HINDUJA HOUSING FINANCE

Offer Cum Sanction Letter

Application No : MH/SLP/SLPR/A000002090

Date : 28 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. PRAVIN KISAN AVTADE
Name of the Co-Applicant (s)	MRS. KAMAL KISAN AVATADE MR. KISAN RAMCHANDRA AWTADE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	SO KISAN PAKANI , SO KISAN PAKANI , SOLAPUR NORTH PO PAKANI DIST SOLAPUR , MAHARASHTRA , Semiurban , Solapur , Maharashtra , India - 413255
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.15,00,000.00
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.22,033.00**
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.17,700.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

MR. PRAVIN KISAN AVTADE
BORROWER

MRS. KAMAL KISAN AVATADE
CO-BORROWER1

MR. KISAN RAMCHANDRA AWTADE
CO-BORROWER2

Health Insurance Premium	Rs.22,500.00 + Applicable taxes
Life Insurance Premium	Rs.37,500.00 + Applicable taxes
Property Insurance Premium	Rs.30,000.00 + Applicable taxes
Property Address	NO :Plot No 65 , Gat No 163/5A/5CC/6/7 , Street Name:Pune Road ,FloorNo:0Nakoda Banglows,GP Pakani,Near Hindusthan Petrolium, Taluka North Solapur,Solapur,Maharashtra,413255
Sanction Conditions	E bill/Utility bill . Proper Plot demarcation at site. Property Tax receipt. Specific Authority NOC/ Clearance letter.

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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.

MR. PRAVIN KISAN AVTADE BORROWER	MRS. KAMAL KISAN AVATADE CO-BORROWER1	MR. KISAN RAMCHANDRA AWTADE CO-BORROWER2

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/SLP/SLPR/A000002090
Date of issue of KFS	28-09-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.15,00,000.00
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.22,033.00
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

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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 %	**0.70 %**	**14.50% Per Annum**	1st of every month based on HHF PLR for extant loans on floating rates	**NA**	**Rs.22,033.00**	**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	17700.00	-	-
Insurance Charges	-	-	One time	79650.00

Annual Percentage Rate (APR) (%):	**16.08 %**
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.15,00,000.00**
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.22,033.00**
	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. 1672752.00**
6	Fee/ Charges payable	
(a)	Payable to HHFL	**Rs. 17700.00**
(b)	Payable to third-party routed through HHFL	**Rs. 79650.00**
7	Net disbursed amount	**Rs. 1402650.00**
8	Total amount to be paid by the borrower (in Rupees)	**Rs. 3172752.00**
9	Annual Percentage Rate- Effective annualized interest rate	**16.08 %**
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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HINDUJA HOUSING FINANCE

REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	1500000	3908	18125	22033
2	1496092	3955	18078	22033
3	1492137	4003	18030	22033
4	1488134	4051	17982	22033
5	1484083	4100	17933	22033
6	1479983	4150	17883	22033
7	1475833	4200	17833	22033
8	1471633	4251	17782	22033
9	1467382	4302	17731	22033
10	1463080	4354	17679	22033
11	1458726	4407	17626	22033
12	1454319	4460	17573	22033
13	1449859	4514	17519	22033
14	1445345	4568	17465	22033
15	1440777	4624	17409	22033
16	1436153	4679	17354	22033
17	1431474	4736	17297	22033
18	1426738	4793	17240	22033
19	1421945	4851	17182	22033
20	1417094	4910	17123	22033
21	1412184	4969	17064	22033
22	1407215	5029	17004	22033
23	1402186	5090	16943	22033
24	1397096	5151	16882	22033
25	1391945	5214	16819	22033

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26	1386731	5277	16756	22033
27	1381454	5340	16693	22033
28	1376114	5405	16628	22033
29	1370709	5470	16563	22033
30	1365239	5536	16497	22033
31	1359703	5603	16430	22033
32	1354100	5671	16362	22033
33	1348429	5739	16294	22033
34	1342690	5809	16224	22033
35	1336881	5879	16154	22033
36	1331002	5950	16083	22033
37	1325052	6022	16011	22033
38	1319030	6095	15938	22033
39	1312935	6168	15865	22033
40	1306767	6243	15790	22033
41	1300524	6318	15715	22033
42	1294206	6395	15638	22033
43	1287811	6472	15561	22033
44	1281339	6550	15483	22033
45	1274789	6629	15404	22033
46	1268160	6709	15324	22033
47	1261451	6790	15243	22033
48	1254661	6873	15160	22033
49	1247788	6956	15077	22033
50	1240832	7040	14993	22033
51	1233792	7125	14908	22033
52	1226667	7211	14822	22033
53	1219456	7298	14735	22033
54	1212158	7386	14647	22033

