

Offer Cum Sanction Letter

Application No : MH/NGR/NPUR/A000001619

Date : 28 Jul 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. ASHWIN ASHOK AVASKAR
Name of the Co-Applicant (s)	MR. SANKET ASHOK AVASKAR MR. ASHOK BALAJI AVASKAR MRS. JYOTI ASHOKRAO AVASKAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	PLOT NO 25 , 0 , AMMA DARGA ROAD PAWANPUTRA NAGAR , VTC BAHADURA PO MHALGINAGAR , Metro , Nagpur , Maharashtra , India - 440034
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.6,00,000.00
Term (in Years)	18 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	14.50% Per Annum
EMI Amount	Rs.7,835.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.7,080.00 (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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MRS. JYOTI
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HINDUJA HOUSING FINANCE

Health Insurance Premium	Rs.9,000.00 + Applicable taxes
Life Insurance Premium	Rs.15,000.00 + Applicable taxes
Property Insurance Premium	Rs.12,000.00 + Applicable taxes
Property Address	NO :Door No HOUSE 1673 , P H NO 35 , Street Name:WARD NO 01 ,FloorNo:0EASTERN PORTION OF PLOT NO 25,NATHJOGI GRIHNIRMAN BAHUDDDESHIYA SANTHA,MOUZA-GOHNI SIM, MUNICIPAL COUNCIL BAHADURA,Nagpur (Rural),Maharashtra,440034
Sanction Conditions	E bill/Utility bill . Proper Plot demarcation at site. Property Tax receipt. Specific Authority NOC/ Clearance letter.

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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 of a contradiction between 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/NPUR/A000001619
Date of issue of KFS	28-07-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.6,00,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	18 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	216 Months
Equated Monthly Instalment (EMI)	Rs.7,835.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	14.50% 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 %	0.70 %	14.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.7,835.00	216 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	7080.00	-	-
Insurance Charges	-	-	One time	42480.00

Annual Percentage Rate (APR) (%) :	16.13 %
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.6,00,000.00
2	Loan Term	216 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.7,835.00
	No. of EMIs	216
(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	14.50% 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. 1092360.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 7080.00
(b)	Payable to third-party routed through HHFL	Rs. 42480.00
7	Net disbursed amount	Rs. 550440.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 1692360.00
9	Annual Percentage Rate- Effective annualized interest rate	16.13 %
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	600000	585	7250	7835
2	599415	592	7243	7835
3	598823	599	7236	7835
4	598224	606	7229	7835
5	597618	614	7221	7835
6	597004	621	7214	7835
7	596383	629	7206	7835
8	595754	636	7199	7835
9	595118	644	7191	7835
10	594474	652	7183	7835
11	593822	660	7175	7835
12	593162	668	7167	7835
13	592494	676	7159	7835
14	591818	684	7151	7835
15	591134	692	7143	7835
16	590442	700	7135	7835
17	589742	709	7126	7835
18	589033	718	7117	7835
19	588315	726	7109	7835
20	587589	735	7100	7835
21	586854	744	7091	7835
22	586110	753	7082	7835
23	585357	762	7073	7835
24	584595	771	7064	7835
25	583824	780	7055	7835

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26	583044	790	7045	7835
27	582254	799	7036	7835
28	581455	809	7026	7835
29	580646	819	7016	7835
30	579827	829	7006	7835
31	578998	839	6996	7835
32	578159	849	6986	7835
33	577310	859	6976	7835
34	576451	870	6965	7835
35	575581	880	6955	7835
36	574701	891	6944	7835
37	573810	901	6934	7835
38	572909	912	6923	7835
39	571997	923	6912	7835
40	571074	935	6900	7835
41	570139	946	6889	7835
42	569193	957	6878	7835
43	568236	969	6866	7835
44	567267	981	6854	7835
45	566286	992	6843	7835
46	565294	1004	6831	7835
47	564290	1016	6819	7835
48	563274	1029	6806	7835
49	562245	1041	6794	7835
50	561204	1054	6781	7835
51	560150	1067	6768	7835
52	559083	1079	6756	7835
53	558004	1092	6743	7835
54	556912	1106	6729	7835

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55	555806	1119	6716	7835
56	554687	1133	6702	7835
57	553554	1146	6689	7835
58	552408	1160	6675	7835
59	551248	1174	6661	7835
60	550074	1188	6647	7835
61	548886	1203	6632	7835
62	547683	1217	6618	7835
63	546466	1232	6603	7835
64	545234	1247	6588	7835
65	543987	1262	6573	7835
66	542725	1277	6558	7835
67	541448	1293	6542	7835
68	540155	1308	6527	7835
69	538847	1324	6511	7835
70	537523	1340	6495	7835
71	536183	1356	6479	7835
72	534827	1373	6462	7835
73	533454	1389	6446	7835
74	532065	1406	6429	7835
75	530659	1423	6412	7835
76	529236	1440	6395	7835
77	527796	1457	6378	7835
78	526339	1475	6360	7835
79	524864	1493	6342	7835
80	523371	1511	6324	7835
81	521860	1529	6306	7835
82	520331	1548	6287	7835
83	518783	1566	6269	7835

