

Offer Cum Sanction Letter

Application No : MH/NGR/WARD/A000001002

Date : 22 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	MRS. NEHA VIJAY NIBUDHE
Name of the Co-Applicant (s)	MR. VIJAY RAMKRISHNA NIBUDDHE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	HOUSE NO 0 , 0 , C/O SHRI B V KUKEKAR , RAM NAGAR WARDHA , Rural , Wardha , Maharashtra , India - 442001
Loan Type	Housing
Purpose	Composite Loan
Sanctioned Amount	Rs.32,30,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.00% Per Annum
EMI Amount	Rs.29,351.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.38,114.00 (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.48,450.00 + Applicable taxes

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Life Insurance Premium	Rs.80,750.00 + Applicable taxes
Property Insurance Premium	Rs.64,600.00 + Applicable taxes
Property Address	NO :Plot No 60 , nibhude house , Street Name:SATODA ROAD ,FloorNo:0MOUJA ALODI MOUJA NO 7,SATODA ROAD,NEAR BAJAJ FOUNDATION,Wardha,Maharashtra,442001
Sanction Conditions	Correction/Rectification deed. Electricity Bill. Key route Plan/ Site Layout. Proper Plot demarcation at site. 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/NGR/WARD/A000001002
Date of issue of KFS	22-08-2026
Type of Loan	Composite Loan
Sanctioned Amount	Rs.32,30,000.00
Disbursal Schedule:	
100% Upfront disbursal	NO
Clause reference in loan agreement for in case of stage wise disbursement	Clause no.6.1:9 (ii)
Loan Term	25 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	300 Months
Equated Monthly Instalment (EMI)	Rs.29,351.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.00% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	3.80 %	10.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.29,351.00	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	38114.00	-	-
Insurance Charges	-	-	One time	228684.00

Annual Percentage Rate (APR) (%) :	11.14 %
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.32,30,000.00
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.29,351.00
	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	10.00% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 5575300.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 38114.00
(b)	Payable to third-party routed through HHFL	Rs. 228684.00
7	Net disbursed amount	Rs. 2963202.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 8805300.00
9	Annual Percentage Rate- Effective annualized interest rate	11.14 %
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	3230000	2434	26917	29351
2	3227566	2455	26896	29351
3	3225111	2475	26876	29351
4	3222636	2496	26855	29351
5	3220140	2517	26834	29351
6	3217623	2537	26814	29351
7	3215086	2559	26792	29351
8	3212527	2580	26771	29351
9	3209947	2601	26750	29351
10	3207346	2623	26728	29351
11	3204723	2645	26706	29351
12	3202078	2667	26684	29351
13	3199411	2689	26662	29351
14	3196722	2712	26639	29351
15	3194010	2734	26617	29351
16	3191276	2757	26594	29351
17	3188519	2780	26571	29351
18	3185739	2803	26548	29351
19	3182936	2827	26524	29351
20	3180109	2850	26501	29351
21	3177259	2874	26477	29351
22	3174385	2898	26453	29351
23	3171487	2922	26429	29351
24	3168565	2946	26405	29351
25	3165619	2971	26380	29351

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26	3162648	2996	26355	29351
27	3159652	3021	26330	29351
28	3156631	3046	26305	29351
29	3153585	3071	26280	29351
30	3150514	3097	26254	29351
31	3147417	3123	26228	29351
32	3144294	3149	26202	29351
33	3141145	3175	26176	29351
34	3137970	3201	26150	29351
35	3134769	3228	26123	29351
36	3131541	3255	26096	29351
37	3128286	3282	26069	29351
38	3125004	3309	26042	29351
39	3121695	3337	26014	29351
40	3118358	3365	25986	29351
41	3114993	3393	25958	29351
42	3111600	3421	25930	29351
43	3108179	3450	25901	29351
44	3104729	3478	25873	29351
45	3101251	3507	25844	29351
46	3097744	3536	25815	29351
47	3094208	3566	25785	29351
48	3090642	3596	25755	29351
49	3087046	3626	25725	29351
50	3083420	3656	25695	29351
51	3079764	3686	25665	29351
52	3076078	3717	25634	29351
53	3072361	3748	25603	29351
54	3068613	3779	25572	29351

