

Offer Cum Sanction Letter

Application No : MH/AMR/AKLA/A000001029

Date : 6 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. SACHIN GAJANAN DHORE
Name of the Co-Applicant (s)	MRS. MAYURI SACHIN DHORE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	Shri Manohar Shamrao , 0 , Mankar 292 sharad nagar Shivar akola DTC 4570257 , SHARAD NAGAR , Urban , Akola , Maharashtra , India - 444004
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.14,00,000.00
Term (in Years)	18 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	14.00% Per Annum
EMI Amount	Rs.17,785.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.16,520.00 (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.21,000.00 + Applicable taxes

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Life Insurance Premium	Rs.35,000.00 + Applicable taxes
Property Insurance Premium	Rs.28,000.00 + Applicable taxes
Property Address	NO :Plot No 15 Northern Part , NA , Street Name:Azad Chowk ,FloorNo:1Sharad Nagar,Mouje Shivar,Near Har Har Mahadev Aqua,Akola,Maharashtra,444104
Sanction Conditions	Electricity Bill. Patta/ TSLR/ Khata. QC/ CC/ Possession certificate.

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/AMR/AKLA/A000001029
Date of issue of KFS	06-08-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.14,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	18 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	216 Months
Equated Monthly Instalment (EMI)	Rs.17,785.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	14.00% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	0.20 %	14.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.17,785.00	216 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	16520.00	-	-
Insurance Charges	-	-	One time	99120.00

Annual Percentage Rate (APR) (%) :	15.60 %
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.14,00,000.00
2	Loan Term	216 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.17,785.00
	No. of EMIs	216
(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	14.00% 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. 2441560.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 16520.00
(b)	Payable to third-party routed through HHFL	Rs. 99120.00
7	Net disbursed amount	Rs. 1284360.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3841560.00
9	Annual Percentage Rate- Effective annualized interest rate	15.60 %
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	1400000	1452	16333	17785
2	1398548	1469	16316	17785
3	1397079	1486	16299	17785
4	1395593	1503	16282	17785
5	1394090	1521	16264	17785
6	1392569	1538	16247	17785
7	1391031	1556	16229	17785
8	1389475	1574	16211	17785
9	1387901	1593	16192	17785
10	1386308	1611	16174	17785
11	1384697	1630	16155	17785
12	1383067	1649	16136	17785
13	1381418	1668	16117	17785
14	1379750	1688	16097	17785
15	1378062	1708	16077	17785
16	1376354	1728	16057	17785
17	1374626	1748	16037	17785
18	1372878	1768	16017	17785
19	1371110	1789	15996	17785
20	1369321	1810	15975	17785
21	1367511	1831	15954	17785
22	1365680	1852	15933	17785
23	1363828	1874	15911	17785
24	1361954	1896	15889	17785
25	1360058	1918	15867	17785

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26	1358140	1940	15845	17785
27	1356200	1963	15822	17785
28	1354237	1986	15799	17785
29	1352251	2009	15776	17785
30	1350242	2032	15753	17785
31	1348210	2056	15729	17785
32	1346154	2080	15705	17785
33	1344074	2104	15681	17785
34	1341970	2129	15656	17785
35	1339841	2154	15631	17785
36	1337687	2179	15606	17785
37	1335508	2204	15581	17785
38	1333304	2230	15555	17785
39	1331074	2256	15529	17785
40	1328818	2282	15503	17785
41	1326536	2309	15476	17785
42	1324227	2336	15449	17785
43	1321891	2363	15422	17785
44	1319528	2391	15394	17785
45	1317137	2418	15367	17785
46	1314719	2447	15338	17785
47	1312272	2475	15310	17785
48	1309797	2504	15281	17785
49	1307293	2533	15252	17785
50	1304760	2563	15222	17785
51	1302197	2593	15192	17785
52	1299604	2623	15162	17785
53	1296981	2654	15131	17785
54	1294327	2685	15100	17785

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55	1291642	2716	15069	17785
56	1288926	2748	15037	17785
57	1286178	2780	15005	17785
58	1283398	2812	14973	17785
59	1280586	2845	14940	17785
60	1277741	2878	14907	17785
61	1274863	2912	14873	17785
62	1271951	2946	14839	17785
63	1269005	2980	14805	17785
64	1266025	3015	14770	17785
65	1263010	3050	14735	17785
66	1259960	3085	14700	17785
67	1256875	3121	14664	17785
68	1253754	3158	14627	17785
69	1250596	3195	14590	17785
70	1247401	3232	14553	17785
71	1244169	3270	14515	17785
72	1240899	3308	14477	17785
73	1237591	3346	14439	17785
74	1234245	3385	14400	17785
75	1230860	3425	14360	17785
76	1227435	3465	14320	17785
77	1223970	3505	14280	17785
78	1220465	3546	14239	17785
79	1216919	3588	14197	17785
80	1213331	3629	14156	17785
81	1209702	3672	14113	17785
82	1206030	3715	14070	17785
83	1202315	3758	14027	17785

