

Offer Cum Sanction Letter

Application No : MH/KLP/KLPR/A000003897

Date : 11 Sep 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. RUSHIKESH BALASAHEB BHOSALE
Name of the Co-Applicant (s)	MRS. VIDYA RUSHIKESH BHOSALE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	PLOT NO 47 , 0 , VISHAKHA GHARKUL BALWANT NAGAR KOLHAPUR KARVIR , PO KOLHAPUR CITY DIST KOLHAPUR , Urban , kolhapur , Maharashtra , India - 416012
Loan Type	Housing
Purpose	Purchase Existing
Sanctioned Amount	Rs.27,00,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.00% Per Annum
EMI Amount	Rs.29,729.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.31,860.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

Health Insurance Premium	Rs.40,500.00 + Applicable taxes
Life Insurance Premium	Rs.67,500.00 + Applicable taxes
Property Insurance Premium	Rs.54,000.00 + Applicable taxes
Property Address	NO :Plot No Tenament 32 and 33 , NA , Street Name:Pachgaon RK nagar Road ,FloorNo:0NA,Balvant Nagar,Opposite Sahjeevan Housing Society,Karvir,Maharashtra,416013
Sanction Conditions	Property Tax receipt. QC/ CC/ Possession certificate. Signed ATS/ Sale Agreement. Structure Stability Certificate. VAO Certificate/ Jamabandhi.

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

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.

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

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.

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/KLP/KLPR/A000003897
Date of issue of KFS	11-09-2026
Type of Loan	Purchase Existing
Sanctioned Amount	Rs.27,00,000.00
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.29,729.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.00% Per Annum

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

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 %	1.80 %	12.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.29,729.00	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	31860.00	-	-
Insurance Charges	-	-	One time	191160.00

Annual Percentage Rate (APR) (%) :	13.40 %
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.

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

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

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

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)

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



COMPUTATION OF ANNUAL PERCENTAGE RATE (APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.27,00,000.00
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.29,729.00
	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	12.00% 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. 4434960.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 31860.00
(b)	Payable to third-party routed through HHFL	Rs. 191160.00
7	Net disbursed amount	Rs. 2476980.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 7134960.00
9	Annual Percentage Rate- Effective annualized interest rate	13.40 %
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

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2700000	2729	27000	29729
2	2697271	2756	26973	29729
3	2694515	2784	26945	29729
4	2691731	2812	26917	29729
5	2688919	2840	26889	29729
6	2686079	2868	26861	29729
7	2683211	2897	26832	29729
8	2680314	2926	26803	29729
9	2677388	2955	26774	29729
10	2674433	2985	26744	29729
11	2671448	3015	26714	29729
12	2668433	3045	26684	29729
13	2665388	3075	26654	29729
14	2662313	3106	26623	29729
15	2659207	3137	26592	29729
16	2656070	3168	26561	29729
17	2652902	3200	26529	29729
18	2649702	3232	26497	29729
19	2646470	3264	26465	29729
20	2643206	3297	26432	29729
21	2639909	3330	26399	29729
22	2636579	3363	26366	29729
23	2633216	3397	26332	29729
24	2629819	3431	26298	29729
25	2626388	3465	26264	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

26	2622923	3500	26229	29729
27	2619423	3535	26194	29729
28	2615888	3570	26159	29729
29	2612318	3606	26123	29729
30	2608712	3642	26087	29729
31	2605070	3678	26051	29729
32	2601392	3715	26014	29729
33	2597677	3752	25977	29729
34	2593925	3790	25939	29729
35	2590135	3828	25901	29729
36	2586307	3866	25863	29729
37	2582441	3905	25824	29729
38	2578536	3944	25785	29729
39	2574592	3983	25746	29729
40	2570609	4023	25706	29729
41	2566586	4063	25666	29729
42	2562523	4104	25625	29729
43	2558419	4145	25584	29729
44	2554274	4186	25543	29729
45	2550088	4228	25501	29729
46	2545860	4270	25459	29729
47	2541590	4313	25416	29729
48	2537277	4356	25373	29729
49	2532921	4400	25329	29729
50	2528521	4444	25285	29729
51	2524077	4488	25241	29729
52	2519589	4533	25196	29729
53	2515056	4578	25151	29729
54	2510478	4624	25105	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