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55	3064834	3811	25540	29351
56	3061023	3842	25509	29351
57	3057181	3874	25477	29351
58	3053307	3907	25444	29351
59	3049400	3939	25412	29351
60	3045461	3972	25379	29351
61	3041489	4005	25346	29351
62	3037484	4039	25312	29351
63	3033445	4072	25279	29351
64	3029373	4106	25245	29351
65	3025267	4140	25211	29351
66	3021127	4175	25176	29351
67	3016952	4210	25141	29351
68	3012742	4245	25106	29351
69	3008497	4280	25071	29351
70	3004217	4316	25035	29351
71	2999901	4352	24999	29351
72	2995549	4388	24963	29351
73	2991161	4425	24926	29351
74	2986736	4462	24889	29351
75	2982274	4499	24852	29351
76	2977775	4536	24815	29351
77	2973239	4574	24777	29351
78	2968665	4612	24739	29351
79	2964053	4651	24700	29351
80	2959402	4689	24662	29351
81	2954713	4728	24623	29351
82	2949985	4768	24583	29351
83	2945217	4808	24543	29351

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84	2940409	4848	24503	29351
85	2935561	4888	24463	29351
86	2930673	4929	24422	29351
87	2925744	4970	24381	29351
88	2920774	5011	24340	29351
89	2915763	5053	24298	29351
90	2910710	5095	24256	29351
91	2905615	5138	24213	29351
92	2900477	5180	24171	29351
93	2895297	5224	24127	29351
94	2890073	5267	24084	29351
95	2884806	5311	24040	29351
96	2879495	5355	23996	29351
97	2874140	5400	23951	29351
98	2868740	5445	23906	29351
99	2863295	5490	23861	29351
100	2857805	5536	23815	29351
101	2852269	5582	23769	29351
102	2846687	5629	23722	29351
103	2841058	5676	23675	29351
104	2835382	5723	23628	29351
105	2829659	5771	23580	29351
106	2823888	5819	23532	29351
107	2818069	5867	23484	29351
108	2812202	5916	23435	29351
109	2806286	5965	23386	29351
110	2800321	6015	23336	29351
111	2794306	6065	23286	29351
112	2788241	6116	23235	29351

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113	2782125	6167	23184	29351
114	2775958	6218	23133	29351
115	2769740	6270	23081	29351
116	2763470	6322	23029	29351
117	2757148	6375	22976	29351
118	2750773	6428	22923	29351
119	2744345	6481	22870	29351
120	2737864	6535	22816	29351
121	2731329	6590	22761	29351
122	2724739	6645	22706	29351
123	2718094	6700	22651	29351
124	2711394	6756	22595	29351
125	2704638	6812	22539	29351
126	2697826	6869	22482	29351
127	2690957	6926	22425	29351
128	2684031	6984	22367	29351
129	2677047	7042	22309	29351
130	2670005	7101	22250	29351
131	2662904	7160	22191	29351
132	2655744	7220	22131	29351
133	2648524	7280	22071	29351
134	2641244	7341	22010	29351
135	2633903	7402	21949	29351
136	2626501	7463	21888	29351
137	2619038	7526	21825	29351
138	2611512	7588	21763	29351
139	2603924	7652	21699	29351
140	2596272	7715	21636	29351
141	2588557	7780	21571	29351

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142	2580777	7845	21506	29351
143	2572932	7910	21441	29351
144	2565022	7976	21375	29351
145	2557046	8042	21309	29351
146	2549004	8109	21242	29351
147	2540895	8177	21174	29351
148	2532718	8245	21106	29351
149	2524473	8314	21037	29351
150	2516159	8383	20968	29351
151	2507776	8453	20898	29351
152	2499323	8523	20828	29351
153	2490800	8594	20757	29351
154	2482206	8666	20685	29351
155	2473540	8738	20613	29351
156	2464802	8811	20540	29351
157	2455991	8884	20467	29351
158	2447107	8958	20393	29351
159	2438149	9033	20318	29351
160	2429116	9108	20243	29351
161	2420008	9184	20167	29351
162	2410824	9261	20090	29351
163	2401563	9338	20013	29351
164	2392225	9416	19935	29351
165	2382809	9494	19857	29351
166	2373315	9573	19778	29351
167	2363742	9653	19698	29351
168	2354089	9734	19617	29351
169	2344355	9815	19536	29351
170	2334540	9897	19454	29351

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171	2324643	9979	19372	29351
172	2314664	10062	19289	29351
173	2304602	10146	19205	29351
174	2294456	10231	19120	29351
175	2284225	10316	19035	29351
176	2273909	10402	18949	29351
177	2263507	10488	18863	29351
178	2253019	10576	18775	29351
179	2242443	10664	18687	29351
180	2231779	10753	18598	29351
181	2221026	10842	18509	29351
182	2210184	10933	18418	29351
183	2199251	11024	18327	29351
184	2188227	11116	18235	29351
185	2177111	11208	18143	29351
186	2165903	11302	18049	29351
187	2154601	11396	17955	29351
188	2143205	11491	17860	29351
189	2131714	11587	17764	29351
190	2120127	11683	17668	29351
191	2108444	11781	17570	29351
192	2096663	11879	17472	29351
193	2084784	11978	17373	29351
194	2072806	12078	17273	29351
195	2060728	12178	17173	29351
196	2048550	12280	17071	29351
197	2036270	12382	16969	29351
198	2023888	12485	16866	29351
199	2011403	12589	16762	29351

