

Offer Cum Sanction Letter

Application No : MH/ARG/AURA/A000001479

Date : 18 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. ARSHAD KHAN AHMED KHAN
Name of the Co-Applicant (s)	MRS. FARHEEN ARSHAD KHAN
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	PLOT NO 33 GUT NO 38 , 0 , UMER COLONY SAHARA KIRANA PATEL NAGAR AURANGABAD , PO AURANGABAD MH DIST AURANGABAD , Semiurban , Aurangabad , Maharashtra , India - 431001
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.23,20,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.26,358.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.27,376.00 (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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AHMED KHAN
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MRS. FARHEEN
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Health Insurance Premium	Rs.34,800.00 + Applicable taxes
Life Insurance Premium	Rs.58,000.00 + Applicable taxes
Property Insurance Premium	Rs.46,400.00 + Applicable taxes
Property Address	NO :Flat No F 303 , DARUL AMAN , Street Name:KABIR MATH ROAD ,FloorNo:3THIRD FLOOR, PLOT NO 1, DARUL AMAN,SAWANGI,NEAR SHRIKRUSHNA RESIDENCY,Aurangabad,Maharashtra,431008
Sanction Conditions	Loan Closure Proof. OCR proof. Other loan -statement of account. Property Tax receipt. Signed ATS/ Sale Agreement.

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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/AURA/A000001479
Date of issue of KFS	18-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.23,20,000.00
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.26,358.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.26,358.00	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	27376.00	-	-
Insurance Charges	-	-	One time	123192.00

Annual Percentage Rate (APR) (%) :	13.61 %
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:	• NIL • NIL
• Loan Interest Certificate Current FY • Provisional Interest Certificate	
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.23,20,000.00
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.26,358.00
	No. of EMIs	240
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	12.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 4005920.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 27376.00
(b)	Payable to third-party routed through HHFL	Rs. 123192.00
7	Net disbursed amount	Rs. 2169432.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6325920.00
9	Annual Percentage Rate- Effective annualized interest rate	13.61 %
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	2320000	2191	24167	26358
2	2317809	2214	24144	26358
3	2315595	2237	24121	26358
4	2313358	2261	24097	26358
5	2311097	2284	24074	26358
6	2308813	2308	24050	26358
7	2306505	2332	24026	26358
8	2304173	2356	24002	26358
9	2301817	2381	23977	26358
10	2299436	2406	23952	26358
11	2297030	2431	23927	26358
12	2294599	2456	23902	26358
13	2292143	2482	23876	26358
14	2289661	2507	23851	26358
15	2287154	2533	23825	26358
16	2284621	2560	23798	26358
17	2282061	2587	23771	26358
18	2279474	2613	23745	26358
19	2276861	2641	23717	26358
20	2274220	2668	23690	26358
21	2271552	2696	23662	26358
22	2268856	2724	23634	26358
23	2266132	2752	23606	26358
24	2263380	2781	23577	26358
25	2260599	2810	23548	26358

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26	2257789	2839	23519	26358
27	2254950	2869	23489	26358
28	2252081	2899	23459	26358
29	2249182	2929	23429	26358
30	2246253	2960	23398	26358
31	2243293	2990	23368	26358
32	2240303	3022	23336	26358
33	2237281	3053	23305	26358
34	2234228	3085	23273	26358
35	2231143	3117	23241	26358
36	2228026	3149	23209	26358
37	2224877	3182	23176	26358
38	2221695	3215	23143	26358
39	2218480	3249	23109	26358
40	2215231	3283	23075	26358
41	2211948	3317	23041	26358
42	2208631	3351	23007	26358
43	2205280	3386	22972	26358
44	2201894	3422	22936	26358
45	2198472	3457	22901	26358
46	2195015	3493	22865	26358
47	2191522	3530	22828	26358
48	2187992	3566	22792	26358
49	2184426	3604	22754	26358
50	2180822	3641	22717	26358
51	2177181	3679	22679	26358
52	2173502	3717	22641	26358
53	2169785	3756	22602	26358
54	2166029	3795	22563	26358