55	2505854	4670	25059	29729
56	2501184	4717	25012	29729
57	2496467	4764	24965	29729
58	2491703	4812	24917	29729
59	2486891	4860	24869	29729
60	2482031	4909	24820	29729
61	2477122	4958	24771	29729
62	2472164	5007	24722	29729
63	2467157	5057	24672	29729
64	2462100	5108	24621	29729
65	2456992	5159	24570	29729
66	2451833	5211	24518	29729
67	2446622	5263	24466	29729
68	2441359	5315	24414	29729
69	2436044	5369	24360	29729
70	2430675	5422	24307	29729
71	2425253	5476	24253	29729
72	2419777	5531	24198	29729
73	2414246	5587	24142	29729
74	2408659	5642	24087	29729
75	2403017	5699	24030	29729
76	2397318	5756	23973	29729
77	2391562	5813	23916	29729
78	2385749	5872	23857	29729
79	2379877	5930	23799	29729
80	2373947	5990	23739	29729
81	2367957	6049	23680	29729
82	2361908	6110	23619	29729
83	2355798	6171	23558	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

84	2349627	6233	23496	29729
85	2343394	6295	23434	29729
86	2337099	6358	23371	29729
87	2330741	6422	23307	29729
88	2324319	6486	23243	29729
89	2317833	6551	23178	29729
90	2311282	6616	23113	29729
91	2304666	6682	23047	29729
92	2297984	6749	22980	29729
93	2291235	6817	22912	29729
94	2284418	6885	22844	29729
95	2277533	6954	22775	29729
96	2270579	7023	22706	29729
97	2263556	7093	22636	29729
98	2256463	7164	22565	29729
99	2249299	7236	22493	29729
100	2242063	7308	22421	29729
101	2234755	7381	22348	29729
102	2227374	7455	22274	29729
103	2219919	7530	22199	29729
104	2212389	7605	22124	29729
105	2204784	7681	22048	29729
106	2197103	7758	21971	29729
107	2189345	7836	21893	29729
108	2181509	7914	21815	29729
109	2173595	7993	21736	29729
110	2165602	8073	21656	29729
111	2157529	8154	21575	29729
112	2149375	8235	21494	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

113	2141140	8318	21411	29729
114	2132822	8401	21328	29729
115	2124421	8485	21244	29729
116	2115936	8570	21159	29729
117	2107366	8655	21074	29729
118	2098711	8742	20987	29729
119	2089969	8829	20900	29729
120	2081140	8918	20811	29729
121	2072222	9007	20722	29729
122	2063215	9097	20632	29729
123	2054118	9188	20541	29729
124	2044930	9280	20449	29729
125	2035650	9372	20357	29729
126	2026278	9466	20263	29729
127	2016812	9561	20168	29729
128	2007251	9656	20073	29729
129	1997595	9753	19976	29729
130	1987842	9851	19878	29729
131	1977991	9949	19780	29729
132	1968042	10049	19680	29729
133	1957993	10149	19580	29729
134	1947844	10251	19478	29729
135	1937593	10353	19376	29729
136	1927240	10457	19272	29729
137	1916783	10561	19168	29729
138	1906222	10667	19062	29729
139	1895555	10773	18956	29729
140	1884782	10881	18848	29729
141	1873901	10990	18739	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

