

Offer Cum Sanction Letter

Application No : MH/MRD/MRAD/A000000819

Date : 26 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. SUDHIR PRAKASH JAGDALE
Name of the Co-Applciant (s)	MRS. SUSHILA DINESH YADAV
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	B 2012 , JP NORTH AVIVA , VINAY NAGAR NORTH GARDEN CITY MIRA BHAYANDER , PO MIRAROAD DIST THANE MAHARASHTRA , Urban , MIRA ROAD EAST , Maharashtra , India - 401107
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.72,00,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	9.50% Per Annum
EMI Amount	Rs.62,906.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.84,960.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

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Health Insurance Premium	Rs.1,08,000.00 + Applicable taxes
Life Insurance Premium	Rs.1,80,000.00 + Applicable taxes
Property Insurance Premium	Rs.1,44,000.00 + Applicable taxes
Property Address	NO :Flat No 2003 20th Flr A wing , Stanz Arise Building , Street Name:station Road ,FloorNo:20CTS no 139 Part - 404 to 501 of village,Majas 3,Janta Colony,Gandhi nagar,B ward,Tal Andheri,,JOESHWARI EAST,Maharashtra,400060
Sanction Conditions	List of documents. Loan Closure Proof. Property Tax receipt. Signed ATS/ Sale Agreement. Specific Authority NOC/ Clearance letter. Structure Stability Certificate.

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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/MRD/MRAD/A000000819
Date of issue of KFS	26-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.72,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	25 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	300 Months
Equated Monthly Instalment (EMI)	Rs.62,906.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	9.50% 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 %	4.30 %	9.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.62,906.00	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	84960.00	-	-
Insurance Charges	-	-	One time	509760.00

Annual Percentage Rate (APR) (%):	10.61 %
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: • 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.72,00,000.00
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.62,906.00
	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	9.50% 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. 11671800.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 84960.00
(b)	Payable to third-party routed through HHFL	Rs. 509760.00
7	Net disbursed amount	Rs. 6605280.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 18871800.00
9	Annual Percentage Rate- Effective annualized interest rate	10.61 %
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	7200000	5906	57000	62906
2	7194094	5953	56953	62906
3	7188141	6000	56906	62906
4	7182141	6047	56859	62906
5	7176094	6095	56811	62906
6	7169999	6144	56762	62906
7	7163855	6192	56714	62906
8	7157663	6241	56665	62906
9	7151422	6291	56615	62906
10	7145131	6340	56566	62906
11	7138791	6391	56515	62906
12	7132400	6441	56465	62906
13	7125959	6492	56414	62906
14	7119467	6544	56362	62906
15	7112923	6595	56311	62906
16	7106328	6648	56258	62906
17	7099680	6700	56206	62906
18	7092980	6753	56153	62906
19	7086227	6807	56099	62906
20	7079420	6861	56045	62906
21	7072559	6915	55991	62906
22	7065644	6970	55936	62906
23	7058674	7025	55881	62906
24	7051649	7080	55826	62906
25	7044569	7137	55769	62906

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26	7037432	7193	55713	62906
27	7030239	7250	55656	62906
28	7022989	7307	55599	62906
29	7015682	7365	55541	62906
30	7008317	7423	55483	62906
31	7000894	7482	55424	62906
32	6993412	7541	55365	62906
33	6985871	7601	55305	62906
34	6978270	7661	55245	62906
35	6970609	7722	55184	62906
36	6962887	7783	55123	62906
37	6955104	7845	55061	62906
38	6947259	7907	54999	62906
39	6939352	7969	54937	62906
40	6931383	8033	54873	62906
41	6923350	8096	54810	62906
42	6915254	8160	54746	62906
43	6907094	8225	54681	62906
44	6898869	8290	54616	62906
45	6890579	8356	54550	62906
46	6882223	8422	54484	62906
47	6873801	8488	54418	62906
48	6865313	8556	54350	62906
49	6856757	8623	54283	62906
50	6848134	8692	54214	62906
51	6839442	8760	54146	62906
52	6830682	8830	54076	62906
53	6821852	8900	54006	62906
54	6812952	8970	53936	62906

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55	6803982	9041	53865	62906
56	6794941	9113	53793	62906
57	6785828	9185	53721	62906
58	6776643	9258	53648	62906
59	6767385	9331	53575	62906
60	6758054	9405	53501	62906
61	6748649	9479	53427	62906
62	6739170	9554	53352	62906
63	6729616	9630	53276	62906
64	6719986	9706	53200	62906
65	6710280	9783	53123	62906
66	6700497	9860	53046	62906
67	6690637	9938	52968	62906
68	6680699	10017	52889	62906
69	6670682	10096	52810	62906
70	6660586	10176	52730	62906
71	6650410	10257	52649	62906
72	6640153	10338	52568	62906
73	6629815	10420	52486	62906
74	6619395	10502	52404	62906
75	6608893	10586	52320	62906
76	6598307	10669	52237	62906
77	6587638	10754	52152	62906
78	6576884	10839	52067	62906
79	6566045	10925	51981	62906
80	6555120	11011	51895	62906
81	6544109	11098	51808	62906
82	6533011	11186	51720	62906
83	6521825	11275	51631	62906

