

Offer Cum Sanction Letter

Application No : MH/ARG/JALN/A000001236

Date : 19 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. SHUBHAM VINOD DHOKA
Name of the Co-Applicant (s)	MRS. JAYA SHUBHAMJI DHOKA MR. GAUTAM VINOD DHOKA MR. VINODKUMAR JIVRAJJI DHOKA
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	KAPDA BAJAR , 0 , MAHALAXMI SHORUM KE SAMNE NEW JALNA JALNA , PO JALNA DIST JALNA , Urban , Jalna , Maharashtra , India - 431203
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.41,60,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.00% Per Annum
EMI Amount	Rs.40,145.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.49,088.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

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Health Insurance Premium	Rs.62,400.00 + Applicable taxes
Life Insurance Premium	Rs.1,04,000.00 + Applicable taxes
Property Insurance Premium	Rs.83,200.00 + Applicable taxes
Property Address	NO :NA NA NA NA NA NA NA , NA , Street Name:Bhavsar Galli ,FloorNo:0Plate No 1-8-24, CTS No 3313,At Tanga Stand Chowk,Nearby Hazrat Dargaah,Jalna,Maharashtra,431203
Sanction Conditions	E bill/Utility bill . Proper Plot demarcation at site. Property Tax receipt. Signed ATS/ Sale Agreement. Structure Stability Certificate. Vacant property for Resale case.

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APPROACH FOR GRADATION OF RISKS

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

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

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

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

1. The Loan will be repayable in equated monthly instalments (EMIs). The EMIs would be paid to Hinduja Housing Finance Limited through Electronic clearing system (ECS/NACH) or post-dated cheques mode only.
2. The rate of Interest is subject to prospective revision in terms of the loan agreement to be executed and is subject to any higher rate that may be prevailing at any time during the tenure of the loan.
3. PRE-EMI interest is calculated at the rate at which the EMI has been calculated as stated aforesaid, and it shall be charged from the respective disbursement dates to date of commencement of EMI in respect of the amount disbursed.
4. The loan would be disbursed in lumpsum or in suitable instalments to be decided by Hinduja Housing Finance Limited considering the need and progress of construction or the improvement / extension work as the case may be, as determined by HHFL and not necessarily as per your agreement with the Seller.
5. The property being financed, must conform to the sanctioned plans and other legal / technical requirements to the satisfaction of HHFL.
6. The loan mentioned overleaf is related to the value of the property disclosed to HHFL by the applicant(s). Based on HHFL own scrutiny if it is found that the actual value of the property is lower than the value disclosed to HHFL by you, the loan would be reduced accordingly.
7. Verification of legal documents of the property being financed would be done by HHFL before disbursement of the loan, and the same must establish that the property has clear and marketable title, to the satisfaction of HHFL.
8. If required, HHFL may seek for additional security on its sole discretion at any stage. All requisite documentation for such security would need to be provided as and when asked by HHFL.
9. The loan amount to be disbursed has been fixed by HHFL based on purchase cost/Construction estimate. In the event of the cost actually incurred being less than the estimate given by you, HHFL reserves the right to suitably reduce the loan amount.
10. This offer is valid for 30 days from the date of this letter. This offer is extendable for another 30 days on the sole discretion of HHFL.
11. The disbursement of the loan is subject to execution of the loan agreement, demand promissory note, indemnities, undertakings, power of attorneys and such other documents as are incidental to the disbursal of the loan.
12. The amount of loan should be strictly used only for the purpose stated in the loan application and / or loan agreement (to be executed).
13. In case of self-construction cases where construction is not complete within six months, an additional rate of 5 % will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.
14. MODT/applicable charges for the mortgage creation to be done at your own cost.
15. Building Construction should be as per sanctioned plan and or Building Byelaws . Completion Certificate/Occupancy certificate to be obtained by the customer from the relevant Authority after completion of the Building/Structure wherever applicable and copy of the same to be submitted to HHFL, within loan tenure.

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KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/ARG/JALN/A000001236
Date of issue of KFS	19-08-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.41,60,000.00
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.40,145.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.00% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	3.80 %	10.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.40,145.00	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	49088.00	-	-
Insurance Charges	-	-	One time	294528.00