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55	2162234	3835	22523	26358
56	2158399	3875	22483	26358
57	2154524	3915	22443	26358
58	2150609	3956	22402	26358
59	2146653	3997	22361	26358
60	2142656	4039	22319	26358
61	2138617	4081	22277	26358
62	2134536	4123	22235	26358
63	2130413	4166	22192	26358
64	2126247	4210	22148	26358
65	2122037	4253	22105	26358
66	2117784	4298	22060	26358
67	2113486	4343	22015	26358
68	2109143	4388	21970	26358
69	2104755	4433	21925	26358
70	2100322	4480	21878	26358
71	2095842	4526	21832	26358
72	2091316	4573	21785	26358
73	2086743	4621	21737	26358
74	2082122	4669	21689	26358
75	2077453	4718	21640	26358
76	2072735	4767	21591	26358
77	2067968	4817	21541	26358
78	2063151	4867	21491	26358
79	2058284	4918	21440	26358
80	2053366	4969	21389	26358
81	2048397	5021	21337	26358
82	2043376	5073	21285	26358
83	2038303	5126	21232	26358

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84	2033177	5179	21179	26358
85	2027998	5233	21125	26358
86	2022765	5288	21070	26358
87	2017477	5343	21015	26358
88	2012134	5398	20960	26358
89	2006736	5455	20903	26358
90	2001281	5511	20847	26358
91	1995770	5569	20789	26358
92	1990201	5627	20731	26358
93	1984574	5685	20673	26358
94	1978889	5745	20613	26358
95	1973144	5804	20554	26358
96	1967340	5865	20493	26358
97	1961475	5926	20432	26358
98	1955549	5988	20370	26358
99	1949561	6050	20308	26358
100	1943511	6113	20245	26358
101	1937398	6177	20181	26358
102	1931221	6241	20117	26358
103	1924980	6306	20052	26358
104	1918674	6372	19986	26358
105	1912302	6438	19920	26358
106	1905864	6505	19853	26358
107	1899359	6573	19785	26358
108	1892786	6641	19717	26358
109	1886145	6711	19647	26358
110	1879434	6781	19577	26358
111	1872653	6851	19507	26358
112	1865802	6923	19435	26358

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113	1858879	6995	19363	26358
114	1851884	7068	19290	26358
115	1844816	7141	19217	26358
116	1837675	7216	19142	26358
117	1830459	7291	19067	26358
118	1823168	7367	18991	26358
119	1815801	7443	18915	26358
120	1808358	7521	18837	26358
121	1800837	7599	18759	26358
122	1793238	7678	18680	26358
123	1785560	7758	18600	26358
124	1777802	7839	18519	26358
125	1769963	7921	18437	26358
126	1762042	8003	18355	26358
127	1754039	8087	18271	26358
128	1745952	8171	18187	26358
129	1737781	8256	18102	26358
130	1729525	8342	18016	26358
131	1721183	8429	17929	26358
132	1712754	8517	17841	26358
133	1704237	8606	17752	26358
134	1695631	8695	17663	26358
135	1686936	8786	17572	26358
136	1678150	8877	17481	26358
137	1669273	8970	17388	26358
138	1660303	9063	17295	26358
139	1651240	9158	17200	26358
140	1642082	9253	17105	26358
141	1632829	9349	17009	26358

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142	1623480	9447	16911	26358
143	1614033	9545	16813	26358
144	1604488	9645	16713	26358
145	1594843	9745	16613	26358
146	1585098	9847	16511	26358
147	1575251	9949	16409	26358
148	1565302	10053	16305	26358
149	1555249	10157	16201	26358
150	1545092	10263	16095	26358
151	1534829	10370	15988	26358
152	1524459	10478	15880	26358
153	1513981	10587	15771	26358
154	1503394	10698	15660	26358
155	1492696	10809	15549	26358
156	1481887	10922	15436	26358
157	1470965	11035	15323	26358
158	1459930	11150	15208	26358
159	1448780	11267	15091	26358
160	1437513	11384	14974	26358
161	1426129	11502	14856	26358
162	1414627	11622	14736	26358
163	1403005	11743	14615	26358
164	1391262	11866	14492	26358
165	1379396	11989	14369	26358
166	1367407	12114	14244	26358
167	1355293	12240	14118	26358
168	1343053	12368	13990	26358
169	1330685	12497	13861	26358
170	1318188	12627	13731	26358

