

Offer Cum Sanction Letter

Application No : MH/CHU/CHIL/A000000452

Date : 27 Jul 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. VIKAS RAGHUNATH NANDGAONKAR
Name of the Co-Applicant (s)	MRS. NANDINI VIKAS NANDGAONKAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	66A, NANDGAON , 0 , NANDGAON, KHED, RATNAGIRI, MAHARASHTRA , , Semiurban , Khed , Maharashtra , India - 415709
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.16,15,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.50% Per Annum
EMI Amount	Rs.18,825.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.19,057.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.24,225.00 + Applicable taxes

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Life Insurance Premium	Rs.40,375.00 + Applicable taxes
Property Insurance Premium	Rs.32,300.00 + Applicable taxes
Property Address	NO :Flat No 201 , MOOSA HERITAGE PHASE 2 BUILDING SECOND FLOOR , Street Name:SHIVTAR ROAD ,FloorNo:2CTS NO 2903/A/3,SAINT SENA NAGAR,NEAR POST OFFICE,Khed,Maharashtra,415709
Sanction Conditions	BT Loan - statement of account. Endorsement Certificate. List of documents. Loan Closure Proof. OCR proof. Other loan -statement of account. Property Tax receipt. seller buyer pic in front of the property with selfie.

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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/CHU/CHIL/A000000452
Date of issue of KFS	27-07-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.16,15,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	25 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	300 Months
Equated Monthly Instalment (EMI)	Rs.18,825.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.50% 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 %	0.30 %	13.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.18,825.00	300 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	19057.00	-	-
Insurance Charges	-	-	One time	114342.00

Annual Percentage Rate (APR) (%) :	14.87 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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Loan Interest certificate: • Loan Interest Certificate Current FY • Provisional Interest Certificate	• NIL • NIL
CERSAI charge for creation of Security interest	Rs.100 for a loan above Rs.5lakh and Rs.50 for loan upto Rs.5 lakh
Statement of Account	• NIL once every year • Rs. 750 + Applicable Taxes for every additional request
Change of repayment mode-PDC to PDC or ECS to ECS PDC/ECS to ACH/ NACH / ENACH	Rs. 500 + Applicable Taxes
EMI payment fee on account of non- submission of PDC/ECS (per transaction)/ ACH/NACH/ENACH	Rs. 300 + Applicable Taxes
Loan Pre-closure statement	Rs. 1,000 + Applicable Taxes
List of original Property Documents	Rs. 1,000 + Applicable Taxes
Photocopy of original Property Documents	Rs. 1,000 + Applicable Taxes
Login fees – Housing Loan (for login in amount > = Rs. 40 Lakhs)	Rs. 3,999/- part of processing fee (non-refundable)
Login fees – Housing Loan (for login in amount <Rs. 40 Lakhs)	Rs. 2,999/- part of processing fee (non-refundable)
Login fees – Non-Housing Loan	Rs. 3,999/- part of processing fee (non-refundable)
Expenses to cover incidental cost	Incidental charges and expenses are levied to cover the cost, charges, and other expenses as per actuals applicable on a case-to-case basis.
Stamping and Execution Charges	As per applicable State Laws and e-signing charges
Property subsequent visit charges	Rs. 500 + Applicable Taxes for every visit

*** Penal Charges**

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Company on a prospective basis and will be updated in the Company's website www.hindujahousingfinance.com

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Part 2: Other qualitative information

1. Clause of Loan agreement relating to engagement of recovery agents: 15.1
2. Clause of Loan agreement which details grievance redressal mechanism: Refer MITC Clause I
3. Phone number and email id of the nodal grievance redressal officer
 - Phone: 044-4294 7100
 - Email: grievance@hindujahousingfinance.com
4. Whether the loan is, or in future maybe, subject to transfer to other Regulated Entities or securitization: Yes
5. In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:

Name of the originating entity, along with its funding proportion	Name of the partner entity along with its proportion of funding	Blended rate of interest (in %)
NA	NA	NA

Note:

- This Key Fact Statement is valid for Thirty (30) days from date of issuance for the Borrower(s) / Co borrower (s) /Guarantor(s)) to agree to the terms of the loan.
- This Key Fact Statement (KFS) is not an offer of Credit. You will need to apply for the loan and meet our lending criteria before we can determine whether you are eligible for this loan.

ACKNOWLEDGEMENT:

I have been read out and explained the contents of KFS in the vernacular language known to me, being _____ and I have signed all of the said documents after having understood them completely and by signing the same I do hereby acknowledge and agree to abide by all the terms and conditions of all of the said documents and all clauses of the same.