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84	6510550	11364	51542	62906
85	6499186	11454	51452	62906
86	6487732	11545	51361	62906
87	6476187	11636	51270	62906
88	6464551	11728	51178	62906
89	6452823	11821	51085	62906
90	6441002	11915	50991	62906
91	6429087	12009	50897	62906
92	6417078	12104	50802	62906
93	6404974	12200	50706	62906
94	6392774	12297	50609	62906
95	6380477	12394	50512	62906
96	6368083	12492	50414	62906
97	6355591	12591	50315	62906
98	6343000	12691	50215	62906
99	6330309	12791	50115	62906
100	6317518	12892	50014	62906
101	6304626	12994	49912	62906
102	6291632	13097	49809	62906
103	6278535	13201	49705	62906
104	6265334	13305	49601	62906
105	6252029	13411	49495	62906
106	6238618	13517	49389	62906
107	6225101	13624	49282	62906
108	6211477	13732	49174	62906
109	6197745	13841	49065	62906
110	6183904	13950	48956	62906
111	6169954	14061	48845	62906
112	6155893	14172	48734	62906

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113	6141721	14284	48622	62906
114	6127437	14397	48509	62906
115	6113040	14511	48395	62906
116	6098529	14626	48280	62906
117	6083903	14742	48164	62906
118	6069161	14858	48048	62906
119	6054303	14976	47930	62906
120	6039327	15095	47811	62906
121	6024232	15214	47692	62906
122	6009018	15335	47571	62906
123	5993683	15456	47450	62906
124	5978227	15578	47328	62906
125	5962649	15702	47204	62906
126	5946947	15826	47080	62906
127	5931121	15951	46955	62906
128	5915170	16078	46828	62906
129	5899092	16205	46701	62906
130	5882887	16333	46573	62906
131	5866554	16462	46444	62906
132	5850092	16593	46313	62906
133	5833499	16724	46182	62906
134	5816775	16857	46049	62906
135	5799918	16990	45916	62906
136	5782928	17124	45782	62906
137	5765804	17260	45646	62906
138	5748544	17397	45509	62906
139	5731147	17534	45372	62906
140	5713613	17673	45233	62906
141	5695940	17813	45093	62906

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142	5678127	17954	44952	62906
143	5660173	18096	44810	62906
144	5642077	18240	44666	62906
145	5623837	18384	44522	62906
146	5605453	18530	44376	62906
147	5586923	18676	44230	62906
148	5568247	18824	44082	62906
149	5549423	18973	43933	62906
150	5530450	19123	43783	62906
151	5511327	19275	43631	62906
152	5492052	19427	43479	62906
153	5472625	19581	43325	62906
154	5453044	19736	43170	62906
155	5433308	19892	43014	62906
156	5413416	20050	42856	62906
157	5393366	20209	42697	62906
158	5373157	20369	42537	62906
159	5352788	20530	42376	62906
160	5332258	20692	42214	62906
161	5311566	20856	42050	62906
162	5290710	21021	41885	62906
163	5269689	21188	41718	62906
164	5248501	21355	41551	62906
165	5227146	21524	41382	62906
166	5205622	21695	41211	62906
167	5183927	21867	41039	62906
168	5162060	22040	40866	62906
169	5140020	22214	40692	62906
170	5117806	22390	40516	62906

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171	5095416	22567	40339	62906
172	5072849	22746	40160	62906
173	5050103	22926	39980	62906
174	5027177	23108	39798	62906
175	5004069	23290	39616	62906
176	4980779	23475	39431	62906
177	4957304	23661	39245	62906
178	4933643	23848	39058	62906
179	4909795	24037	38869	62906
180	4885758	24227	38679	62906
181	4861531	24419	38487	62906
182	4837112	24612	38294	62906
183	4812500	24807	38099	62906
184	4787693	25003	37903	62906
185	4762690	25201	37705	62906
186	4737489	25401	37505	62906
187	4712088	25602	37304	62906
188	4686486	25805	37101	62906
189	4660681	26009	36897	62906
190	4634672	26215	36691	62906
191	4608457	26422	36484	62906
192	4582035	26632	36274	62906
193	4555403	26842	36064	62906
194	4528561	27055	35851	62906
195	4501506	27269	35637	62906
196	4474237	27485	35421	62906
197	4446752	27703	35203	62906
198	4419049	27922	34984	62906
199	4391127	28143	34763	62906

