HINDUJA HOUSING FINANCE

Offer Cum Sanction Letter

Application No : MH/KLP/KLPR/A000003859

Date : 13 Aug 2026

Sub : Sanction Letter

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

Name of the Applicant	MR. RAVIRAJ DHONDIRAM PADALKAR
Name of the Co-Applicant (s)	MRS. MEGHA RAVIRAJ PADALKAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	679 KUMBHAR GALLI , 0 , RUNMUKTESHWAR TALIM MANDAL D WARD SHUKRAWAR PETH , DIST KOLHAPUR , Urban , kolhapur , Maharashtra , India - 416002
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.17,00,000.00
Term (in Years)	15 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.20,953.00**
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.20,060.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

MR. RAVIRAJ DHONDIRAM PADALKAR
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MRS. MEGHA RAVIRAJ PADALKAR
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Health Insurance Premium	Rs.25,500.00 + Applicable taxes
Life Insurance Premium	Rs.42,500.00 + Applicable taxes
Property Insurance Premium	Rs.34,000.00 + Applicable taxes
Property Address	NO :Plot No 8 Unit 2 , Milkat No 3949/1 Unit 2 , Street Name:Shinganapur to Chikhali Road ,FloorNo:0NA,Opposite Panchganaga Dairy,AP Shinganapur,Karvir,Maharashtra,416010
Sanction Conditions	Property Tax receipt. QC/ CC/ Possession certificate. seller buyer pic in front of the property with selfie.

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/KLP/KLPR/A000003859
Date of issue of KFS	13-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.17,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	15 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	180 Months
Equated Monthly Instalment (EMI)	Rs.20,953.00
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.20,953.00**	**180 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	20060.00	-	-
Insurance Charges	-	-	One time	90270.00

Annual Percentage Rate (APR) (%):	**13.80 %**
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.17,00,000.00**
2	Loan Term	**180 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.20,953.00**
	No. of EMIs	**180**
(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. 2071540.00**
6	Fee/ Charges payable	
(a)	Payable to HHFL	**Rs. 20060.00**
(b)	Payable to third-party routed through HHFL	**Rs. 90270.00**
7	Net disbursed amount	**Rs. 1589670.00**
8	Total amount to be paid by the borrower (in Rupees)	**Rs. 3771540.00**
9	Annual Percentage Rate- Effective annualized interest rate	**13.80 %**
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	1700000	3245	17708	20953
2	1696755	3278	17675	20953
3	1693477	3313	17640	20953
4	1690164	3347	17606	20953
5	1686817	3382	17571	20953
6	1683435	3417	17536	20953
7	1680018	3453	17500	20953
8	1676565	3489	17464	20953
9	1673076	3525	17428	20953
10	1669551	3562	17391	20953
11	1665989	3599	17354	20953
12	1662390	3636	17317	20953
13	1658754	3674	17279	20953
14	1655080	3713	17240	20953
15	1651367	3751	17202	20953
16	1647616	3790	17163	20953
17	1643826	3830	17123	20953
18	1639996	3870	17083	20953
19	1636126	3910	17043	20953
20	1632216	3951	17002	20953
21	1628265	3992	16961	20953
22	1624273	4033	16920	20953
23	1620240	4076	16877	20953
24	1616164	4118	16835	20953
25	1612046	4161	16792	20953

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26	1607885	4204	16749	20953
27	1603681	4248	16705	20953
28	1599433	4292	16661	20953
29	1595141	4337	16616	20953
30	1590804	4382	16571	20953
31	1586422	4428	16525	20953
32	1581994	4474	16479	20953
33	1577520	4521	16432	20953
34	1572999	4568	16385	20953
35	1568431	4615	16338	20953
36	1563816	4663	16290	20953
37	1559153	4712	16241	20953
38	1554441	4761	16192	20953
39	1549680	4811	16142	20953
40	1544869	4861	16092	20953
41	1540008	4911	16042	20953
42	1535097	4962	15991	20953
43	1530135	5014	15939	20953
44	1525121	5066	15887	20953
45	1520055	5119	15834	20953
46	1514936	5172	15781	20953
47	1509764	5226	15727	20953
48	1504538	5281	15672	20953
49	1499257	5336	15617	20953
50	1493921	5391	15562	20953
51	1488530	5447	15506	20953
52	1483083	5504	15449	20953
53	1477579	5562	15391	20953
54	1472017	5619	15334	20953

