

Offer Cum Sanction Letter

Application No : MH/PNE/BRMT/A000000952

Date : 12 Jun 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. TUSHAR DNYANDEV AVACHARE
Name of the Co-Applicant (s)	MRS. PRIYANKA KAMLAKAR POL
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	MILINDNAGAR , NA , SANGAVI PUNE SANGAVI MAHARASHTRA , , Rural , Baramati , Maharashtra , India - 413102
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.19,20,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.50% Per Annum
EMI Amount	Rs.22,380.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.22,656.00 (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.28,800.00 + Applicable taxes

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Life Insurance Premium	Rs.48,000.00 + Applicable taxes
Property Insurance Premium	Rs.38,400.00 + Applicable taxes
Property Address	NO :Flat No 104, First Floor , NA , Street Name:Jalochi Pimpali Road ,FloorNo:1Gajakas Infra,Gajakas Estate, Gunawadi,Near Vidya Pratishthan School Pimpali,Baramati,Maharashtra,413102
Sanction Conditions	Loan Closure Proof. Mail confirmation from HR. seller buyer pic in front of the property with selfie. Tenant KYC.

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/PNE/BRMT/A000000952
Date of issue of KFS	12-06-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.19,20,000.00
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.22,380.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.50% Per Annum

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Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	0.30 %	13.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.22,380.00	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	22656.00	-	-
Insurance Charges	-	-	One time	113280.00

Annual Percentage Rate (APR) (%) :	14.66 %
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.19,20,000.00
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.22,380.00
	No. of EMIs	300
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	13.50% Per Annum
5	Total Interest Amount to be charged during the entire tenor of the loan as per the rate prevailing on sanction date (in Rupees)	Rs. 4794000.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 22656.00
(b)	Payable to third-party routed through HHFL	Rs. 113280.00
7	Net disbursed amount	Rs. 1784064.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6714000.00
9	Annual Percentage Rate- Effective annualized interest rate	14.66 %
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	1920000	780	21600	22380
2	1919220	789	21591	22380
3	1918431	798	21582	22380
4	1917633	807	21573	22380
5	1916826	816	21564	22380
6	1916010	825	21555	22380
7	1915185	834	21546	22380
8	1914351	844	21536	22380
9	1913507	853	21527	22380
10	1912654	863	21517	22380
11	1911791	872	21508	22380
12	1910919	882	21498	22380
13	1910037	892	21488	22380
14	1909145	902	21478	22380
15	1908243	912	21468	22380
16	1907331	923	21457	22380
17	1906408	933	21447	22380
18	1905475	943	21437	22380
19	1904532	954	21426	22380
20	1903578	965	21415	22380
21	1902613	976	21404	22380
22	1901637	987	21393	22380
23	1900650	998	21382	22380
24	1899652	1009	21371	22380
25	1898643	1020	21360	22380

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26	1897623	1032	21348	22380
27	1896591	1043	21337	22380
28	1895548	1055	21325	22380
29	1894493	1067	21313	22380
30	1893426	1079	21301	22380
31	1892347	1091	21289	22380
32	1891256	1103	21277	22380
33	1890153	1116	21264	22380
34	1889037	1128	21252	22380
35	1887909	1141	21239	22380
36	1886768	1154	21226	22380
37	1885614	1167	21213	22380
38	1884447	1180	21200	22380
39	1883267	1193	21187	22380
40	1882074	1207	21173	22380
41	1880867	1220	21160	22380
42	1879647	1234	21146	22380
43	1878413	1248	21132	22380
44	1877165	1262	21118	22380
45	1875903	1276	21104	22380
46	1874627	1290	21090	22380
47	1873337	1305	21075	22380
48	1872032	1320	21060	22380
49	1870712	1334	21046	22380
50	1869378	1349	21031	22380
51	1868029	1365	21015	22380
52	1866664	1380	21000	22380
53	1865284	1396	20984	22380
54	1863888	1411	20969	22380

