

Offer Cum Sanction Letter

Application No : MH/PNE/BRMT/A000001044

Date : 10 Sep 2026

Sub : Sanction Letter

We thank you for your application seeking a Housing Loan with Hinduja Housing Finance Limited(HHFL).With pleasure we inform you that your loan stands in principle sanctioned as per the terms and conditions mentioned below:

Name of the Applicant	MRS. SUNITADEVI SANTOSH YADAV
Name of the Co-Applicant (s)	MR. SANTOSH RAMNARAYAN YADAV
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	FLAT NO 602 , NA , GAT NO 51/52/1 PLOT NO 5 6 GENBAZI TOWNSHIP , BUILDING B FLOOR NO 6 RUI BARAMATI , Rural , Baramati , Maharashtra , India - 413133
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.26,10,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.25% Per Annum
EMI Amount	Rs.25,621.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.30,798.00 (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.39,150.00 + Applicable taxes
Life Insurance Premium	Rs.65,250.00 + Applicable taxes
Property Insurance Premium	Rs.52,200.00 + Applicable taxes
Property Address	NO :Flat No 102 1st Floor Wing B , Genbaji Township , Street Name:Genbaji City Road ,FloorNo:1Genbaji Township,Choudhar Wasti,Near Abhimanyu Corner,Baramati,Maharashtra,413102
Sanction Conditions	Colony layout plan. Loan Closure Proof. PDC -6 nos. seller buyer pic in front of the property with selfie. Signed ATS/ Sale Agreement. Tenant NOC. Vacant property for Resale case.

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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/PNE/BRMT/A000001044
Date of issue of KFS	10-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.26,10,000.00
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.25,621.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.25% 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 %	3.55 %	10.25% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.25,621.00	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	30798.00	-	-
Insurance Charges	-	-	One time	184788.00

Annual Percentage Rate (APR) (%) :	11.55 %
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.26,10,000.00
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.25,621.00
	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	10.25% 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. 3539040.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 30798.00
(b)	Payable to third-party routed through HHFL	Rs. 184788.00
7	Net disbursed amount	Rs. 2394414.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6149040.00
9	Annual Percentage Rate- Effective annualized interest rate	11.55 %
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	2610000	3327	22294	25621
2	2606673	3356	22265	25621
3	2603317	3384	22237	25621
4	2599933	3413	22208	25621
5	2596520	3442	22179	25621
6	2593078	3472	22149	25621
7	2589606	3501	22120	25621
8	2586105	3531	22090	25621
9	2582574	3562	22059	25621
10	2579012	3592	22029	25621
11	2575420	3623	21998	25621
12	2571797	3654	21967	25621
13	2568143	3685	21936	25621
14	2564458	3716	21905	25621
15	2560742	3748	21873	25621
16	2556994	3780	21841	25621
17	2553214	3812	21809	25621
18	2549402	3845	21776	25621
19	2545557	3878	21743	25621
20	2541679	3911	21710	25621
21	2537768	3944	21677	25621
22	2533824	3978	21643	25621
23	2529846	4012	21609	25621
24	2525834	4046	21575	25621
25	2521788	4081	21540	25621

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26	2517707	4116	21505	25621
27	2513591	4151	21470	25621
28	2509440	4186	21435	25621
29	2505254	4222	21399	25621
30	2501032	4258	21363	25621
31	2496774	4294	21327	25621
32	2492480	4331	21290	25621
33	2488149	4368	21253	25621
34	2483781	4405	21216	25621
35	2479376	4443	21178	25621
36	2474933	4481	21140	25621
37	2470452	4519	21102	25621
38	2465933	4558	21063	25621
39	2461375	4597	21024	25621
40	2456778	4636	20985	25621
41	2452142	4676	20945	25621
42	2447466	4716	20905	25621
43	2442750	4756	20865	25621
44	2437994	4796	20825	25621
45	2433198	4837	20784	25621
46	2428361	4879	20742	25621
47	2423482	4920	20701	25621
48	2418562	4962	20659	25621
49	2413600	5005	20616	25621
50	2408595	5048	20573	25621
51	2403547	5091	20530	25621
52	2398456	5134	20487	25621
53	2393322	5178	20443	25621
54	2388144	5222	20399	25621