(Signature or thumb impression of the
Borrower(s) / Co borrower(s) /Guarantor(s))

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE(APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.16,15,000.00
2	Loan Term	300 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.18,825.00
	No. of EMIs	300
(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	13.50% 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. 4032500.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 19057.00
(b)	Payable to third-party routed through HHFL	Rs. 114342.00
7	Net disbursed amount	Rs. 1481601.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 5647500.00
9	Annual Percentage Rate- Effective annualized interest rate	14.87 %
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	1615000	656	18169	18825
2	1614344	664	18161	18825
3	1613680	671	18154	18825
4	1613009	679	18146	18825
5	1612330	686	18139	18825
6	1611644	694	18131	18825
7	1610950	702	18123	18825
8	1610248	710	18115	18825
9	1609538	718	18107	18825
10	1608820	726	18099	18825
11	1608094	734	18091	18825
12	1607360	742	18083	18825
13	1606618	751	18074	18825
14	1605867	759	18066	18825
15	1605108	768	18057	18825
16	1604340	776	18049	18825
17	1603564	785	18040	18825
18	1602779	794	18031	18825
19	1601985	803	18022	18825
20	1601182	812	18013	18825
21	1600370	821	18004	18825
22	1599549	830	17995	18825
23	1598719	839	17986	18825
24	1597880	849	17976	18825
25	1597031	858	17967	18825

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26	1596173	868	17957	18825
27	1595305	878	17947	18825
28	1594427	888	17937	18825
29	1593539	898	17927	18825
30	1592641	908	17917	18825
31	1591733	918	17907	18825
32	1590815	928	17897	18825
33	1589887	939	17886	18825
34	1588948	949	17876	18825
35	1587999	960	17865	18825
36	1587039	971	17854	18825
37	1586068	982	17843	18825
38	1585086	993	17832	18825
39	1584093	1004	17821	18825
40	1583089	1015	17810	18825
41	1582074	1027	17798	18825
42	1581047	1038	17787	18825
43	1580009	1050	17775	18825
44	1578959	1062	17763	18825
45	1577897	1074	17751	18825
46	1576823	1086	17739	18825
47	1575737	1098	17727	18825
48	1574639	1110	17715	18825
49	1573529	1123	17702	18825
50	1572406	1135	17690	18825
51	1571271	1148	17677	18825
52	1570123	1161	17664	18825
53	1568962	1174	17651	18825
54	1567788	1187	17638	18825

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55	1566601	1201	17624	18825
56	1565400	1214	17611	18825
57	1564186	1228	17597	18825
58	1562958	1242	17583	18825
59	1561716	1256	17569	18825
60	1560460	1270	17555	18825
61	1559190	1284	17541	18825
62	1557906	1299	17526	18825
63	1556607	1313	17512	18825
64	1555294	1328	17497	18825
65	1553966	1343	17482	18825
66	1552623	1358	17467	18825
67	1551265	1373	17452	18825
68	1549892	1389	17436	18825
69	1548503	1404	17421	18825
70	1547099	1420	17405	18825
71	1545679	1436	17389	18825
72	1544243	1452	17373	18825
73	1542791	1469	17356	18825
74	1541322	1485	17340	18825
75	1539837	1502	17323	18825
76	1538335	1519	17306	18825
77	1536816	1536	17289	18825
78	1535280	1553	17272	18825
79	1533727	1571	17254	18825
80	1532156	1588	17237	18825
81	1530568	1606	17219	18825
82	1528962	1624	17201	18825
83	1527338	1642	17183	18825

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84	1525696	1661	17164	18825
85	1524035	1680	17145	18825
86	1522355	1699	17126	18825
87	1520656	1718	17107	18825
88	1518938	1737	17088	18825
89	1517201	1756	17069	18825
90	1515445	1776	17049	18825
91	1513669	1796	17029	18825
92	1511873	1816	17009	18825
93	1510057	1837	16988	18825
94	1508220	1858	16967	18825
95	1506362	1878	16947	18825
96	1504484	1900	16925	18825
97	1502584	1921	16904	18825
98	1500663	1943	16882	18825
99	1498720	1964	16861	18825
100	1496756	1986	16839	18825
101	1494770	2009	16816	18825
102	1492761	2031	16794	18825
103	1490730	2054	16771	18825
104	1488676	2077	16748	18825
105	1486599	2101	16724	18825
106	1484498	2124	16701	18825
107	1482374	2148	16677	18825
108	1480226	2172	16653	18825
109	1478054	2197	16628	18825
110	1475857	2222	16603	18825
111	1473635	2247	16578	18825
112	1471388	2272	16553	18825

