

Offer Cum Sanction Letter

Application No : MH/NGR/NPUR/A000001574

Date : 23 Jun 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. SWAPNIL ISTARI THAVKAR
Name of the Co-Applciant (s)	MRS. NEHA SWAPNIL THAVKAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	Ward No 02 , 0 , At Karhandala Post Navegaon Sadhu VTC Umred rural , PO Navegaon Sadhu District Nagpur , Rural , Nagpur , Maharashtra , India - 441203
Loan Type	Housing
Purpose	Take Over
Sanctioned Amount	Rs.16,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.18,178.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.18,880.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.24,000.00 + Applicable taxes

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Life Insurance Premium	Rs.40,000.00 + Applicable taxes
Property Insurance Premium	Rs.32,000.00 + Applicable taxes
Property Address	NO :Plot No 78 , NA , Street Name:Gadchiroli- Nagpur Road ,FloorNo:0P H No 45 Property No 12243 New W23D 1012445,Parsodi,Near Hotel Waghmare and Family Restaurant,Nagpur,Maharashtra,441203
Sanction Conditions	Correction/Rectification deed. E bill/Utility bill . Property Tax receipt.

APPROACH FOR GRADATION OF RISKS

The approach for gradation for risk is based on factors such as nature of loan, nature of asset being financed, risk profile of the borrower, borrower's profile which considers stability in earnings and employment, financial positions repayment capacity, borrower's other financial commitments, past repayment, tenure of the loan, associated operating cost parameters (depending on the ticket sizes of loans and geographic factors) and prevalent liquidity conditions, etc. Such information is gathered during the loan underwriting process based on the information provided by the borrower, credit reports, marketing intelligence and information gathered by field inspection of the borrower's premises. While deciding the interest rate and other charges, the rate offered by the Competitors in the market would also be taken into consideration.

The above sanction is subject to fulfilment of the following conditions:

1. Subject to Legal Clearance.
2. The rate of interest applicable to your loan is linked to HHF prime lending rate and a specified spread, both of which is determined by HHFL based on market conditions.
3. Fixed & Floating rate- you have opted for fixed & floating rate of interest; the current rate of interest shall be applicable for first 3 years from the date of sanction. Post 3 years, rate of interest shall change to floating and the revised rate shall be linked to the extant HHF-PLR.
4. Part or Full payment of loan- The borrower shall be liable to pay 2% of principal prepaid + Applicable taxes as prepayment charges, unless it is proven that the prepayment is from own sources during first 3 years.
5. Fulfillment of all conditions precedent as specified in facility agreement.
6. Payment of applicable charges as specified in the table above.
7. Customer Own Contribution to be completed, wherever applicable.
8. Company has the sole right to recall the sanction, on the following scenarios:
 - a. Concealment of material facts
 - b. Incorrect / Incomplete / misleading data submission
 - c. Breach of Conditions imposed in Sanction Letter,KFS,Other MITC,Facility Agreement, etc.
 - d. Any other exigency at the sole discretion of the company
9. Six Post-dated cheques /ECS/NACH from a nationalised bank.
10. We invite your attention to the terms and conditions given overleaf which forms part of this offer.

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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/NGR/NPUR/A000001574
Date of issue of KFS	23-06-2026
Type of Loan	Take Over
Sanctioned Amount	Rs.16,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	NO
Clause reference in loan agreement for in case of stage wise disbursement	Clause no.6.1:9 (ii)
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.18,178.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% 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 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.18,178.00	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	18880.00	-	-
Insurance Charges	-	-	One time	113280.00

Annual Percentage Rate (APR) (%):	13.93 %
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.16,00,000.00
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.18,178.00
	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	12.50% 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. 2762720.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 18880.00
(b)	Payable to third-party routed through HHFL	Rs. 113280.00
7	Net disbursed amount	Rs. 1467840.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 4362720.00
9	Annual Percentage Rate- Effective annualized interest rate	13.93 %
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	1600000	1511	16667	18178
2	1598489	1527	16651	18178
3	1596962	1543	16635	18178
4	1595419	1559	16619	18178
5	1593860	1575	16603	18178
6	1592285	1592	16586	18178
7	1590693	1608	16570	18178
8	1589085	1625	16553	18178
9	1587460	1642	16536	18178
10	1585818	1659	16519	18178
11	1584159	1676	16502	18178
12	1582483	1694	16484	18178
13	1580789	1711	16467	18178
14	1579078	1729	16449	18178
15	1577349	1747	16431	18178
16	1575602	1765	16413	18178
17	1573837	1784	16394	18178
18	1572053	1802	16376	18178
19	1570251	1821	16357	18178
20	1568430	1840	16338	18178
21	1566590	1859	16319	18178
22	1564731	1879	16299	18178
23	1562852	1898	16280	18178
24	1560954	1918	16260	18178
25	1559036	1938	16240	18178