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84	1198557	3802	13983	17785
85	1194755	3846	13939	17785
86	1190909	3891	13894	17785
87	1187018	3936	13849	17785
88	1183082	3982	13803	17785
89	1179100	4029	13756	17785
90	1175071	4076	13709	17785
91	1170995	4123	13662	17785
92	1166872	4171	13614	17785
93	1162701	4220	13565	17785
94	1158481	4269	13516	17785
95	1154212	4319	13466	17785
96	1149893	4370	13415	17785
97	1145523	4421	13364	17785
98	1141102	4472	13313	17785
99	1136630	4524	13261	17785
100	1132106	4577	13208	17785
101	1127529	4630	13155	17785
102	1122899	4685	13100	17785
103	1118214	4739	13046	17785
104	1113475	4794	12991	17785
105	1108681	4850	12935	17785
106	1103831	4907	12878	17785
107	1098924	4964	12821	17785
108	1093960	5022	12763	17785
109	1088938	5081	12704	17785
110	1083857	5140	12645	17785
111	1078717	5200	12585	17785
112	1073517	5261	12524	17785

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113	1068256	5322	12463	17785
114	1062934	5384	12401	17785
115	1057550	5447	12338	17785
116	1052103	5510	12275	17785
117	1046593	5575	12210	17785
118	1041018	5640	12145	17785
119	1035378	5706	12079	17785
120	1029672	5772	12013	17785
121	1023900	5840	11945	17785
122	1018060	5908	11877	17785
123	1012152	5977	11808	17785
124	1006175	6046	11739	17785
125	1000129	6117	11668	17785
126	994012	6188	11597	17785
127	987824	6260	11525	17785
128	981564	6333	11452	17785
129	975231	6407	11378	17785
130	968824	6482	11303	17785
131	962342	6558	11227	17785
132	955784	6634	11151	17785
133	949150	6712	11073	17785
134	942438	6790	10995	17785
135	935648	6869	10916	17785
136	928779	6949	10836	17785
137	921830	7030	10755	17785
138	914800	7112	10673	17785
139	907688	7195	10590	17785
140	900493	7279	10506	17785
141	893214	7364	10421	17785

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142	885850	7450	10335	17785
143	878400	7537	10248	17785
144	870863	7625	10160	17785
145	863238	7714	10071	17785
146	855524	7804	9981	17785
147	847720	7895	9890	17785
148	839825	7987	9798	17785
149	831838	8080	9705	17785
150	823758	8174	9611	17785
151	815584	8270	9515	17785
152	807314	8366	9419	17785
153	798948	8464	9321	17785
154	790484	8563	9222	17785
155	781921	8663	9122	17785
156	773258	8764	9021	17785
157	764494	8866	8919	17785
158	755628	8969	8816	17785
159	746659	9074	8711	17785
160	737585	9180	8605	17785
161	728405	9287	8498	17785
162	719118	9395	8390	17785
163	709723	9505	8280	17785
164	700218	9616	8169	17785
165	690602	9728	8057	17785
166	680874	9841	7944	17785
167	671033	9956	7829	17785
168	661077	10072	7713	17785
169	651005	10190	7595	17785
170	640815	10309	7476	17785

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171	630506	10429	7356	17785
172	620077	10551	7234	17785
173	609526	10674	7111	17785
174	598852	10798	6987	17785
175	588054	10924	6861	17785
176	577130	11052	6733	17785
177	566078	11181	6604	17785
178	554897	11311	6474	17785
179	543586	11443	6342	17785
180	532143	11577	6208	17785
181	520566	11712	6073	17785
182	508854	11848	5937	17785
183	497006	11987	5798	17785
184	485019	12126	5659	17785
185	472893	12268	5517	17785
186	460625	12411	5374	17785
187	448214	12556	5229	17785
188	435658	12702	5083	17785
189	422956	12851	4934	17785
190	410105	13000	4785	17785
191	397105	13152	4633	17785
192	383953	13306	4479	17785
193	370647	13461	4324	17785
194	357186	13618	4167	17785
195	343568	13777	4008	17785
196	329791	13937	3848	17785
197	315854	14100	3685	17785
198	301754	14265	3520	17785
199	287489	14431	3354	17785

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200	273058	14599	3186	17785
201	258459	14770	3015	17785
202	243689	14942	2843	17785
203	228747	15116	2669	17785
204	213631	15293	2492	17785
205	198338	15471	2314	17785
206	182867	15652	2133	17785
207	167215	15834	1951	17785
208	151381	16019	1766	17785
209	135362	16206	1579	17785
210	119156	16395	1390	17785
211	102761	16586	1199	17785
212	86175	16780	1005	17785
213	69395	16975	810	17785
214	52420	17173	612	17785
215	35247	17374	411	17785
216	17873	17576	209	17785
217	297	297	3	17785

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GAJANAN DHORE
BORROWER

MRS. MAYURI SACHIN
DHORE
CO-BORROWER1

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 15 Northern Part , NA , Street Name: Azad Chowk , Floor No: 1 Sharad Nagar, Mouje Shivar, Near Har Har Mahadev Aqua, Akola, Maharashtra, 444104**
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.17,785.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	216 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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