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113	1469116	2297	16528	18825
114	1466819	2323	16502	18825
115	1464496	2349	16476	18825
116	1462147	2376	16449	18825
117	1459771	2403	16422	18825
118	1457368	2430	16395	18825
119	1454938	2457	16368	18825
120	1452481	2485	16340	18825
121	1449996	2513	16312	18825
122	1447483	2541	16284	18825
123	1444942	2569	16256	18825
124	1442373	2598	16227	18825
125	1439775	2628	16197	18825
126	1437147	2657	16168	18825
127	1434490	2687	16138	18825
128	1431803	2717	16108	18825
129	1429086	2748	16077	18825
130	1426338	2779	16046	18825
131	1423559	2810	16015	18825
132	1420749	2842	15983	18825
133	1417907	2874	15951	18825
134	1415033	2906	15919	18825
135	1412127	2939	15886	18825
136	1409188	2972	15853	18825
137	1406216	3005	15820	18825
138	1403211	3039	15786	18825
139	1400172	3073	15752	18825
140	1397099	3108	15717	18825
141	1393991	3143	15682	18825

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142	1390848	3178	15647	18825
143	1387670	3214	15611	18825
144	1384456	3250	15575	18825
145	1381206	3286	15539	18825
146	1377920	3323	15502	18825
147	1374597	3361	15464	18825
148	1371236	3399	15426	18825
149	1367837	3437	15388	18825
150	1364400	3475	15350	18825
151	1360925	3515	15310	18825
152	1357410	3554	15271	18825
153	1353856	3594	15231	18825
154	1350262	3635	15190	18825
155	1346627	3675	15150	18825
156	1342952	3717	15108	18825
157	1339235	3759	15066	18825
158	1335476	3801	15024	18825
159	1331675	3844	14981	18825
160	1327831	3887	14938	18825
161	1323944	3931	14894	18825
162	1320013	3975	14850	18825
163	1316038	4020	14805	18825
164	1312018	4065	14760	18825
165	1307953	4111	14714	18825
166	1303842	4157	14668	18825
167	1299685	4204	14621	18825
168	1295481	4251	14574	18825
169	1291230	4299	14526	18825
170	1286931	4347	14478	18825

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171	1282584	4396	14429	18825
172	1278188	4445	14380	18825
173	1273743	4495	14330	18825
174	1269248	4546	14279	18825
175	1264702	4597	14228	18825
176	1260105	4649	14176	18825
177	1255456	4701	14124	18825
178	1250755	4754	14071	18825
179	1246001	4807	14018	18825
180	1241194	4862	13963	18825
181	1236332	4916	13909	18825
182	1231416	4972	13853	18825
183	1226444	5028	13797	18825
184	1221416	5084	13741	18825
185	1216332	5141	13684	18825
186	1211191	5199	13626	18825
187	1205992	5258	13567	18825
188	1200734	5317	13508	18825
189	1195417	5377	13448	18825
190	1190040	5437	13388	18825
191	1184603	5498	13327	18825
192	1179105	5560	13265	18825
193	1173545	5623	13202	18825
194	1167922	5686	13139	18825
195	1162236	5750	13075	18825
196	1156486	5815	13010	18825
197	1150671	5880	12945	18825
198	1144791	5946	12879	18825
199	1138845	6013	12812	18825

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BORROWER

MRS. NANDINI VIKAS
NANDGAONKAR
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	1132832	6081	12744	18825
201	1126751	6149	12676	18825
202	1120602	6218	12607	18825
203	1114384	6288	12537	18825
204	1108096	6359	12466	18825
205	1101737	6430	12395	18825
206	1095307	6503	12322	18825
207	1088804	6576	12249	18825
208	1082228	6650	12175	18825
209	1075578	6725	12100	18825
210	1068853	6800	12025	18825
211	1062053	6877	11948	18825
212	1055176	6954	11871	18825
213	1048222	7033	11792	18825
214	1041189	7112	11713	18825
215	1034077	7192	11633	18825
216	1026885	7273	11552	18825
217	1019612	7354	11471	18825
218	1012258	7437	11388	18825
219	1004821	7521	11304	18825
220	997300	7605	11220	18825
221	989695	7691	11134	18825
222	982004	7777	11048	18825
223	974227	7865	10960	18825
224	966362	7953	10872	18825
225	958409	8043	10782	18825
226	950366	8133	10692	18825
227	942233	8225	10600	18825
228	934008	8317	10508	18825