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26	1557098	1958	16220	18178
27	1555140	1979	16199	18178
28	1553161	1999	16179	18178
29	1551162	2020	16158	18178
30	1549142	2041	16137	18178
31	1547101	2062	16116	18178
32	1545039	2084	16094	18178
33	1542955	2106	16072	18178
34	1540849	2127	16051	18178
35	1538722	2150	16028	18178
36	1536572	2172	16006	18178
37	1534400	2195	15983	18178
38	1532205	2218	15960	18178
39	1529987	2241	15937	18178
40	1527746	2264	15914	18178
41	1525482	2288	15890	18178
42	1523194	2311	15867	18178
43	1520883	2335	15843	18178
44	1518548	2360	15818	18178
45	1516188	2384	15794	18178
46	1513804	2409	15769	18178
47	1511395	2434	15744	18178
48	1508961	2460	15718	18178
49	1506501	2485	15693	18178
50	1504016	2511	15667	18178
51	1501505	2537	15641	18178
52	1498968	2564	15614	18178
53	1496404	2590	15588	18178
54	1493814	2617	15561	18178

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55	1491197	2645	15533	18178
56	1488552	2672	15506	18178
57	1485880	2700	15478	18178
58	1483180	2728	15450	18178
59	1480452	2757	15421	18178
60	1477695	2785	15393	18178
61	1474910	2814	15364	18178
62	1472096	2844	15334	18178
63	1469252	2873	15305	18178
64	1466379	2903	15275	18178
65	1463476	2933	15245	18178
66	1460543	2964	15214	18178
67	1457579	2995	15183	18178
68	1454584	3026	15152	18178
69	1451558	3058	15120	18178
70	1448500	3089	15089	18178
71	1445411	3122	15056	18178
72	1442289	3154	15024	18178
73	1439135	3187	14991	18178
74	1435948	3220	14958	18178
75	1432728	3254	14924	18178
76	1429474	3288	14890	18178
77	1426186	3322	14856	18178
78	1422864	3357	14821	18178
79	1419507	3391	14787	18178
80	1416116	3427	14751	18178
81	1412689	3462	14716	18178
82	1409227	3499	14679	18178
83	1405728	3535	14643	18178

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84	1402193	3572	14606	18178
85	1398621	3609	14569	18178
86	1395012	3647	14531	18178
87	1391365	3685	14493	18178
88	1387680	3723	14455	18178
89	1383957	3762	14416	18178
90	1380195	3801	14377	18178
91	1376394	3841	14337	18178
92	1372553	3881	14297	18178
93	1368672	3921	14257	18178
94	1364751	3962	14216	18178
95	1360789	4003	14175	18178
96	1356786	4045	14133	18178
97	1352741	4087	14091	18178
98	1348654	4130	14048	18178
99	1344524	4173	14005	18178
100	1340351	4216	13962	18178
101	1336135	4260	13918	18178
102	1331875	4304	13874	18178
103	1327571	4349	13829	18178
104	1323222	4394	13784	18178
105	1318828	4440	13738	18178
106	1314388	4486	13692	18178
107	1309902	4533	13645	18178
108	1305369	4580	13598	18178
109	1300789	4628	13550	18178
110	1296161	4676	13502	18178
111	1291485	4725	13453	18178
112	1286760	4774	13404	18178

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113	1281986	4824	13354	18178
114	1277162	4874	13304	18178
115	1272288	4925	13253	18178
116	1267363	4976	13202	18178
117	1262387	5028	13150	18178
118	1257359	5081	13097	18178
119	1252278	5133	13045	18178
120	1247145	5187	12991	18178
121	1241958	5241	12937	18178
122	1236717	5296	12882	18178
123	1231421	5351	12827	18178
124	1226070	5406	12772	18178
125	1220664	5463	12715	18178
126	1215201	5520	12658	18178
127	1209681	5577	12601	18178
128	1204104	5635	12543	18178
129	1198469	5694	12484	18178
130	1192775	5753	12425	18178
131	1187022	5813	12365	18178
132	1181209	5874	12304	18178
133	1175335	5935	12243	18178
134	1169400	5997	12181	18178
135	1163403	6059	12119	18178
136	1157344	6122	12056	18178
137	1151222	6186	11992	18178
138	1145036	6251	11927	18178
139	1138785	6316	11862	18178
140	1132469	6381	11797	18178
141	1126088	6448	11730	18178