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55	2382922	5267	20354	25621
56	2377655	5312	20309	25621
57	2372343	5357	20264	25621
58	2366986	5403	20218	25621
59	2361583	5449	20172	25621
60	2356134	5496	20125	25621
61	2350638	5543	20078	25621
62	2345095	5590	20031	25621
63	2339505	5638	19983	25621
64	2333867	5686	19935	25621
65	2328181	5734	19887	25621
66	2322447	5783	19838	25621
67	2316664	5833	19788	25621
68	2310831	5883	19738	25621
69	2304948	5933	19688	25621
70	2299015	5984	19637	25621
71	2293031	6035	19586	25621
72	2286996	6086	19535	25621
73	2280910	6138	19483	25621
74	2274772	6191	19430	25621
75	2268581	6244	19377	25621
76	2262337	6297	19324	25621
77	2256040	6351	19270	25621
78	2249689	6405	19216	25621
79	2243284	6460	19161	25621
80	2236824	6515	19106	25621
81	2230309	6570	19051	25621
82	2223739	6627	18994	25621
83	2217112	6683	18938	25621

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84	2210429	6740	18881	25621
85	2203689	6798	18823	25621
86	2196891	6856	18765	25621
87	2190035	6914	18707	25621
88	2183121	6974	18647	25621
89	2176147	7033	18588	25621
90	2169114	7093	18528	25621
91	2162021	7154	18467	25621
92	2154867	7215	18406	25621
93	2147652	7276	18345	25621
94	2140376	7339	18282	25621
95	2133037	7401	18220	25621
96	2125636	7465	18156	25621
97	2118171	7528	18093	25621
98	2110643	7593	18028	25621
99	2103050	7657	17964	25621
100	2095393	7723	17898	25621
101	2087670	7789	17832	25621
102	2079881	7855	17766	25621
103	2072026	7922	17699	25621
104	2064104	7990	17631	25621
105	2056114	8058	17563	25621
106	2048056	8127	17494	25621
107	2039929	8197	17424	25621
108	2031732	8267	17354	25621
109	2023465	8337	17284	25621
110	2015128	8408	17213	25621
111	2006720	8480	17141	25621
112	1998240	8553	17068	25621

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113	1989687	8626	16995	25621
114	1981061	8699	16922	25621
115	1972362	8774	16847	25621
116	1963588	8849	16772	25621
117	1954739	8924	16697	25621
118	1945815	9000	16621	25621
119	1936815	9077	16544	25621
120	1927738	9155	16466	25621
121	1918583	9233	16388	25621
122	1909350	9312	16309	25621
123	1900038	9392	16229	25621
124	1890646	9472	16149	25621
125	1881174	9553	16068	25621
126	1871621	9634	15987	25621
127	1861987	9717	15904	25621
128	1852270	9800	15821	25621
129	1842470	9883	15738	25621
130	1832587	9968	15653	25621
131	1822619	10053	15568	25621
132	1812566	10139	15482	25621
133	1802427	10225	15396	25621
134	1792202	10313	15308	25621
135	1781889	10401	15220	25621
136	1771488	10490	15131	25621
137	1760998	10579	15042	25621
138	1750419	10670	14951	25621
139	1739749	10761	14860	25621
140	1728988	10853	14768	25621
141	1718135	10945	14676	25621

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142	1707190	11039	14582	25621
143	1696151	11133	14488	25621
144	1685018	11228	14393	25621
145	1673790	11324	14297	25621
146	1662466	11421	14200	25621
147	1651045	11518	14103	25621
148	1639527	11617	14004	25621
149	1627910	11716	13905	25621
150	1616194	11816	13805	25621
151	1604378	11917	13704	25621
152	1592461	12019	13602	25621
153	1580442	12121	13500	25621
154	1568321	12225	13396	25621
155	1556096	12329	13292	25621
156	1543767	12435	13186	25621
157	1531332	12541	13080	25621
158	1518791	12648	12973	25621
159	1506143	12756	12865	25621
160	1493387	12865	12756	25621
161	1480522	12975	12646	25621
162	1467547	13086	12535	25621
163	1454461	13197	12424	25621
164	1441264	13310	12311	25621
165	1427954	13424	12197	25621
166	1414530	13539	12082	25621
167	1400991	13654	11967	25621
168	1387337	13771	11850	25621
169	1373566	13888	11733	25621
170	1359678	14007	11614	25621