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200	1998814	12694	16657	29351
201	1986120	12800	16551	29351
202	1973320	12907	16444	29351
203	1960413	13014	16337	29351
204	1947399	13123	16228	29351
205	1934276	13232	16119	29351
206	1921044	13342	16009	29351
207	1907702	13453	15898	29351
208	1894249	13566	15785	29351
209	1880683	13679	15672	29351
210	1867004	13793	15558	29351
211	1853211	13908	15443	29351
212	1839303	14023	15328	29351
213	1825280	14140	15211	29351
214	1811140	14258	15093	29351
215	1796882	14377	14974	29351
216	1782505	14497	14854	29351
217	1768008	14618	14733	29351
218	1753390	14739	14612	29351
219	1738651	14862	14489	29351
220	1723789	14986	14365	29351
221	1708803	15111	14240	29351
222	1693692	15237	14114	29351
223	1678455	15364	13987	29351
224	1663091	15492	13859	29351
225	1647599	15621	13730	29351
226	1631978	15751	13600	29351
227	1616227	15882	13469	29351
228	1600345	16015	13336	29351

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229	1584330	16148	13203	29351
230	1568182	16283	13068	29351
231	1551899	16419	12932	29351
232	1535480	16555	12796	29351
233	1518925	16693	12658	29351
234	1502232	16832	12519	29351
235	1485400	16973	12378	29351
236	1468427	17114	12237	29351
237	1451313	17257	12094	29351
238	1434056	17401	11950	29351
239	1416655	17546	11805	29351
240	1399109	17692	11659	29351
241	1381417	17839	11512	29351
242	1363578	17988	11363	29351
243	1345590	18138	11213	29351
244	1327452	18289	11062	29351
245	1309163	18441	10910	29351
246	1290722	18595	10756	29351
247	1272127	18750	10601	29351
248	1253377	18906	10445	29351
249	1234471	19064	10287	29351
250	1215407	19223	10128	29351
251	1196184	19383	9968	29351
252	1176801	19544	9807	29351
253	1157257	19707	9644	29351
254	1137550	19871	9480	29351
255	1117679	20037	9314	29351
256	1097642	20204	9147	29351
257	1077438	20372	8979	29351

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258	1057066	20542	8809	29351
259	1036524	20713	8638	29351
260	1015811	20886	8465	29351
261	994925	21060	8291	29351
262	973865	21235	8116	29351
263	952630	21412	7939	29351
264	931218	21591	7760	29351
265	909627	21771	7580	29351
266	887856	21952	7399	29351
267	865904	22135	7216	29351
268	843769	22320	7031	29351
269	821449	22506	6845	29351
270	798943	22693	6658	29351
271	776250	22882	6469	29351
272	753368	23073	6278	29351
273	730295	23265	6086	29351
274	707030	23459	5892	29351
275	683571	23655	5696	29351
276	659916	23852	5499	29351
277	636064	24050	5301	29351
278	612014	24251	5100	29351
279	587763	24453	4898	29351
280	563310	24657	4694	29351
281	538653	24862	4489	29351
282	513791	25069	4282	29351
283	488722	25278	4073	29351
284	463444	25489	3862	29351
285	437955	25701	3650	29351
286	412254	25916	3435	29351

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287	386338	26132	3219	29351
288	360206	26349	3002	29351
289	333857	26569	2782	29351
290	307288	26790	2561	29351
291	280498	27014	2337	29351
292	253484	27239	2112	29351
293	226245	27466	1885	29351
294	198779	27695	1656	29351
295	171084	27925	1426	29351
296	143159	28158	1193	29351
297	115001	28393	958	29351
298	86608	28629	722	29351
299	57979	28868	483	29351
300	29111	29108	243	29351
301	3	3	0	29351

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OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

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

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

A) Security/Collateral for the Loan

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

1. Address of the Property : **NO : Plot No 60 , nibhude house , Street Name: SATODA ROAD , Floor No: 0 MOUJA ALODI MOUJA NO 7, SATODA ROAD, NEAR BAJAJ FOUNDATION, Wardha, Maharashtra, 442001**
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.29,351.00
(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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