

Offer Cum Sanction Letter

Application No : MH/BSR/BSAR/A000001352

Date : 30 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	MR. MOH NADEEM WASIM SHAIKH
Name of the Co-Applicant (s)	MRS. YASMEEN BANO NADEEM SHAIKH
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	104, , Relayable Complex,C-Wng 1st Floor Charrasta Boisar , Palghar Road, Near Namak Chakki, Palghar, Palghar , PO Palghar , DIST Palghar , Metro , Palghar , Maharashtra , India - 401404
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.67,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.00% Per Annum
EMI Amount	Rs.64,656.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.79,060.00 (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.1,00,500.00 + Applicable taxes
Life Insurance Premium	Rs.1,67,500.00 + Applicable taxes
Property Insurance Premium	Rs.1,34,000.00 + Applicable taxes
Property Address	NO :Door No Row House 52 , Grd Plus First Floor, Type A8,Golden Villa , Street Name:College Road ,FloorNo:0Gat No 145/2/1,Near Dandekar College,Village Palghar,Palghar West, Tal and Dist Palghar,Palghar,Maharashtra,401404
Sanction Conditions	Construction activity seen to be in progress (semi constructed). Foreclosure letter. List of documents. Loan Closure Proof. Mail confirmation from HR. NOC for Mortgage from Builder. Other loan -statement of account. Parent document. PDC -6 nos. Permission to mortgage. QC/ CC/ Possession certificate. Signed ATS/ Sale Agreement. Specific Authority NOC/ Clearance letter. Tenant KYC. Utility Bills. 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/BSR/BSAR/A000001352
Date of issue of KFS	30-07-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.67,00,000.00
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.64,656.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.00% 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 %	3.80 %	10.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.64,656.00	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	79060.00	-	-
Insurance Charges	-	-	One time	474360.00

Annual Percentage Rate (APR) (%) :	11.29 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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Loan Interest certificate:	• NIL • NIL
• Loan Interest Certificate Current FY • Provisional Interest Certificate	
CERSAI charge for creation of Security interest	Rs.100 for a loan above Rs.5lakh and Rs.50 for loan upto Rs.5 lakh
Statement of Account	• NIL once every year • Rs. 750 + Applicable Taxes for every additional request
Change of repayment mode-PDC to PDC or ECS to ECS PDC/ECS to ACH/ NACH / ENACH	Rs. 500 + Applicable Taxes
EMI payment fee on account of non- submission of PDC/ECS (per transaction)/ ACH/NACH/ENACH	Rs. 300 + Applicable Taxes
Loan Pre-closure statement	Rs. 1,000 + Applicable Taxes
List of original Property Documents	Rs. 1,000 + Applicable Taxes
Photocopy of original Property Documents	Rs. 1,000 + Applicable Taxes
Login fees – Housing Loan (for login in amount > = Rs. 40 Lakhs)	Rs. 3,999/- part of processing fee (non-refundable)
Login fees – Housing Loan (for login in amount <Rs. 40 Lakhs)	Rs. 2,999/- part of processing fee (non-refundable)
Login fees – Non-Housing Loan	Rs. 3,999/- part of processing fee (non-refundable)
Expenses to cover incidental cost	Incidental charges and expenses are levied to cover the cost, charges, and other expenses as per actuals applicable on a case-to-case basis.
Stamping and Execution Charges	As per applicable State Laws and e-signing charges
Property subsequent visit charges	Rs. 500 + Applicable Taxes for every visit

*** Penal Charges**

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Company on a prospective basis and will be updated in the Company's website www.hindujahousingfinance.com

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Part 2: Other qualitative information

1. Clause of Loan agreement relating to engagement of recovery agents: 15.1
2. Clause of Loan agreement which details grievance redressal mechanism: Refer MITC Clause I
3. Phone number and email id of the nodal grievance redressal officer
 - Phone: 044-4294 7100
 - Email: grievance@hindujahousingfinance.com
4. Whether the loan is, or in future maybe, subject to transfer to other Regulated Entities or securitization: Yes
5. In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:

Name of the originating entity, along with its funding proportion	Name of the partner entity along with its proportion of funding	Blended rate of interest (in %)
NA	NA	NA

Note:

- This Key Fact Statement is valid for Thirty (30) days from date of issuance for the Borrower(s) / Co borrower (s) /Guarantor(s)) to agree to the terms of the loan.
- This Key Fact Statement (KFS) is not an offer of Credit. You will need to apply for the loan and meet our lending criteria before we can determine whether you are eligible for this loan.

ACKNOWLEDGEMENT:

I have been read out and explained the contents of KFS in the vernacular language known to me, being _____ and I have signed all of the said documents after having understood them completely and by signing the same I do hereby acknowledge and agree to abide by all the terms and conditions of all of the said documents and all clauses of the same.

