

Offer Cum Sanction Letter

Application No : MH/SLP/SLPR/A000001667

Date : 28 Nov 2025

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. AKASH ARJUN MANJULE
Name of the Co-Applciant (s)	MRS. RADHIKA AKASH MANJULE MR. YOGESH ARJUN MANJULE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	MOUJE BUYPASS , MOUJE BUYPASS , PAMPAJAVALL DHARASHIV JI DHARASHIV , SARVE NO 211 PLOT NO 22 , Rural , Osmanabad , Maharashtra , India - 413501
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.25,00,000.00
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.28,404.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.29,500.00 Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

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HINDUJA HOUSING FINANCE

Health Insurance Premium	Rs.37,500.00 + Applicable taxes
Life Insurance Premium	Rs.50,000.00 + Applicable taxes
Property Insurance Premium	Rs.50,000.00 + Applicable taxes
Property Address	NO :Plot No 64 , Gat No 1058 , Street Name:Sanja Road ,FloorNo:0GPH No 1566, Siddharth Nagar, Sanja, Near Buddha Vihar Taluka Dharashiv, Osmanabad, Maharashtra, 413501
Sanction Conditions	E bill/Utility bill . Patta/ TSLR/ Khata. Permission to mortgage. Property Tax receipt. Rent Agreement. Revenue records. Search Report/EC. Specific Authority NOC/ Clearance letter.

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APPROACH FOR GRADATION OF RISKS

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

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

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

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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/SLP/SLPR/A000001667
Date of issue of KFS	28-11-2025
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.25,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.28,404.00
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.28,404.00	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	29500.00	-	-
Insurance Charges	-	-	One time	118000.00

Annual Percentage Rate (APR) (%) :	13.50 %
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 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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Part or Full Prepayment or cancellation of loan (on Floating Rate of Interest) by non- individual Borrower(s) being applicant or co-applicant	2% of principal prepaid + Applicable Taxes
Part or Full Prepayment of loan (on Fixed Rate of Interest) by non-individual Borrower(s) being applicant or co-applicant	• 2% of principal prepaid + Applicable Taxes for Housing loan. • 3% of principal prepaid + Applicable Taxes for Non-housing loan
Loan Interest certificate: • Loan Interest Certificate Current FY • Provisional Interest Certificate	• NIL • NIL
CERSAI charge for creation of Security interest	Rs.100 + Applicable Taxes
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.

*** 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.25,00,000.00
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.28,404.00
	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. 4316960.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 29500.00
(b)	Payable to third-party routed through HHFL	Rs. 118000.00
7	Net disbursed amount	Rs. 2352500.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6816960.00
9	Annual Percentage Rate- Effective annualized interest rate	13.50 %
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	2500000	2362	26042	28404
2	2497638	2387	26017	28404
3	2495251	2412	25992	28404
4	2492839	2437	25967	28404
5	2490402	2462	25942	28404
6	2487940	2488	25916	28404
7	2485452	2514	25890	28404
8	2482938	2540	25864	28404
9	2480398	2567	25837	28404
10	2477831	2593	25811	28404
11	2475238	2620	25784	28404
12	2472618	2648	25756	28404
13	2469970	2675	25729	28404
14	2467295	2703	25701	28404
15	2464592	2731	25673	28404
16	2461861	2760	25644	28404
17	2459101	2788	25616	28404
18	2456313	2817	25587	28404
19	2453496	2847	25557	28404
20	2450649	2876	25528	28404
21	2447773	2906	25498	28404
22	2444867	2937	25467	28404
23	2441930	2967	25437	28404
24	2438963	2998	25406	28404
25	2435965	3029	25375	28404