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55	1862477	1427	20953	22380
56	1861050	1443	20937	22380
57	1859607	1459	20921	22380
58	1858148	1476	20904	22380
59	1856672	1492	20888	22380
60	1855180	1509	20871	22380
61	1853671	1526	20854	22380
62	1852145	1543	20837	22380
63	1850602	1561	20819	22380
64	1849041	1578	20802	22380
65	1847463	1596	20784	22380
66	1845867	1614	20766	22380
67	1844253	1632	20748	22380
68	1842621	1651	20729	22380
69	1840970	1669	20711	22380
70	1839301	1688	20692	22380
71	1837613	1707	20673	22380
72	1835906	1726	20654	22380
73	1834180	1745	20635	22380
74	1832435	1765	20615	22380
75	1830670	1785	20595	22380
76	1828885	1805	20575	22380
77	1827080	1825	20555	22380
78	1825255	1846	20534	22380
79	1823409	1867	20513	22380
80	1821542	1888	20492	22380
81	1819654	1909	20471	22380
82	1817745	1930	20450	22380
83	1815815	1952	20428	22380

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84	1813863	1974	20406	22380
85	1811889	1996	20384	22380
86	1809893	2019	20361	22380
87	1807874	2041	20339	22380
88	1805833	2064	20316	22380
89	1803769	2088	20292	22380
90	1801681	2111	20269	22380
91	1799570	2135	20245	22380
92	1797435	2159	20221	22380
93	1795276	2183	20197	22380
94	1793093	2208	20172	22380
95	1790885	2233	20147	22380
96	1788652	2258	20122	22380
97	1786394	2283	20097	22380
98	1784111	2309	20071	22380
99	1781802	2335	20045	22380
100	1779467	2361	20019	22380
101	1777106	2388	19992	22380
102	1774718	2414	19966	22380
103	1772304	2442	19938	22380
104	1769862	2469	19911	22380
105	1767393	2497	19883	22380
106	1764896	2525	19855	22380
107	1762371	2553	19827	22380
108	1759818	2582	19798	22380
109	1757236	2611	19769	22380
110	1754625	2640	19740	22380
111	1751985	2670	19710	22380
112	1749315	2700	19680	22380

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113	1746615	2731	19649	22380
114	1743884	2761	19619	22380
115	1741123	2792	19588	22380
116	1738331	2824	19556	22380
117	1735507	2856	19524	22380
118	1732651	2888	19492	22380
119	1729763	2920	19460	22380
120	1726843	2953	19427	22380
121	1723890	2986	19394	22380
122	1720904	3020	19360	22380
123	1717884	3054	19326	22380
124	1714830	3088	19292	22380
125	1711742	3123	19257	22380
126	1708619	3158	19222	22380
127	1705461	3194	19186	22380
128	1702267	3229	19151	22380
129	1699038	3266	19114	22380
130	1695772	3303	19077	22380
131	1692469	3340	19040	22380
132	1689129	3377	19003	22380
133	1685752	3415	18965	22380
134	1682337	3454	18926	22380
135	1678883	3493	18887	22380
136	1675390	3532	18848	22380
137	1671858	3572	18808	22380
138	1668286	3612	18768	22380
139	1664674	3652	18728	22380
140	1661022	3694	18686	22380
141	1657328	3735	18645	22380

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142	1653593	3777	18603	22380
143	1649816	3820	18560	22380
144	1645996	3863	18517	22380
145	1642133	3906	18474	22380
146	1638227	3950	18430	22380
147	1634277	3994	18386	22380
148	1630283	4039	18341	22380
149	1626244	4085	18295	22380
150	1622159	4131	18249	22380
151	1618028	4177	18203	22380
152	1613851	4224	18156	22380
153	1609627	4272	18108	22380
154	1605355	4320	18060	22380
155	1601035	4368	18012	22380
156	1596667	4417	17963	22380
157	1592250	4467	17913	22380
158	1587783	4517	17863	22380
159	1583266	4568	17812	22380
160	1578698	4620	17760	22380
161	1574078	4672	17708	22380
162	1569406	4724	17656	22380
163	1564682	4777	17603	22380
164	1559905	4831	17549	22380
165	1555074	4885	17495	22380
166	1550189	4940	17440	22380
167	1545249	4996	17384	22380
168	1540253	5052	17328	22380
169	1535201	5109	17271	22380
170	1530092	5166	17214	22380

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171	1524926	5225	17155	22380
172	1519701	5283	17097	22380
173	1514418	5343	17037	22380
174	1509075	5403	16977	22380
175	1503672	5464	16916	22380
176	1498208	5525	16855	22380
177	1492683	5587	16793	22380
178	1487096	5650	16730	22380
179	1481446	5714	16666	22380
180	1475732	5778	16602	22380
181	1469954	5843	16537	22380
182	1464111	5909	16471	22380
183	1458202	5975	16405	22380
184	1452227	6042	16338	22380
185	1446185	6110	16270	22380
186	1440075	6179	16201	22380
187	1433896	6249	16131	22380
188	1427647	6319	16061	22380
189	1421328	6390	15990	22380
190	1414938	6462	15918	22380
191	1408476	6535	15845	22380
192	1401941	6608	15772	22380
193	1395333	6683	15697	22380
194	1388650	6758	15622	22380
195	1381892	6834	15546	22380
196	1375058	6911	15469	22380
197	1368147	6988	15392	22380
198	1361159	7067	15313	22380
199	1354092	7146	15234	22380