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229	925691	8411	10414	18825
230	917280	8506	10319	18825
231	908774	8601	10224	18825
232	900173	8698	10127	18825
233	891475	8796	10029	18825
234	882679	8895	9930	18825
235	873784	8995	9830	18825
236	864789	9096	9729	18825
237	855693	9198	9627	18825
238	846495	9302	9523	18825
239	837193	9407	9418	18825
240	827786	9512	9313	18825
241	818274	9619	9206	18825
242	808655	9728	9097	18825
243	798927	9837	8988	18825
244	789090	9948	8877	18825
245	779142	10060	8765	18825
246	769082	10173	8652	18825
247	758909	10287	8538	18825
248	748622	10403	8422	18825
249	738219	10520	8305	18825
250	727699	10638	8187	18825
251	717061	10758	8067	18825
252	706303	10879	7946	18825
253	695424	11001	7824	18825
254	684423	11125	7700	18825
255	673298	11250	7575	18825
256	662048	11377	7448	18825
257	650671	11505	7320	18825

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258	639166	11634	7191	18825
259	627532	11765	7060	18825
260	615767	11898	6927	18825
261	603869	12031	6794	18825
262	591838	12167	6658	18825
263	579671	12304	6521	18825
264	567367	12442	6383	18825
265	554925	12582	6243	18825
266	542343	12724	6101	18825
267	529619	12867	5958	18825
268	516752	13012	5813	18825
269	503740	13158	5667	18825
270	490582	13306	5519	18825
271	477276	13456	5369	18825
272	463820	13607	5218	18825
273	450213	13760	5065	18825
274	436453	13915	4910	18825
275	422538	14071	4754	18825
276	408467	14230	4595	18825
277	394237	14390	4435	18825
278	379847	14552	4273	18825
279	365295	14715	4110	18825
280	350580	14881	3944	18825
281	335699	15048	3777	18825
282	320651	15218	3607	18825
283	305433	15389	3436	18825
284	290044	15562	3263	18825
285	274482	15737	3088	18825
286	258745	15914	2911	18825

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287	242831	16093	2732	18825
288	226738	16274	2551	18825
289	210464	16457	2368	18825
290	194007	16642	2183	18825
291	177365	16830	1995	18825
292	160535	17019	1806	18825
293	143516	17210	1615	18825
294	126306	17404	1421	18825
295	108902	17600	1225	18825
296	91302	17798	1027	18825
297	73504	17998	827	18825
298	55506	18201	624	18825
299	37305	18405	420	18825
300	18900	18612	213	18825
301	288	288	3	18825

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

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

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

A) Security/Collateral for the Loan

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

1. Address of the Property : **NO : Flat No 201 , MOOSA HERITAGE PHASE 2 BUILDING SECOND FLOOR , Street Name: SHIVTAR ROAD , Floor No: 2CTS NO 2903/A/3, SAINT SENA NAGAR, NEAR POST OFFICE, Khed, Maharashtra, 415709**
2. Name of the Guarantor(s) if any:
3. Other security interest (if any):

B) Insurance of the Property/ Borrower(s)

It will be the Borrower(s)' responsibility to ensure that the Property offered as Security is duly and properly insured against fire and other hazards for an amount specified by HHFL during the period of this Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL.

Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure the Property for an adequate amount.

In addition to the above insurance, it is also the Borrower(s)' responsibility to ensure that his Life is also insured for the amount specified by HHFL during the period of the Loan with HHFL as sole beneficiary. The evidence thereof shall be given to HHFL every year and/or whenever asked for by HHFL. Regardless of the amount being specified by HHFL for the said purpose, the Borrower(s) shall remain absolutely obligated to insure his life for an adequate amount.

The terms & conditions including claims & coverage will be governed by the issuer of such insurance policy.

Please note that the role of HHFL under the insurance policy would be that of a facilitator and the decision to cover and settle any future claim under the policy would solely rest with the insurance company. Insurance is a subject matter of solicitation.

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C) Conditions for Disbursement of the Loan

The conditions for the Disbursement of the Loan shall be mentioned under the Loan Documents in detail however, some of the salient features and major conditions are mentioned below:

- Submission of all relevant documents as mentioned by HHFL in the Loan Documents. Legal & technical assessment of the Property.
- Payment of own contribution by the Borrower(s) (total cost of flat less the Loan amount), as specified in the Disbursement Letter.
- Providing adequate utilization proof of the Loan.
- Undertaking by the Borrower to regularly provide HHFL information, including details regarding progress/ delay in construction, any major damage to the Property, change in employment/ contact details, non-payment of taxes pertaining to Property, etc.
- The construction is being undertaken as per the approved plans.

The Borrower(s) has satisfied himself/herself that required approvals for the project have been obtained by the developer.

All required approvals for the Property have been obtained and are available with the seller in case the Property is being purchased in resale.

In case of self-construction cases where construction is not complete within six months, an additional rate of 5% will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.

D) Repayment of the Loan & Interest

(a) The amount of EMI:	Rs.18,825.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	300 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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