(Signature or thumb impression of the
Borrower(s) / Co borrower(s) /Guarantor(s))

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.67,00,000.00
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.64,656.00
	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	10.00% 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. 8817440.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 79060.00
(b)	Payable to third-party routed through HHFL	Rs. 474360.00
7	Net disbursed amount	Rs. 6146580.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 15517440.00
9	Annual Percentage Rate- Effective annualized interest rate	11.29 %
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	6700000	8823	55833	64656
2	6691177	8896	55760	64656
3	6682281	8970	55686	64656
4	6673311	9045	55611	64656
5	6664266	9120	55536	64656
6	6655146	9196	55460	64656
7	6645950	9273	55383	64656
8	6636677	9350	55306	64656
9	6627327	9428	55228	64656
10	6617899	9507	55149	64656
11	6608392	9586	55070	64656
12	6598806	9666	54990	64656
13	6589140	9747	54909	64656
14	6579393	9828	54828	64656
15	6569565	9910	54746	64656
16	6559655	9992	54664	64656
17	6549663	10075	54581	64656
18	6539588	10159	54497	64656
19	6529429	10244	54412	64656
20	6519185	10329	54327	64656
21	6508856	10416	54240	64656
22	6498440	10502	54154	64656
23	6487938	10590	54066	64656
24	6477348	10678	53978	64656
25	6466670	10767	53889	64656

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26	6455903	10857	53799	64656
27	6445046	10947	53709	64656
28	6434099	11039	53617	64656
29	6423060	11131	53525	64656
30	6411929	11223	53433	64656
31	6400706	11317	53339	64656
32	6389389	11411	53245	64656
33	6377978	11506	53150	64656
34	6366472	11602	53054	64656
35	6354870	11699	52957	64656
36	6343171	11796	52860	64656
37	6331375	11895	52761	64656
38	6319480	11994	52662	64656
39	6307486	12094	52562	64656
40	6295392	12194	52462	64656
41	6283198	12296	52360	64656
42	6270902	12398	52258	64656
43	6258504	12502	52154	64656
44	6246002	12606	52050	64656
45	6233396	12711	51945	64656
46	6220685	12817	51839	64656
47	6207868	12924	51732	64656
48	6194944	13031	51625	64656
49	6181913	13140	51516	64656
50	6168773	13250	51406	64656
51	6155523	13360	51296	64656
52	6142163	13471	51185	64656
53	6128692	13584	51072	64656
54	6115108	13697	50959	64656

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55	6101411	13811	50845	64656
56	6087600	13926	50730	64656
57	6073674	14042	50614	64656
58	6059632	14159	50497	64656
59	6045473	14277	50379	64656
60	6031196	14396	50260	64656
61	6016800	14516	50140	64656
62	6002284	14637	50019	64656
63	5987647	14759	49897	64656
64	5972888	14882	49774	64656
65	5958006	15006	49650	64656
66	5943000	15131	49525	64656
67	5927869	15257	49399	64656
68	5912612	15384	49272	64656
69	5897228	15512	49144	64656
70	5881716	15642	49014	64656
71	5866074	15772	48884	64656
72	5850302	15903	48753	64656
73	5834399	16036	48620	64656
74	5818363	16170	48486	64656
75	5802193	16304	48352	64656
76	5785889	16440	48216	64656
77	5769449	16577	48079	64656
78	5752872	16715	47941	64656
79	5736157	16855	47801	64656
80	5719302	16995	47661	64656
81	5702307	17137	47519	64656
82	5685170	17280	47376	64656
83	5667890	17424	47232	64656

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84	5650466	17569	47087	64656
85	5632897	17715	46941	64656
86	5615182	17863	46793	64656
87	5597319	18012	46644	64656
88	5579307	18162	46494	64656
89	5561145	18313	46343	64656
90	5542832	18466	46190	64656
91	5524366	18620	46036	64656
92	5505746	18775	45881	64656
93	5486971	18931	45725	64656
94	5468040	19089	45567	64656
95	5448951	19248	45408	64656
96	5429703	19408	45248	64656
97	5410295	19570	45086	64656
98	5390725	19733	44923	64656
99	5370992	19898	44758	64656
100	5351094	20064	44592	64656
101	5331030	20231	44425	64656
102	5310799	20399	44257	64656
103	5290400	20569	44087	64656
104	5269831	20741	43915	64656
105	5249090	20914	43742	64656
106	5228176	21088	43568	64656
107	5207088	21264	43392	64656
108	5185824	21441	43215	64656
109	5164383	21619	43037	64656
110	5142764	21800	42856	64656
111	5120964	21981	42675	64656
112	5098983	22164	42492	64656