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26	2432936	3061	25343	28404
27	2429875	3093	25311	28404
28	2426782	3125	25279	28404
29	2423657	3158	25246	28404
30	2420499	3190	25214	28404
31	2417309	3224	25180	28404
32	2414085	3257	25147	28404
33	2410828	3291	25113	28404
34	2407537	3325	25079	28404
35	2404212	3360	25044	28404
36	2400852	3395	25009	28404
37	2397457	3430	24974	28404
38	2394027	3466	24938	28404
39	2390561	3502	24902	28404
40	2387059	3539	24865	28404
41	2383520	3576	24828	28404
42	2379944	3613	24791	28404
43	2376331	3651	24753	28404
44	2372680	3689	24715	28404
45	2368991	3727	24677	28404
46	2365264	3766	24638	28404
47	2361498	3805	24599	28404
48	2357693	3845	24559	28404
49	2353848	3885	24519	28404
50	2349963	3925	24479	28404
51	2346038	3966	24438	28404
52	2342072	4007	24397	28404
53	2338065	4049	24355	28404
54	2334016	4091	24313	28404

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55	2329925	4134	24270	28404
56	2325791	4177	24227	28404
57	2321614	4221	24183	28404
58	2317393	4264	24140	28404
59	2313129	4309	24095	28404
60	2308820	4354	24050	28404
61	2304466	4399	24005	28404
62	2300067	4445	23959	28404
63	2295622	4491	23913	28404
64	2291131	4538	23866	28404
65	2286593	4585	23819	28404
66	2282008	4633	23771	28404
67	2277375	4681	23723	28404
68	2272694	4730	23674	28404
69	2267964	4779	23625	28404
70	2263185	4829	23575	28404
71	2258356	4879	23525	28404
72	2253477	4930	23474	28404
73	2248547	4982	23422	28404
74	2243565	5034	23370	28404
75	2238531	5086	23318	28404
76	2233445	5139	23265	28404
77	2228306	5192	23212	28404
78	2223114	5247	23157	28404
79	2217867	5301	23103	28404
80	2212566	5356	23048	28404
81	2207210	5412	22992	28404
82	2201798	5469	22935	28404
83	2196329	5526	22878	28404

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84	2190803	5583	22821	28404
85	2185220	5641	22763	28404
86	2179579	5700	22704	28404
87	2173879	5759	22645	28404
88	2168120	5819	22585	28404
89	2162301	5880	22524	28404
90	2156421	5941	22463	28404
91	2150480	6003	22401	28404
92	2144477	6066	22338	28404
93	2138411	6129	22275	28404
94	2132282	6193	22211	28404
95	2126089	6257	22147	28404
96	2119832	6322	22082	28404
97	2113510	6388	22016	28404
98	2107122	6455	21949	28404
99	2100667	6522	21882	28404
100	2094145	6590	21814	28404
101	2087555	6659	21745	28404
102	2080896	6728	21676	28404
103	2074168	6798	21606	28404
104	2067370	6869	21535	28404
105	2060501	6940	21464	28404
106	2053561	7013	21391	28404
107	2046548	7086	21318	28404
108	2039462	7160	21244	28404
109	2032302	7234	21170	28404
110	2025068	7310	21094	28404
111	2017758	7386	21018	28404
112	2010372	7463	20941	28404

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113	2002909	7540	20864	28404
114	1995369	7619	20785	28404
115	1987750	7698	20706	28404
116	1980052	7778	20626	28404
117	1972274	7859	20545	28404
118	1964415	7941	20463	28404
119	1956474	8024	20380	28404
120	1948450	8108	20296	28404
121	1940342	8192	20212	28404
122	1932150	8277	20127	28404
123	1923873	8364	20040	28404
124	1915509	8451	19953	28404
125	1907058	8539	19865	28404
126	1898519	8628	19776	28404
127	1889891	8718	19686	28404
128	1881173	8808	19596	28404
129	1872365	8900	19504	28404
130	1863465	8993	19411	28404
131	1854472	9087	19317	28404
132	1845385	9181	19223	28404
133	1836204	9277	19127	28404
134	1826927	9374	19030	28404
135	1817553	9471	18933	28404
136	1808082	9570	18834	28404
137	1798512	9670	18734	28404
138	1788842	9770	18634	28404
139	1779072	9872	18532	28404
140	1769200	9975	18429	28404
141	1759225	10079	18325	28404