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142	1119640	6515	11663	18178
143	1113125	6583	11595	18178
144	1106542	6652	11526	18178
145	1099890	6721	11457	18178
146	1093169	6791	11387	18178
147	1086378	6862	11316	18178
148	1079516	6933	11245	18178
149	1072583	7005	11173	18178
150	1065578	7078	11100	18178
151	1058500	7152	11026	18178
152	1051348	7226	10952	18178
153	1044122	7302	10876	18178
154	1036820	7378	10800	18178
155	1029442	7455	10723	18178
156	1021987	7532	10646	18178
157	1014455	7611	10567	18178
158	1006844	7690	10488	18178
159	999154	7770	10408	18178
160	991384	7851	10327	18178
161	983533	7933	10245	18178
162	975600	8016	10162	18178
163	967584	8099	10079	18178
164	959485	8183	9995	18178
165	951302	8269	9909	18178
166	943033	8355	9823	18178
167	934678	8442	9736	18178
168	926236	8530	9648	18178
169	917706	8619	9559	18178
170	909087	8708	9470	18178

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171	900379	8799	9379	18178
172	891580	8891	9287	18178
173	882689	8983	9195	18178
174	873706	9077	9101	18178
175	864629	9171	9007	18178
176	855458	9267	8911	18178
177	846191	9364	8814	18178
178	836827	9461	8717	18178
179	827366	9560	8618	18178
180	817806	9659	8519	18178
181	808147	9760	8418	18178
182	798387	9861	8317	18178
183	788526	9964	8214	18178
184	778562	10068	8110	18178
185	768494	10173	8005	18178
186	758321	10279	7899	18178
187	748042	10386	7792	18178
188	737656	10494	7684	18178
189	727162	10603	7575	18178
190	716559	10714	7464	18178
191	705845	10825	7353	18178
192	695020	10938	7240	18178
193	684082	11052	7126	18178
194	673030	11167	7011	18178
195	661863	11284	6894	18178
196	650579	11401	6777	18178
197	639178	11520	6658	18178
198	627658	11640	6538	18178
199	616018	11761	6417	18178

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200	604257	11884	6294	18178
201	592373	12007	6171	18178
202	580366	12133	6045	18178
203	568233	12259	5919	18178
204	555974	12387	5791	18178
205	543587	12516	5662	18178
206	531071	12646	5532	18178
207	518425	12778	5400	18178
208	505647	12911	5267	18178
209	492736	13045	5133	18178
210	479691	13181	4997	18178
211	466510	13319	4859	18178
212	453191	13457	4721	18178
213	439734	13597	4581	18178
214	426137	13739	4439	18178
215	412398	13882	4296	18178
216	398516	14027	4151	18178
217	384489	14173	4005	18178
218	370316	14321	3857	18178
219	355995	14470	3708	18178
220	341525	14620	3558	18178
221	326905	14773	3405	18178
222	312132	14927	3251	18178
223	297205	15082	3096	18178
224	282123	15239	2939	18178
225	266884	15398	2780	18178
226	251486	15558	2620	18178
227	235928	15720	2458	18178
228	220208	15884	2294	18178

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229	204324	16050	2128	18178
230	188274	16217	1961	18178
231	172057	16386	1792	18178
232	155671	16556	1622	18178
233	139115	16729	1449	18178
234	122386	16903	1275	18178
235	105483	17079	1099	18178
236	88404	17257	921	18178
237	71147	17437	741	18178
238	53710	17619	559	18178
239	36091	17802	376	18178
240	18289	17987	191	18178
241	302	302	3	18178

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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 : Plot No 78 , NA , Street Name: Gadchiroli- Nagpur Road , Floor No: 0P H No 45 Property No 12243 New W23D 1012445, Parsodi, Near Hotel Waghmare and Family Restaurant, Nagpur, Maharashtra, 441203**
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.18,178.00
(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"

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