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200	1346946	7227	15153	22380
201	1339719	7308	15072	22380
202	1332411	7390	14990	22380
203	1325021	7474	14906	22380
204	1317547	7558	14822	22380
205	1309989	7643	14737	22380
206	1302346	7729	14651	22380
207	1294617	7816	14564	22380
208	1286801	7903	14477	22380
209	1278898	7992	14388	22380
210	1270906	8082	14298	22380
211	1262824	8173	14207	22380
212	1254651	8265	14115	22380
213	1246386	8358	14022	22380
214	1238028	8452	13928	22380
215	1229576	8547	13833	22380
216	1221029	8643	13737	22380
217	1212386	8741	13639	22380
218	1203645	8839	13541	22380
219	1194806	8938	13442	22380
220	1185868	9039	13341	22380
221	1176829	9141	13239	22380
222	1167688	9244	13136	22380
223	1158444	9348	13032	22380
224	1149096	9453	12927	22380
225	1139643	9559	12821	22380
226	1130084	9667	12713	22380
227	1120417	9775	12605	22380
228	1110642	9885	12495	22380

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229	1100757	9996	12384	22380
230	1090761	10109	12271	22380
231	1080652	10223	12157	22380
232	1070429	10338	12042	22380
233	1060091	10454	11926	22380
234	1049637	10572	11808	22380
235	1039065	10691	11689	22380
236	1028374	10811	11569	22380
237	1017563	10932	11448	22380
238	1006631	11055	11325	22380
239	995576	11180	11200	22380
240	984396	11306	11074	22380
241	973090	11433	10947	22380
242	961657	11561	10819	22380
243	950096	11691	10689	22380
244	938405	11823	10557	22380
245	926582	11956	10424	22380
246	914626	12090	10290	22380
247	902536	12226	10154	22380
248	890310	12364	10016	22380
249	877946	12503	9877	22380
250	865443	12644	9736	22380
251	852799	12786	9594	22380
252	840013	12930	9450	22380
253	827083	13075	9305	22380
254	814008	13222	9158	22380
255	800786	13371	9009	22380
256	787415	13522	8858	22380
257	773893	13674	8706	22380

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258	760219	13828	8552	22380
259	746391	13983	8397	22380
260	732408	14140	8240	22380
261	718268	14299	8081	22380
262	703969	14460	7920	22380
263	689509	14623	7757	22380
264	674886	14788	7592	22380
265	660098	14954	7426	22380
266	645144	15122	7258	22380
267	630022	15292	7088	22380
268	614730	15464	6916	22380
269	599266	15638	6742	22380
270	583628	15814	6566	22380
271	567814	15992	6388	22380
272	551822	16172	6208	22380
273	535650	16354	6026	22380
274	519296	16538	5842	22380
275	502758	16724	5656	22380
276	486034	16912	5468	22380
277	469122	17102	5278	22380
278	452020	17295	5085	22380
279	434725	17489	4891	22380
280	417236	17686	4694	22380
281	399550	17885	4495	22380
282	381665	18086	4294	22380
283	363579	18290	4090	22380
284	345289	18495	3885	22380
285	326794	18704	3676	22380
286	308090	18914	3466	22380

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287	289176	19127	3253	22380
288	270049	19342	3038	22380
289	250707	19560	2820	22380
290	231147	19780	2600	22380
291	211367	20002	2378	22380
292	191365	20227	2153	22380
293	171138	20455	1925	22380
294	150683	20685	1695	22380
295	129998	20918	1462	22380
296	109080	21153	1227	22380
297	87927	21391	989	22380
298	66536	21631	749	22380
299	44905	21875	505	22380
300	23030	22121	259	22380
301	909	909	10	22380

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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 104, First Floor , NA , Street Name: Jalochi Pimpali Road , Floor No: 1 Gajakas Infra, Gajakas Estate, Gunawadi, Near Vidya Pratishthan School Pimpali, Baramati, Maharashtra, 413102**
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.22,380.00
(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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