Annual Percentage Rate (APR) (%):	11.29 %
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.41,60,000.00
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.40,145.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	10.00% 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. 5474800.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 49088.00
(b)	Payable to third-party routed through HHFL	Rs. 294528.00
7	Net disbursed amount	Rs. 3816384.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 9634800.00
9	Annual Percentage Rate- Effective annualized interest rate	11.29 %
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	4160000	5478	34667	40145
2	4154522	5524	34621	40145
3	4148998	5570	34575	40145
4	4143428	5616	34529	40145
5	4137812	5663	34482	40145
6	4132149	5710	34435	40145
7	4126439	5758	34387	40145
8	4120681	5806	34339	40145
9	4114875	5854	34291	40145
10	4109021	5903	34242	40145
11	4103118	5952	34193	40145
12	4097166	6002	34143	40145
13	4091164	6052	34093	40145
14	4085112	6102	34043	40145
15	4079010	6153	33992	40145
16	4072857	6205	33940	40145
17	4066652	6256	33889	40145
18	4060396	6308	33837	40145
19	4054088	6361	33784	40145
20	4047727	6414	33731	40145
21	4041313	6467	33678	40145
22	4034846	6521	33624	40145
23	4028325	6576	33569	40145
24	4021749	6630	33515	40145
25	4015119	6686	33459	40145

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26	4008433	6741	33404	40145
27	4001692	6798	33347	40145
28	3994894	6854	33291	40145
29	3988040	6911	33234	40145
30	3981129	6969	33176	40145
31	3974160	7027	33118	40145
32	3967133	7086	33059	40145
33	3960047	7145	33000	40145
34	3952902	7204	32941	40145
35	3945698	7264	32881	40145
36	3938434	7325	32820	40145
37	3931109	7386	32759	40145
38	3923723	7447	32698	40145
39	3916276	7509	32636	40145
40	3908767	7572	32573	40145
41	3901195	7635	32510	40145
42	3893560	7699	32446	40145
43	3885861	7763	32382	40145
44	3878098	7828	32317	40145
45	3870270	7893	32252	40145
46	3862377	7959	32186	40145
47	3854418	8025	32120	40145
48	3846393	8092	32053	40145
49	3838301	8159	31986	40145
50	3830142	8227	31918	40145
51	3821915	8296	31849	40145
52	3813619	8365	31780	40145
53	3805254	8435	31710	40145
54	3796819	8505	31640	40145

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55	3788314	8576	31569	40145
56	3779738	8647	31498	40145
57	3771091	8719	31426	40145
58	3762372	8792	31353	40145
59	3753580	8865	31280	40145
60	3744715	8939	31206	40145
61	3735776	9014	31131	40145
62	3726762	9089	31056	40145
63	3717673	9164	30981	40145
64	3708509	9241	30904	40145
65	3699268	9318	30827	40145
66	3689950	9395	30750	40145
67	3680555	9474	30671	40145
68	3671081	9553	30592	40145
69	3661528	9632	30513	40145
70	3651896	9713	30432	40145
71	3642183	9793	30352	40145
72	3632390	9875	30270	40145
73	3622515	9957	30188	40145
74	3612558	10040	30105	40145
75	3602518	10124	30021	40145
76	3592394	10208	29937	40145
77	3582186	10293	29852	40145
78	3571893	10379	29766	40145
79	3561514	10466	29679	40145
80	3551048	10553	29592	40145
81	3540495	10641	29504	40145
82	3529854	10730	29415	40145
83	3519124	10819	29326	40145

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84	3508305	10909	29236	40145
85	3497396	11000	29145	40145
86	3486396	11092	29053	40145
87	3475304	11184	28961	40145
88	3464120	11277	28868	40145
89	3452843	11371	28774	40145
90	3441472	11466	28679	40145
91	3430006	11562	28583	40145
92	3418444	11658	28487	40145
93	3406786	11755	28390	40145
94	3395031	11853	28292	40145
95	3383178	11952	28193	40145
96	3371226	12051	28094	40145
97	3359175	12152	27993	40145
98	3347023	12253	27892	40145
99	3334770	12355	27790	40145
100	3322415	12458	27687	40145
101	3309957	12562	27583	40145
102	3297395	12667	27478	40145
103	3284728	12772	27373	40145
104	3271956	12879	27266	40145
105	3259077	12986	27159	40145
106	3246091	13094	27051	40145
107	3232997	13203	26942	40145
108	3219794	13313	26832	40145
109	3206481	13424	26721	40145
110	3193057	13536	26609	40145
111	3179521	13649	26496	40145
112	3165872	13763	26382	40145

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113	3152109	13877	26268	40145
114	3138232	13993	26152	40145
115	3124239	14110	26035	40145
116	3110129	14227	25918	40145
117	3095902	14346	25799	40145
118	3081556	14465	25680	40145
119	3067091	14586	25559	40145
120	3052505	14707	25438	40145
121	3037798	14830	25315	40145
122	3022968	14954	25191	40145
123	3008014	15078	25067	40145
124	2992936	15204	24941	40145
125	2977732	15331	24814	40145
126	2962401	15458	24687	40145
127	2946943	15587	24558	40145
128	2931356	15717	24428	40145
129	2915639	15848	24297	40145
130	2899791	15980	24165	40145
131	2883811	16113	24032	40145
132	2867698	16248	23897	40145
133	2851450	16383	23762	40145
134	2835067	16519	23626	40145
135	2818548	16657	23488	40145
136	2801891	16796	23349	40145
137	2785095	16936	23209	40145
138	2768159	17077	23068	40145
139	2751082	17219	22926	40145
140	2733863	17363	22782	40145
141	2716500	17508	22637	40145