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142	1749146	10184	18220	28404
143	1738962	10290	18114	28404
144	1728672	10397	18007	28404
145	1718275	10505	17899	28404
146	1707770	10615	17789	28404
147	1697155	10725	17679	28404
148	1686430	10837	17567	28404
149	1675593	10950	17454	28404
150	1664643	11064	17340	28404
151	1653579	11179	17225	28404
152	1642400	11296	17108	28404
153	1631104	11413	16991	28404
154	1619691	11532	16872	28404
155	1608159	11652	16752	28404
156	1596507	11774	16630	28404
157	1584733	11896	16508	28404
158	1572837	12020	16384	28404
159	1560817	12145	16259	28404
160	1548672	12272	16132	28404
161	1536400	12400	16004	28404
162	1524000	12529	15875	28404
163	1511471	12660	15744	28404
164	1498811	12791	15613	28404
165	1486020	12925	15479	28404
166	1473095	13059	15345	28404
167	1460036	13195	15209	28404
168	1446841	13333	15071	28404
169	1433508	13472	14932	28404
170	1420036	13612	14792	28404

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171	1406424	13754	14650	28404
172	1392670	13897	14507	28404
173	1378773	14042	14362	28404
174	1364731	14188	14216	28404
175	1350543	14336	14068	28404
176	1336207	14485	13919	28404
177	1321722	14636	13768	28404
178	1307086	14789	13615	28404
179	1292297	14943	13461	28404
180	1277354	15098	13306	28404
181	1262256	15256	13148	28404
182	1247000	15414	12990	28404
183	1231586	15575	12829	28404
184	1216011	15737	12667	28404
185	1200274	15901	12503	28404
186	1184373	16067	12337	28404
187	1168306	16234	12170	28404
188	1152072	16403	12001	28404
189	1135669	16574	11830	28404
190	1119095	16747	11657	28404
191	1102348	16921	11483	28404
192	1085427	17097	11307	28404
193	1068330	17276	11128	28404
194	1051054	17456	10948	28404
195	1033598	17637	10767	28404
196	1015961	17821	10583	28404
197	998140	18007	10397	28404
198	980133	18194	10210	28404
199	961939	18384	10020	28404

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MR. YOGESH ARJUN
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CO-BORROWER2



HINDUJA HOUSING FINANCE

200	943555	18575	9829	28404
201	924980	18769	9635	28404
202	906211	18964	9440	28404
203	887247	19162	9242	28404
204	868085	19361	9043	28404
205	848724	19563	8841	28404
206	829161	19767	8637	28404
207	809394	19973	8431	28404
208	789421	20181	8223	28404
209	769240	20391	8013	28404
210	748849	20603	7801	28404
211	728246	20818	7586	28404
212	707428	21035	7369	28404
213	686393	21254	7150	28404
214	665139	21475	6929	28404
215	643664	21699	6705	28404
216	621965	21925	6479	28404
217	600040	22154	6250	28404
218	577886	22384	6020	28404
219	555502	22618	5786	28404
220	532884	22853	5551	28404
221	510031	23091	5313	28404
222	486940	23332	5072	28404
223	463608	23575	4829	28404
224	440033	23820	4584	28404
225	416213	24068	4336	28404
226	392145	24319	4085	28404
227	367826	24572	3832	28404
228	343254	24828	3576	28404

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HINDUJA HOUSING FINANCE

229	318426	25087	3317	28404
230	293339	25348	3056	28404
231	267991	25612	2792	28404
232	242379	25879	2525	28404
233	216500	26149	2255	28404
234	190351	26421	1983	28404
235	163930	26696	1708	28404
236	137234	26974	1430	28404
237	110260	27255	1149	28404
238	83005	27539	865	28404
239	55466	27826	578	28404
240	27640	27640	288	28404

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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 64 , Gat No 1058 , Street Name: Sanja Road , Floor No: 0GPH No 1566, Siddharth Nagar, Sanja, Near Buddha Vihar Taluka Dharashiv, Osmanabad, Maharashtra, 413501**
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.28,404.00
(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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