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171	1345671	14127	11494	25621
172	1331544	14247	11374	25621
173	1317297	14369	11252	25621
174	1302928	14492	11129	25621
175	1288436	14616	11005	25621
176	1273820	14740	10881	25621
177	1259080	14866	10755	25621
178	1244214	14993	10628	25621
179	1229221	15121	10500	25621
180	1214100	15251	10370	25621
181	1198849	15381	10240	25621
182	1183468	15512	10109	25621
183	1167956	15645	9976	25621
184	1152311	15778	9843	25621
185	1136533	15913	9708	25621
186	1120620	16049	9572	25621
187	1104571	16186	9435	25621
188	1088385	16324	9297	25621
189	1072061	16464	9157	25621
190	1055597	16604	9017	25621
191	1038993	16746	8875	25621
192	1022247	16889	8732	25621
193	1005358	17034	8587	25621
194	988324	17179	8442	25621
195	971145	17326	8295	25621
196	953819	17474	8147	25621
197	936345	17623	7998	25621
198	918722	17774	7847	25621
199	900948	17925	7696	25621

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200	883023	18079	7542	25621
201	864944	18233	7388	25621
202	846711	18389	7232	25621
203	828322	18546	7075	25621
204	809776	18704	6917	25621
205	791072	18864	6757	25621
206	772208	19025	6596	25621
207	753183	19188	6433	25621
208	733995	19351	6270	25621
209	714644	19517	6104	25621
210	695127	19683	5938	25621
211	675444	19852	5769	25621
212	655592	20021	5600	25621
213	635571	20192	5429	25621
214	615379	20365	5256	25621
215	595014	20539	5082	25621
216	574475	20714	4907	25621
217	553761	20891	4730	25621
218	532870	21069	4552	25621
219	511801	21249	4372	25621
220	490552	21431	4190	25621
221	469121	21614	4007	25621
222	447507	21799	3822	25621
223	425708	21985	3636	25621
224	403723	22173	3448	25621
225	381550	22362	3259	25621
226	359188	22553	3068	25621
227	336635	22746	2875	25621
228	313889	22940	2681	25621

MRS. SUNITADEVI
SANTOSH YADAV
BORROWER

MR. SANTOSH
RAMNARAYAN YADAV
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	290949	23136	2485	25621
230	267813	23333	2288	25621
231	244480	23533	2088	25621
232	220947	23734	1887	25621
233	197213	23936	1685	25621
234	173277	24141	1480	25621
235	149136	24347	1274	25621
236	124789	24555	1066	25621
237	100234	24765	856	25621
238	75469	24976	645	25621
239	50493	25190	431	25621
240	25303	25303	216	25621

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Other Most Important Terms and Conditions ("the MITC") for the housing loan ("the Loan") availed by Borrower(s) from Hinduja Housing Finance Limited, a Company incorporated under the Companies Act, 2013 and having its registered office at No. 27A, Developed Industrial Estate, Guindy, Chennai - 600032, hereinafter referred to as "HHFL" are mentioned below and are to be read and understood in conjunction with the terms contained in the Sanction Letter, KFS, Facility agreement and the Loan Documents which shall be executed in reference to the Loan with HHFL (Collectively referred to as "the Loan Documents")

The MITC mentioned here is merely indicative and not exhaustive. The Loan shall be governed by the Loan Documents including the Sanction Letter, KFS and Facility agreement. In the event of a contradiction between the terms and conditions set out herein and the Loan Documents, the terms and conditions of the Loan Facility Agreement shall prevail.

A) Security/Collateral for the Loan

The loan would be secured by Mortgage of the property for which the loan is availed. HHFL at times may also seek additional collateral of any other property. The following property has been mortgaged as security for the Loan:

1. Address of the Property : **NO : Flat No 102 1st Floor Wing B , Genbaji Township , Street Name: Genbaji City Road , Floor No: 1 Genbaji Township, Choudhar Wasti, Near Abhimanyu Corner, Baramati, Maharashtra, 413102**
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.25,621.00
(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"

MRS. SUNITADEVI
SANTOSH YADAV
BORROWER

MR. SANTOSH
RAMNARAYAN YADAV
CO-BORROWER1