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55	1466398	5678	15275	20953
56	1460720	5737	15216	20953
57	1454983	5797	15156	20953
58	1449186	5857	15096	20953
59	1443329	5918	15035	20953
60	1437411	5980	14973	20953
61	1431431	6042	14911	20953
62	1425389	6105	14848	20953
63	1419284	6169	14784	20953
64	1413115	6233	14720	20953
65	1406882	6298	14655	20953
66	1400584	6364	14589	20953
67	1394220	6430	14523	20953
68	1387790	6497	14456	20953
69	1381293	6565	14388	20953
70	1374728	6633	14320	20953
71	1368095	6702	14251	20953
72	1361393	6772	14181	20953
73	1354621	6842	14111	20953
74	1347779	6914	14039	20953
75	1340865	6986	13967	20953
76	1333879	7058	13895	20953
77	1326821	7132	13821	20953
78	1319689	7206	13747	20953
79	1312483	7281	13672	20953
80	1305202	7357	13596	20953
81	1297845	7434	13519	20953
82	1290411	7511	13442	20953
83	1282900	7589	13364	20953

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84	1275311	7669	13284	20953
85	1267642	7748	13205	20953
86	1259894	7829	13124	20953
87	1252065	7911	13042	20953
88	1244154	7993	12960	20953
89	1236161	8076	12877	20953
90	1228085	8160	12793	20953
91	1219925	8245	12708	20953
92	1211680	8331	12622	20953
93	1203349	8418	12535	20953
94	1194931	8506	12447	20953
95	1186425	8594	12359	20953
96	1177831	8684	12269	20953
97	1169147	8774	12179	20953
98	1160373	8866	12087	20953
99	1151507	8958	11995	20953
100	1142549	9051	11902	20953
101	1133498	9146	11807	20953
102	1124352	9241	11712	20953
103	1115111	9337	11616	20953
104	1105774	9435	11518	20953
105	1096339	9533	11420	20953
106	1086806	9632	11321	20953
107	1077174	9732	11221	20953
108	1067442	9834	11119	20953
109	1057608	9936	11017	20953
110	1047672	10040	10913	20953
111	1037632	10144	10809	20953
112	1027488	10250	10703	20953

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113	1017238	10357	10596	20953
114	1006881	10465	10488	20953
115	996416	10574	10379	20953
116	985842	10684	10269	20953
117	975158	10795	10158	20953
118	964363	10908	10045	20953
119	953455	11021	9932	20953
120	942434	11136	9817	20953
121	931298	11252	9701	20953
122	920046	11369	9584	20953
123	908677	11488	9465	20953
124	897189	11607	9346	20953
125	885582	11728	9225	20953
126	873854	11850	9103	20953
127	862004	11974	8979	20953
128	850030	12099	8854	20953
129	837931	12225	8728	20953
130	825706	12352	8601	20953
131	813354	12481	8472	20953
132	800873	12611	8342	20953
133	788262	12742	8211	20953
134	775520	12875	8078	20953
135	762645	13009	7944	20953
136	749636	13144	7809	20953
137	736492	13281	7672	20953
138	723211	13420	7533	20953
139	709791	13559	7394	20953
140	696232	13701	7252	20953
141	682531	13843	7110	20953

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142	668688	13988	6965	20953
143	654700	14133	6820	20953
144	640567	14280	6673	20953
145	626287	14429	6524	20953
146	611858	14579	6374	20953
147	597279	14731	6222	20953
148	582548	14885	6068	20953
149	567663	15040	5913	20953
150	552623	15197	5756	20953
151	537426	15355	5598	20953
152	522071	15515	5438	20953
153	506556	15676	5277	20953
154	490880	15840	5113	20953
155	475040	16005	4948	20953
156	459035	16171	4782	20953
157	442864	16340	4613	20953
158	426524	16510	4443	20953
159	410014	16682	4271	20953
160	393332	16856	4097	20953
161	376476	17031	3922	20953
162	359445	17209	3744	20953
163	342236	17388	3565	20953
164	324848	17569	3384	20953
165	307279	17752	3201	20953
166	289527	17937	3016	20953
167	271590	18124	2829	20953
168	253466	18313	2640	20953
169	235153	18503	2450	20953
170	216650	18696	2257	20953

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171	197954	18891	2062	20953
172	179063	19088	1865	20953
173	159975	19287	1666	20953
174	140688	19488	1465	20953
175	121200	19691	1262	20953
176	101509	19896	1057	20953
177	81613	20103	850	20953
178	61510	20312	641	20953
179	41198	20524	429	20953
180	20674	20674	215	20953

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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 8 Unit 2 , Milkat No 3949/1 Unit 2 , Street Name:Shinganapur to Chikhali Road ,FloorNo:0NA,Opposite Panchganaga Dairy,AP Shinganapur,Karvir,Maharashtra,416010**
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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BORROWER

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CO-BORROWER1

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.20,953.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	180 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:

- **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.

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- **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. RAVIRAJ DHONDIRAM PADALKAR
BORROWER

MRS. MEGHA RAVIRAJ PADALKAR
CO-BORROWER1