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113	5076819	22349	42307	64656
114	5054470	22535	42121	64656
115	5031935	22723	41933	64656
116	5009212	22913	41743	64656
117	4986299	23104	41552	64656
118	4963195	23296	41360	64656
119	4939899	23490	41166	64656
120	4916409	23686	40970	64656
121	4892723	23883	40773	64656
122	4868840	24082	40574	64656
123	4844758	24283	40373	64656
124	4820475	24485	40171	64656
125	4795990	24689	39967	64656
126	4771301	24895	39761	64656
127	4746406	25103	39553	64656
128	4721303	25312	39344	64656
129	4695991	25523	39133	64656
130	4670468	25735	38921	64656
131	4644733	25950	38706	64656
132	4618783	26166	38490	64656
133	4592617	26384	38272	64656
134	4566233	26604	38052	64656
135	4539629	26826	37830	64656
136	4512803	27049	37607	64656
137	4485754	27275	37381	64656
138	4458479	27502	37154	64656
139	4430977	27731	36925	64656
140	4403246	27962	36694	64656
141	4375284	28195	36461	64656

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142	4347089	28430	36226	64656
143	4318659	28667	35989	64656
144	4289992	28906	35750	64656
145	4261086	29147	35509	64656
146	4231939	29390	35266	64656
147	4202549	29635	35021	64656
148	4172914	29882	34774	64656
149	4143032	30131	34525	64656
150	4112901	30382	34274	64656
151	4082519	30635	34021	64656
152	4051884	30890	33766	64656
153	4020994	31148	33508	64656
154	3989846	31407	33249	64656
155	3958439	31669	32987	64656
156	3926770	31933	32723	64656
157	3894837	32199	32457	64656
158	3862638	32467	32189	64656
159	3830171	32738	31918	64656
160	3797433	33011	31645	64656
161	3764422	33286	31370	64656
162	3731136	33563	31093	64656
163	3697573	33843	30813	64656
164	3663730	34125	30531	64656
165	3629605	34409	30247	64656
166	3595196	34696	29960	64656
167	3560500	34985	29671	64656
168	3525515	35277	29379	64656
169	3490238	35571	29085	64656
170	3454667	35867	28789	64656

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171	3418800	36166	28490	64656
172	3382634	36467	28189	64656
173	3346167	36771	27885	64656
174	3309396	37078	27578	64656
175	3272318	37387	27269	64656
176	3234931	37698	26958	64656
177	3197233	38012	26644	64656
178	3159221	38329	26327	64656
179	3120892	38649	26007	64656
180	3082243	38971	25685	64656
181	3043272	39295	25361	64656
182	3003977	39623	25033	64656
183	2964354	39953	24703	64656
184	2924401	40286	24370	64656
185	2884115	40622	24034	64656
186	2843493	40960	23696	64656
187	2802533	41302	23354	64656
188	2761231	41646	23010	64656
189	2719585	41993	22663	64656
190	2677592	42343	22313	64656
191	2635249	42696	21960	64656
192	2592553	43051	21605	64656
193	2549502	43410	21246	64656
194	2506092	43772	20884	64656
195	2462320	44137	20519	64656
196	2418183	44504	20152	64656
197	2373679	44875	19781	64656
198	2328804	45249	19407	64656
199	2283555	45626	19030	64656

MR. MOH NADEEM
WASIM SHAIKH
BORROWER

MRS. YASMEEN BANO
NADEEM SHAIKH
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	2237929	46007	18649	64656
201	2191922	46390	18266	64656
202	2145532	46777	17879	64656
203	2098755	47166	17490	64656
204	2051589	47559	17097	64656
205	2004030	47956	16700	64656
206	1956074	48355	16301	64656
207	1907719	48758	15898	64656
208	1858961	49165	15491	64656
209	1809796	49574	15082	64656
210	1760222	49987	14669	64656
211	1710235	50404	14252	64656
212	1659831	50824	13832	64656
213	1609007	51248	13408	64656
214	1557759	51675	12981	64656
215	1506084	52105	12551	64656
216	1453979	52540	12116	64656
217	1401439	52977	11679	64656
218	1348462	53419	11237	64656
219	1295043	53864	10792	64656
220	1241179	54313	10343	64656
221	1186866	54765	9891	64656
222	1132101	55222	9434	64656
223	1076879	55682	8974	64656
224	1021197	56146	8510	64656
225	965051	56614	8042	64656
226	908437	57086	7570	64656
227	851351	57561	7095	64656
228	793790	58041	6615	64656

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HINDUJA HOUSING FINANCE

229	735749	58525	6131	64656
230	677224	59012	5644	64656
231	618212	59504	5152	64656
232	558708	60000	4656	64656
233	498708	60500	4156	64656
234	438208	61004	3652	64656
235	377204	61513	3143	64656
236	315691	62025	2631	64656
237	253666	62542	2114	64656
238	191124	63063	1593	64656
239	128061	63589	1067	64656
240	64472	64119	537	64656
241	353	353	3	64656

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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 : Door No Row House 52 , Grd Plus First Floor, Type A8, Golden Villa , Street Name: College Road , Floor No: 0 Gat No 145/2/1, Near Dandekar College, Village Palghar, Palghar West, Tal and Dist Palghar, Palghar, Maharashtra, 401404**
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.64,656.00
(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"

MR. MOH NADEEM
WASIM SHAIKH
BORROWER

MRS. YASMEEN BANO
NADEEM SHAIKH
CO-BORROWER1