142	1862911	11100	18629	29729
143	1851811	11211	18518	29729
144	1840600	11323	18406	29729
145	1829277	11436	18293	29729
146	1817841	11551	18178	29729
147	1806290	11666	18063	29729
148	1794624	11783	17946	29729
149	1782841	11901	17828	29729
150	1770940	12020	17709	29729
151	1758920	12140	17589	29729
152	1746780	12261	17468	29729
153	1734519	12384	17345	29729
154	1722135	12508	17221	29729
155	1709627	12633	17096	29729
156	1696994	12759	16970	29729
157	1684235	12887	16842	29729
158	1671348	13016	16713	29729
159	1658332	13146	16583	29729
160	1645186	13277	16452	29729
161	1631909	13410	16319	29729
162	1618499	13544	16185	29729
163	1604955	13679	16050	29729
164	1591276	13816	15913	29729
165	1577460	13954	15775	29729
166	1563506	14094	15635	29729
167	1549412	14235	15494	29729
168	1535177	14377	15352	29729
169	1520800	14521	15208	29729
170	1506279	14666	15063	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

171	1491613	14813	14916	29729
172	1476800	14961	14768	29729
173	1461839	15111	14618	29729
174	1446728	15262	14467	29729
175	1431466	15414	14315	29729
176	1416052	15568	14161	29729
177	1400484	15724	14005	29729
178	1384760	15881	13848	29729
179	1368879	16040	13689	29729
180	1352839	16201	13528	29729
181	1336638	16363	13366	29729
182	1320275	16526	13203	29729
183	1303749	16692	13037	29729
184	1287057	16858	12871	29729
185	1270199	17027	12702	29729
186	1253172	17197	12532	29729
187	1235975	17369	12360	29729
188	1218606	17543	12186	29729
189	1201063	17718	12011	29729
190	1183345	17896	11833	29729
191	1165449	18075	11654	29729
192	1147374	18255	11474	29729
193	1129119	18438	11291	29729
194	1110681	18622	11107	29729
195	1092059	18808	10921	29729
196	1073251	18996	10733	29729
197	1054255	19186	10543	29729
198	1035069	19378	10351	29729
199	1015691	19572	10157	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	996119	19768	9961	29729
201	976351	19965	9764	29729
202	956386	20165	9564	29729
203	936221	20367	9362	29729
204	915854	20570	9159	29729
205	895284	20776	8953	29729
206	874508	20984	8745	29729
207	853524	21194	8535	29729
208	832330	21406	8323	29729
209	810924	21620	8109	29729
210	789304	21836	7893	29729
211	767468	22054	7675	29729
212	745414	22275	7454	29729
213	723139	22498	7231	29729
214	700641	22723	7006	29729
215	677918	22950	6779	29729
216	654968	23179	6550	29729
217	631789	23411	6318	29729
218	608378	23645	6084	29729
219	584733	23882	5847	29729
220	560851	24120	5609	29729
221	536731	24362	5367	29729
222	512369	24605	5124	29729
223	487764	24851	4878	29729
224	462913	25100	4629	29729
225	437813	25351	4378	29729
226	412462	25604	4125	29729
227	386858	25860	3869	29729
228	360998	26119	3610	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	334879	26380	3349	29729
230	308499	26644	3085	29729
231	281855	26910	2819	29729
232	254945	27180	2549	29729
233	227765	27451	2278	29729
234	200314	27726	2003	29729
235	172588	28003	1726	29729
236	144585	28283	1446	29729
237	116302	28566	1163	29729
238	87736	28852	877	29729
239	58884	29140	589	29729
240	29744	29432	297	29729
241	312	312	3	29729

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

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 Tenament 32 and 33 , NA , Street Name: Pachgaon RK nagar Road , Floor No: 0NA, Balvant Nagar, Opposite Sahjeevan Housing Society, Karvir, Maharashtra, 416013**
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.

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

C) Conditions for Disbursement of the Loan

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

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

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

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

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

D) Repayment of the Loan & Interest

(a) The amount of EMI:	Rs.29,729.00
(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.

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

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.

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1

- 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"

MR. RUSHIKESH
BALASAHEB BHOSALE
BORROWER

MRS. VIDYA
RUSHIKESH BHOSALE
CO-BORROWER1