

Offer Cum Sanction Letter

Application No : MH/SLP/SLPR/A000002048

Date : 10 Sep 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. SUBHASH SHARNAPPA KAMBLE
Name of the Co-Applicant (s)	MRS. PALLAVI SUBHASH KAMBLE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	S/O SHARNAPPA SAMATA , S/O SHARNAPPA SAMATA , SAMATA NAGAR DIGGI ROAD , UMARGA PO OMERGA DIST OSMANABAD , Semiurban , Osmanabad , Maharashtra , India - 413606
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.3,50,000.00
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.5,141.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.4,130.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited

Health Insurance Premium	Rs.5,250.00 + Applicable taxes
Life Insurance Premium	Rs.8,750.00 + Applicable taxes
Property Insurance Premium	Rs.7,000.00 + Applicable taxes
Property Address	NO :Plot No 3 , Survey No 14/2, Malmatta No 1458 , Street Name:Diggi Road ,FloorNo:0Samta Nagar,Ekundi Jahagir,Near Kailash Shinde Mangal Karyalay, Taluka Omerga,Osmanabad,Maharashtra,413606
Sanction Conditions	E bill/Utility bill . Property Tax receipt.

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.

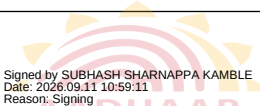
Hinduja Housing Finance Limited

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

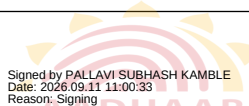
Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

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.



Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**



Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited

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/A000002048
Date of issue of KFS	10-09-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.3,50,000.00
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.5,141.00
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

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited



HINDUJA HOUSING FINANCE

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.5,141.00	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	4130.00	-	-
Insurance Charges	-	-	One time	24780.00

Annual Percentage Rate (APR) (%) :	16.54 %
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.

Hinduja Housing Finance Limited

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

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

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited

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)

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited



HINDUJA HOUSING FINANCE

COMPUTATION OF ANNUAL PERCENTAGE RATE(APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.3,50,000.00
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.5,141.00
	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. 390304.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 4130.00
(b)	Payable to third-party routed through HHFL	Rs. 24780.00
7	Net disbursed amount	Rs. 321090.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 740304.00
9	Annual Percentage Rate- Effective annualized interest rate	16.54 %
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

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1

Hinduja Housing Finance Limited

REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	350000	912	4229	5141
2	349088	923	4218	5141
3	348165	934	4207	5141
4	347231	945	4196	5141
5	346286	957	4184	5141
6	345329	968	4173	5141
7	344361	980	4161	5141
8	343381	992	4149	5141
9	342389	1004	4137	5141
10	341385	1016	4125	5141
11	340369	1028	4113	5141
12	339341	1041	4100	5141
13	338300	1053	4088	5141
14	337247	1066	4075	5141
15	336181	1079	4062	5141
16	335102	1092	4049	5141
17	334010	1105	4036	5141
18	332905	1118	4023	5141
19	331787	1132	4009	5141
20	330655	1146	3995	5141
21	329509	1159	3982	5141
22	328350	1173	3968	5141
23	327177	1188	3953	5141
24	325989	1202	3939	5141
25	324787	1216	3925	5141

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited



HINDUJA HOUSING FINANCE

26	323571	1231	3910	5141
27	322340	1246	3895	5141
28	321094	1261	3880	5141
29	319833	1276	3865	5141
30	318557	1292	3849	5141
31	317265	1307	3834	5141
32	315958	1323	3818	5141
33	314635	1339	3802	5141
34	313296	1355	3786	5141
35	311941	1372	3769	5141
36	310569	1388	3753	5141
37	309181	1405	3736	5141
38	307776	1422	3719	5141
39	306354	1439	3702	5141
40	304915	1457	3684	5141
41	303458	1474	3667	5141
42	301984	1492	3649	5141
43	300492	1510	3631	5141
44	298982	1528	3613	5141
45	297454	1547	3594	5141
46	295907	1565	3576	5141
47	294342	1584	3557	5141
48	292758	1604	3537	5141
49	291154	1623	3518	5141
50	289531	1643	3498	5141
51	287888	1662	3479	5141
52	286226	1682	3459	5141
53	284544	1703	3438	5141
54	282841	1723	3418	5141