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84	517217	1585	6250	7835
85	515632	1604	6231	7835
86	514028	1624	6211	7835
87	512404	1643	6192	7835
88	510761	1663	6172	7835
89	509098	1683	6152	7835
90	507415	1704	6131	7835
91	505711	1724	6111	7835
92	503987	1745	6090	7835
93	502242	1766	6069	7835
94	500476	1788	6047	7835
95	498688	1809	6026	7835
96	496879	1831	6004	7835
97	495048	1853	5982	7835
98	493195	1876	5959	7835
99	491319	1898	5937	7835
100	489421	1921	5914	7835
101	487500	1944	5891	7835
102	485556	1968	5867	7835
103	483588	1992	5843	7835
104	481596	2016	5819	7835
105	479580	2040	5795	7835
106	477540	2065	5770	7835
107	475475	2090	5745	7835
108	473385	2115	5720	7835
109	471270	2140	5695	7835
110	469130	2166	5669	7835
111	466964	2193	5642	7835
112	464771	2219	5616	7835

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113	462552	2246	5589	7835
114	460306	2273	5562	7835
115	458033	2300	5535	7835
116	455733	2328	5507	7835
117	453405	2356	5479	7835
118	451049	2385	5450	7835
119	448664	2414	5421	7835
120	446250	2443	5392	7835
121	443807	2472	5363	7835
122	441335	2502	5333	7835
123	438833	2532	5303	7835
124	436301	2563	5272	7835
125	433738	2594	5241	7835
126	431144	2625	5210	7835
127	428519	2657	5178	7835
128	425862	2689	5146	7835
129	423173	2722	5113	7835
130	420451	2755	5080	7835
131	417696	2788	5047	7835
132	414908	2822	5013	7835
133	412086	2856	4979	7835
134	409230	2890	4945	7835
135	406340	2925	4910	7835
136	403415	2960	4875	7835
137	400455	2996	4839	7835
138	397459	3032	4803	7835
139	394427	3069	4766	7835
140	391358	3106	4729	7835
141	388252	3144	4691	7835

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142	385108	3182	4653	7835
143	381926	3220	4615	7835
144	378706	3259	4576	7835
145	375447	3298	4537	7835
146	372149	3338	4497	7835
147	368811	3379	4456	7835
148	365432	3419	4416	7835
149	362013	3461	4374	7835
150	358552	3502	4333	7835
151	355050	3545	4290	7835
152	351505	3588	4247	7835
153	347917	3631	4204	7835
154	344286	3675	4160	7835
155	340611	3719	4116	7835
156	336892	3764	4071	7835
157	333128	3810	4025	7835
158	329318	3856	3979	7835
159	325462	3902	3933	7835
160	321560	3949	3886	7835
161	317611	3997	3838	7835
162	313614	4045	3790	7835
163	309569	4094	3741	7835
164	305475	4144	3691	7835
165	301331	4194	3641	7835
166	297137	4245	3590	7835
167	292892	4296	3539	7835
168	288596	4348	3487	7835
169	284248	4400	3435	7835
170	279848	4454	3381	7835

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MR. SANKET ASHOK
AVASKAR
CO-BORROWER1

MR. ASHOK BALAJI
AVASKAR
CO-BORROWER2

MRS. JYOTI
ASHOKRAO
AVASKAR
CO-BORROWER3



HINDUJA HOUSING FINANCE

171	275394	4507	3328	7835
172	270887	4562	3273	7835
173	266325	4617	3218	7835
174	261708	4673	3162	7835
175	257035	4729	3106	7835
176	252306	4786	3049	7835
177	247520	4844	2991	7835
178	242676	4903	2932	7835
179	237773	4962	2873	7835
180	232811	5022	2813	7835
181	227789	5083	2752	7835
182	222706	5144	2691	7835
183	217562	5206	2629	7835
184	212356	5269	2566	7835
185	207087	5333	2502	7835
186	201754	5397	2438	7835
187	196357	5462	2373	7835
188	190895	5528	2307	7835
189	185367	5595	2240	7835
190	179772	5663	2172	7835
191	174109	5731	2104	7835
192	168378	5800	2035	7835
193	162578	5871	1964	7835
194	156707	5941	1894	7835
195	150766	6013	1822	7835
196	144753	6086	1749	7835
197	138667	6159	1676	7835
198	132508	6234	1601	7835
199	126274	6309	1526	7835

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HINDUJA HOUSING FINANCE

200	119965	6385	1450	7835
201	113580	6463	1372	7835
202	107117	6541	1294	7835
203	100576	6620	1215	7835
204	93956	6700	1135	7835
205	87256	6781	1054	7835
206	80475	6863	972	7835
207	73612	6946	889	7835
208	66666	7029	806	7835
209	59637	7114	721	7835
210	52523	7200	635	7835
211	45323	7287	548	7835
212	38036	7375	460	7835
213	30661	7465	370	7835
214	23196	7555	280	7835
215	15641	7646	189	7835
216	7995	7738	97	7835
217	257	257	3	7835

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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 : Door No HOUSE 1673 , P H NO 35 , Street Name: WARD NO 01 , Floor No: 0 EASTERN PORTION OF PLOT NO 25, NATHJOGI GRIHNIRMAN BAHUDDSHIYA SANTHA, MOUZA-GOHNI SIM, MUNICIPAL COUNCIL BAHADURA, Nagpur (Rural), Maharashtra, 440034**
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.7,835.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	216 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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