MR. SUDHIR
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BORROWER

MRS. SUSHILA DINESH
YADAV
CO-BORROWER1



HINDUJA HOUSING FINANCE

200	4362984	28366	34540	62906
201	4334618	28590	34316	62906
202	4306028	28817	34089	62906
203	4277211	29045	33861	62906
204	4248166	29275	33631	62906
205	4218891	29506	33400	62906
206	4189385	29740	33166	62906
207	4159645	29975	32931	62906
208	4129670	30213	32693	62906
209	4099457	30452	32454	62906
210	4069005	30693	32213	62906
211	4038312	30936	31970	62906
212	4007376	31181	31725	62906
213	3976195	31428	31478	62906
214	3944767	31677	31229	62906
215	3913090	31927	30979	62906
216	3881163	32180	30726	62906
217	3848983	32435	30471	62906
218	3816548	32692	30214	62906
219	3783856	32950	29956	62906
220	3750906	33211	29695	62906
221	3717695	33474	29432	62906
222	3684221	33739	29167	62906
223	3650482	34006	28900	62906
224	3616476	34276	28630	62906
225	3582200	34547	28359	62906
226	3547653	34820	28086	62906
227	3512833	35096	27810	62906
228	3477737	35374	27532	62906

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HINDUJA HOUSING FINANCE

229	3442363	35654	27252	62906
230	3406709	35936	26970	62906
231	3370773	36221	26685	62906
232	3334552	36507	26399	62906
233	3298045	36796	26110	62906
234	3261249	37088	25818	62906
235	3224161	37381	25525	62906
236	3186780	37677	25229	62906
237	3149103	37976	24930	62906
238	3111127	38276	24630	62906
239	3072851	38579	24327	62906
240	3034272	38885	24021	62906
241	2995387	39193	23713	62906
242	2956194	39503	23403	62906
243	2916691	39816	23090	62906
244	2876875	40131	22775	62906
245	2836744	40448	22458	62906
246	2796296	40769	22137	62906
247	2755527	41091	21815	62906
248	2714436	41417	21489	62906
249	2673019	41745	21161	62906
250	2631274	42075	20831	62906
251	2589199	42408	20498	62906
252	2546791	42744	20162	62906
253	2504047	43082	19824	62906
254	2460965	43423	19483	62906
255	2417542	43767	19139	62906
256	2373775	44114	18792	62906
257	2329661	44463	18443	62906

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HINDUJA HOUSING FINANCE

258	2285198	44815	18091	62906
259	2240383	45170	17736	62906
260	2195213	45527	17379	62906
261	2149686	45888	17018	62906
262	2103798	46251	16655	62906
263	2057547	46617	16289	62906
264	2010930	46986	15920	62906
265	1963944	47358	15548	62906
266	1916586	47733	15173	62906
267	1868853	48111	14795	62906
268	1820742	48492	14414	62906
269	1772250	48876	14030	62906
270	1723374	49263	13643	62906
271	1674111	49653	13253	62906
272	1624458	50046	12860	62906
273	1574412	50442	12464	62906
274	1523970	50841	12065	62906
275	1473129	51244	11662	62906
276	1421885	51649	11257	62906
277	1370236	52058	10848	62906
278	1318178	52470	10436	62906
279	1265708	52886	10020	62906
280	1212822	53304	9602	62906
281	1159518	53726	9180	62906
282	1105792	54152	8754	62906
283	1051640	54581	8325	62906
284	997059	55013	7893	62906
285	942046	55448	7458	62906
286	886598	55887	7019	62906

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HINDUJA HOUSING FINANCE

287	830711	56330	6576	62906
288	774381	56775	6131	62906
289	717606	57225	5681	62906
290	660381	57678	5228	62906
291	602703	58135	4771	62906
292	544568	58595	4311	62906
293	485973	59059	3847	62906
294	426914	59526	3380	62906
295	367388	59998	2908	62906
296	307390	60472	2434	62906
297	246918	60951	1955	62906
298	185967	61434	1472	62906
299	124533	61920	986	62906
300	62613	62410	496	62906
301	203	203	2	62906

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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 2003 20th Flr A wing , Stanz Arise Building , Street Name: station Road , Floor No: 20CTS no 139 Part -404 to 501 of village, Majas 3, Janta Colony, Gandhi nagar, B ward, Tal Andheri,, JOESHWARI EAST, Maharashtra, 400060**
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.62,906.00
(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.

MR. SUDHIR
PRAKASH JAGDALE
BORROWER

MRS. SUSHILA DINESH
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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. SUDHIR
PRAKASH JAGDALE
BORROWER

MRS. SUSHILA DINESH
YADAV
CO-BORROWER1