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited



HINDUJA HOUSING FINANCE

55	281118	1744	3397	5141
56	279374	1765	3376	5141
57	277609	1787	3354	5141
58	275822	1808	3333	5141
59	274014	1830	3311	5141
60	272184	1852	3289	5141
61	270332	1874	3267	5141
62	268458	1897	3244	5141
63	266561	1920	3221	5141
64	264641	1943	3198	5141
65	262698	1967	3174	5141
66	260731	1991	3150	5141
67	258740	2015	3126	5141
68	256725	2039	3102	5141
69	254686	2064	3077	5141
70	252622	2088	3053	5141
71	250534	2114	3027	5141
72	248420	2139	3002	5141
73	246281	2165	2976	5141
74	244116	2191	2950	5141
75	241925	2218	2923	5141
76	239707	2245	2896	5141
77	237462	2272	2869	5141
78	235190	2299	2842	5141
79	232891	2327	2814	5141
80	230564	2355	2786	5141
81	228209	2383	2758	5141
82	225826	2412	2729	5141
83	223414	2441	2700	5141

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited



HINDUJA HOUSING FINANCE

84	220973	2471	2670	5141
85	218502	2501	2640	5141
86	216001	2531	2610	5141
87	213470	2562	2579	5141
88	210908	2593	2548	5141
89	208315	2624	2517	5141
90	205691	2656	2485	5141
91	203035	2688	2453	5141
92	200347	2720	2421	5141
93	197627	2753	2388	5141
94	194874	2786	2355	5141
95	192088	2820	2321	5141
96	189268	2854	2287	5141
97	186414	2888	2253	5141
98	183526	2923	2218	5141
99	180603	2959	2182	5141
100	177644	2994	2147	5141
101	174650	3031	2110	5141
102	171619	3067	2074	5141
103	168552	3104	2037	5141
104	165448	3142	1999	5141
105	162306	3180	1961	5141
106	159126	3218	1923	5141
107	155908	3257	1884	5141
108	152651	3296	1845	5141
109	149355	3336	1805	5141
110	146019	3377	1764	5141
111	142642	3417	1724	5141
112	139225	3459	1682	5141

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited



HINDUJA HOUSING FINANCE

113	135766	3500	1641	5141
114	132266	3543	1598	5141
115	128723	3586	1555	5141
116	125137	3629	1512	5141
117	121508	3673	1468	5141
118	117835	3717	1424	5141
119	114118	3762	1379	5141
120	110356	3808	1333	5141
121	106548	3854	1287	5141
122	102694	3900	1241	5141
123	98794	3947	1194	5141
124	94847	3995	1146	5141
125	90852	4043	1098	5141
126	86809	4092	1049	5141
127	82717	4142	999	5141
128	78575	4192	949	5141
129	74383	4242	899	5141
130	70141	4293	848	5141
131	65848	4345	796	5141
132	61503	4398	743	5141
133	57105	4451	690	5141
134	52654	4505	636	5141
135	48149	4559	582	5141
136	43590	4614	527	5141
137	38976	4670	471	5141
138	34306	4726	415	5141
139	29580	4784	357	5141
140	24796	4841	300	5141
141	19955	4900	241	5141

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited



HINDUJA HOUSING FINANCE

142	15055	4959	182	5141
143	10096	5019	122	5141
144	5077	5077	61	5141

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited

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 3 , Survey No 14/2, Malmatta No 1458 , Street Name: Diggi Road , Floor No: 0 Samta Nagar, Ekundi Jahagir, Near Kailash Shinde Mangal Karyalay, Taluka Omerga, Osmanabad, Maharashtra, 413606**
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.

Hinduja Housing Finance Limited

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

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.5,141.00
(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.

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited

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.

Hinduja Housing Finance Limited

Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**

Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

- 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.

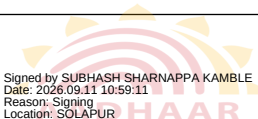
Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

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.

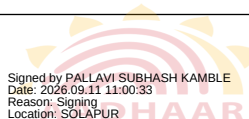
J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

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"



Signed by SUBHASH SHARNAPPA KAMBLE
Date: 2026.09.11 10:59:11
Reason: Signing
Location: SOLAPUR
**MR. SUBHASH
SHARNAPPA KAMBLE
BORROWER**



Signed by PALLAVI SUBHASH KAMBLE
Date: 2026.09.11 11:00:33
Reason: Signing
Location: SOLAPUR
**MRS. PALLAVI
SUBHASH KAMBLE
CO-BORROWER1**

Hinduja Housing Finance Limited