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142	2698992	17653	22492	40145
143	2681339	17801	22344	40145
144	2663538	17949	22196	40145
145	2645589	18098	22047	40145
146	2627491	18249	21896	40145
147	2609242	18401	21744	40145
148	2590841	18555	21590	40145
149	2572286	18709	21436	40145
150	2553577	18865	21280	40145
151	2534712	19022	21123	40145
152	2515690	19181	20964	40145
153	2496509	19341	20804	40145
154	2477168	19502	20643	40145
155	2457666	19664	20481	40145
156	2438002	19828	20317	40145
157	2418174	19994	20151	40145
158	2398180	20160	19985	40145
159	2378020	20328	19817	40145
160	2357692	20498	19647	40145
161	2337194	20668	19477	40145
162	2316526	20841	19304	40145
163	2295685	21014	19131	40145
164	2274671	21189	18956	40145
165	2253482	21366	18779	40145
166	2232116	21544	18601	40145
167	2210572	21724	18421	40145
168	2188848	21905	18240	40145
169	2166943	22087	18058	40145
170	2144856	22271	17874	40145

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CO-BORROWER2

MR. VINODKUMAR
JIVRAJJI DHOKA
CO-BORROWER3



HINDUJA HOUSING FINANCE

171	2122585	22457	17688	40145
172	2100128	22644	17501	40145
173	2077484	22833	17312	40145
174	2054651	23023	17122	40145
175	2031628	23215	16930	40145
176	2008413	23408	16737	40145
177	1985005	23603	16542	40145
178	1961402	23800	16345	40145
179	1937602	23998	16147	40145
180	1913604	24198	15947	40145
181	1889406	24400	15745	40145
182	1865006	24603	15542	40145
183	1840403	24808	15337	40145
184	1815595	25015	15130	40145
185	1790580	25224	14921	40145
186	1765356	25434	14711	40145
187	1739922	25646	14499	40145
188	1714276	25859	14286	40145
189	1688417	26075	14070	40145
190	1662342	26292	13853	40145
191	1636050	26511	13634	40145
192	1609539	26732	13413	40145
193	1582807	26955	13190	40145
194	1555852	27180	12965	40145
195	1528672	27406	12739	40145
196	1501266	27634	12511	40145
197	1473632	27865	12280	40145
198	1445767	28097	12048	40145
199	1417670	28331	11814	40145

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HINDUJA HOUSING FINANCE

200	1389339	28567	11578	40145
201	1360772	28805	11340	40145
202	1331967	29045	11100	40145
203	1302922	29287	10858	40145
204	1273635	29531	10614	40145
205	1244104	29777	10368	40145
206	1214327	30026	10119	40145
207	1184301	30276	9869	40145
208	1154025	30528	9617	40145
209	1123497	30783	9362	40145
210	1092714	31039	9106	40145
211	1061675	31298	8847	40145
212	1030377	31559	8586	40145
213	998818	31822	8323	40145
214	966996	32087	8058	40145
215	934909	32354	7791	40145
216	902555	32624	7521	40145
217	869931	32896	7249	40145
218	837035	33170	6975	40145
219	803865	33446	6699	40145
220	770419	33725	6420	40145
221	736694	34006	6139	40145
222	702688	34289	5856	40145
223	668399	34575	5570	40145
224	633824	34863	5282	40145
225	598961	35154	4991	40145
226	563807	35447	4698	40145
227	528360	35742	4403	40145
228	492618	36040	4105	40145

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HINDUJA HOUSING FINANCE

229	456578	36340	3805	40145
230	420238	36643	3502	40145
231	383595	36948	3197	40145
232	346647	37256	2889	40145
233	309391	37567	2578	40145
234	271824	37880	2265	40145
235	233944	38195	1950	40145
236	195749	38514	1631	40145
237	157235	38835	1310	40145
238	118400	39158	987	40145
239	79242	39485	660	40145
240	39757	39757	331	40145

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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 : NA NA NA NA NA NA NA , NA , Street Name: Bhavsar Galli , Floor No: 0 Plate No 1-8-24, CTS No 3313, At Tanga Stand Chowk, Nearby Hazrat Dargaah, Jalna, Maharashtra, 431203**
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.40,145.00
(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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