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55	1204772	7475	14558	22033
56	1197297	7566	14467	22033
57	1189731	7657	14376	22033
58	1182074	7750	14283	22033
59	1174324	7843	14190	22033
60	1166481	7938	14095	22033
61	1158543	8034	13999	22033
62	1150509	8131	13902	22033
63	1142378	8229	13804	22033
64	1134149	8329	13704	22033
65	1125820	8429	13604	22033
66	1117391	8531	13502	22033
67	1108860	8634	13399	22033
68	1100226	8739	13294	22033
69	1091487	8844	13189	22033
70	1082643	8951	13082	22033
71	1073692	9059	12974	22033
72	1064633	9169	12864	22033
73	1055464	9279	12754	22033
74	1046185	9392	12641	22033
75	1036793	9505	12528	22033
76	1027288	9620	12413	22033
77	1017668	9736	12297	22033
78	1007932	9854	12179	22033
79	998078	9973	12060	22033
80	988105	10093	11940	22033
81	978012	10215	11818	22033
82	967797	10339	11694	22033
83	957458	10464	11569	22033

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84	946994	10590	11443	22033
85	936404	10718	11315	22033
86	925686	10848	11185	22033
87	914838	10979	11054	22033
88	903859	11111	10922	22033
89	892748	11246	10787	22033
90	881502	11382	10651	22033
91	870120	11519	10514	22033
92	858601	11658	10375	22033
93	846943	11799	10234	22033
94	835144	11942	10091	22033
95	823202	12086	9947	22033
96	811116	12232	9801	22033
97	798884	12380	9653	22033
98	786504	12529	9504	22033
99	773975	12681	9352	22033
100	761294	12834	9199	22033
101	748460	12989	9044	22033
102	735471	13146	8887	22033
103	722325	13305	8728	22033
104	709020	13466	8567	22033
105	695554	13628	8405	22033
106	681926	13793	8240	22033
107	668133	13960	8073	22033
108	654173	14128	7905	22033
109	640045	14299	7734	22033
110	625746	14472	7561	22033
111	611274	14647	7386	22033
112	596627	14824	7209	22033

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113	581803	15003	7030	22033
114	566800	15184	6849	22033
115	551616	15368	6665	22033
116	536248	15553	6480	22033
117	520695	15741	6292	22033
118	504954	15931	6102	22033
119	489023	16124	5909	22033
120	472899	16319	5714	22033
121	456580	16516	5517	22033
122	440064	16716	5317	22033
123	423348	16918	5115	22033
124	406430	17122	4911	22033
125	389308	17329	4704	22033
126	371979	17538	4495	22033
127	354441	17750	4283	22033
128	336691	17965	4068	22033
129	318726	18182	3851	22033
130	300544	18401	3632	22033
131	282143	18624	3409	22033
132	263519	18849	3184	22033
133	244670	19077	2956	22033
134	225593	19307	2726	22033
135	206286	19540	2493	22033
136	186746	19776	2257	22033
137	166970	20015	2018	22033
138	146955	20257	1776	22033
139	126698	20502	1531	22033
140	106196	20750	1283	22033
141	85446	21001	1032	22033

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142	64445	21254	779	22033
143	43191	21511	522	22033
144	21680	21680	262	22033

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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 on a contradiction between of 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 65 , Gat No 163/5A/5CC/6/7 , Street Name:Pune Road ,FloorNo:0Nakoda Banglows,GP Pakani,Near Hindusthan Petrolium, Taluka North Solapur,Solapur,Maharashtra,413255**
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.22,033.00
(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.

MR. PRAVIN KISAN AVTADE
BORROWER

MRS. KAMAL KISAN AVATADE
CO-BORROWER1

MR. KISAN RAMCHANDRA AWTADE
CO-BORROWER2

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:

- **Statement of Accounts**: Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- **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
- **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.
- **List of Documents:** Once the request is placed along with charges remitted at the branch , processing the request will take 7 working days.
- **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
- **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.
- **Loan Interest Certificate (Current FY)**: Once the request is placed, processing the request will take 7 working days.

MR. PRAVIN KISAN AVTADE BORROWER	MRS. KAMAL KISAN AVATADE CO-BORROWER1	MR. KISAN RAMCHANDRA AWTADE CO-BORROWER2

- **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. PRAVIN KISAN AVTADE BORROWER	MRS. KAMAL KISAN AVATADE CO-BORROWER1	MR. KISAN RAMCHANDRA AWTADE CO-BORROWER2