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171	1305561	12758	13600	26358
172	1292803	12891	13467	26358
173	1279912	13026	13332	26358
174	1266886	13161	13197	26358
175	1253725	13298	13060	26358
176	1240427	13437	12921	26358
177	1226990	13577	12781	26358
178	1213413	13718	12640	26358
179	1199695	13861	12497	26358
180	1185834	14006	12352	26358
181	1171828	14151	12207	26358
182	1157677	14299	12059	26358
183	1143378	14448	11910	26358
184	1128930	14598	11760	26358
185	1114332	14750	11608	26358
186	1099582	14904	11454	26358
187	1084678	15059	11299	26358
188	1069619	15216	11142	26358
189	1054403	15375	10983	26358
190	1039028	15535	10823	26358
191	1023493	15697	10661	26358
192	1007796	15860	10498	26358
193	991936	16025	10333	26358
194	975911	16192	10166	26358
195	959719	16361	9997	26358
196	943358	16531	9827	26358
197	926827	16704	9654	26358
198	910123	16878	9480	26358
199	893245	17053	9305	26358

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200	876192	17231	9127	26358
201	858961	17410	8948	26358
202	841551	17592	8766	26358
203	823959	17775	8583	26358
204	806184	17960	8398	26358
205	788224	18147	8211	26358
206	770077	18336	8022	26358
207	751741	18527	7831	26358
208	733214	18720	7638	26358
209	714494	18915	7443	26358
210	695579	19112	7246	26358
211	676467	19311	7047	26358
212	657156	19513	6845	26358
213	637643	19716	6642	26358
214	617927	19921	6437	26358
215	598006	20129	6229	26358
216	577877	20338	6020	26358
217	557539	20550	5808	26358
218	536989	20764	5594	26358
219	516225	20981	5377	26358
220	495244	21199	5159	26358
221	474045	21420	4938	26358
222	452625	21643	4715	26358
223	430982	21869	4489	26358
224	409113	22096	4262	26358
225	387017	22327	4031	26358
226	364690	22559	3799	26358
227	342131	22794	3564	26358
228	319337	23032	3326	26358

MR. ARSHAD KHAN
AHMED KHAN
BORROWER

MRS. FARHEEN
ARSHAD KHAN
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	296305	23271	3087	26358
230	273034	23514	2844	26358
231	249520	23759	2599	26358
232	225761	24006	2352	26358
233	201755	24256	2102	26358
234	177499	24509	1849	26358
235	152990	24764	1594	26358
236	128226	25022	1336	26358
237	103204	25283	1075	26358
238	77921	25546	812	26358
239	52375	25812	546	26358
240	26563	26081	277	26358
241	482	482	5	26358

MR. ARSHAD KHAN
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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 F 303 , DARUL AMAN , Street Name: KABIR MATH ROAD , Floor No: 3THIRD FLOOR, PLOT NO 1, DARUL AMAN, SAWANGI, NEAR SHRIKRUSHNA RESIDENCY, Aurangabad, Maharashtra, 431008**
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. ARSHAD KHAN
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BORROWER

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CO-BORROWER1

C) Conditions for Disbursement of the Loan

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

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

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

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

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

D) Repayment of the Loan & Interest

(a) The amount of EMI:	Rs.26,358.00
(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"

MR. ARSHAD KHAN
AHMED KHAN
BORROWER

MRS. FARHEEN
ARSHAD KHAN
CO-BORROWER1