manager /Area Heads/ Regional Heads/ Zonal Heads at the respective branches. A Complaint Register is also made available at our branches for the Customers to record their complaint in writing. In case the customer does not receive response from the branch within 15 days or is dissatisfied the customers may approach the Grievance Redressal Officer as per the details furnished.

Grievance Redressal Officer, No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015.

Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

In case, the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach the Complaint Redressal Cell of National Housing Bank by lodging a complaint through online mode at <https://grids.nhbonline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110003.

J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

"WE HAVE RECEIVED COPY OF OTHER MITC & FACILITY AGREEMENT"

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RAJKUMAR PANJWANI
BORROWER

MRS. GANGABAI
RAJKUMAR PANJWANI
CO-BORROWER1