

Offer Cum Sanction Letter

Application No : MH/MRD/MRAD/A000000856

Date : 26 Sep 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. SUSHIL YADAV
Name of the Co-Applicant (s)	MRS. SARITA YADAV
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	Room no 5 , Kaludddin Mohammed Chawl , Veera Desai Road Near M G School Behram Baug , Mumbai Jogeshwari West Mumbai Mumbai , Urban , JOGESHWARI WEST , Maharashtra , India - 400102
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.27,00,000.00
Term (in Years)	25 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	10.50% Per Annum
EMI Amount	Rs.25,493.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.31,860.00 (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.40,500.00 + Applicable taxes
Life Insurance Premium	Rs.67,500.00 + Applicable taxes
Property Insurance Premium	Rs.54,000.00 + Applicable taxes
Property Address	NO :Flat No 1804, 18th Floor , A Wing, Bldg 1, Raj Accord , Street Name:Naigaon East Vasai Link Road ,FloorNo:18S No-226, H No- 1,2,3 and 4,Village - Rajawali,Near Dream Heights, Tal-Vasai, Dist- Palghar,Naigaon,Maharashtra,401208
Sanction Conditions	List of documents. Mail confirmation from HR. Property Tax receipt. Signed ATS/ Sale Agreement.

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APPROACH FOR GRADATION OF RISKS

The approach for gradation for risk is based on factors such as nature of loan, nature of asset being financed, risk profile of the borrower, borrower's profile which considers stability in earnings and employment, financial positions repayment capacity, borrower's other financial commitments, past repayment, tenure of the loan, associated operating cost parameters (depending on the ticket sizes of loans and geographic factors) and prevalent liquidity conditions, etc. Such information is gathered during the loan underwriting process based on the information provided by the borrower, credit reports, marketing intelligence and information gathered by field inspection of the borrower's premises. While deciding the interest rate and other charges, the rate offered by the Competitors in the market would also be taken into consideration.

The above sanction is subject to fulfilment of the following conditions:

1. Subject to Legal Clearance.
2. The rate of interest applicable to your loan is linked to HHF prime lending rate and a specified spread, both of which is determined by HHFL based on market conditions.
3. Fixed & Floating rate- you have opted for fixed & floating rate of interest; the current rate of interest shall be applicable for first 3 years from the date of sanction. Post 3 years, rate of interest shall change to floating and the revised rate shall be linked to the extant HHF-PLR.
4. Part or Full payment of loan- The borrower shall be liable to pay 2% of principal prepaid + Applicable taxes as prepayment charges, unless it is proven that the prepayment is from own sources during first 3 years.
5. Fulfillment of all conditions precedent as specified in facility agreement.
6. Payment of applicable charges as specified in the table above.
7. Customer Own Contribution to be completed, wherever applicable.
8. Company has the sole right to recall the sanction, on the following scenarios:
 - a. Concealment of material facts
 - b. Incorrect / Incomplete / misleading data submission
 - c. Breach of Conditions imposed in Sanction Letter, KFS, Other MITC, Facility Agreement, etc.
 - d. Any other exigency at the sole discretion of the company
9. Six Post-dated cheques /ECS/NACH from a nationalised bank.
10. We invite your attention to the terms and conditions given overleaf which forms part of this offer.

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STANDARD TERMS AND CONDITIONS OF THIS OFFER

1. The Loan will be repayable in equated monthly instalments (EMIs). The EMIs would be paid to Hinduja Housing Finance Limited through Electronic clearing system (ECS/NACH) or post-dated cheques mode only.
2. The rate of Interest is subject to prospective revision in terms of the loan agreement to be executed and is subject to any higher rate that may be prevailing at any time during the tenure of the loan.
3. PRE-EMI interest is calculated at the rate at which the EMI has been calculated as stated aforesaid, and it shall be charged from the respective disbursement dates to date of commencement of EMI in respect of the amount disbursed.
4. The loan would be disbursed in lumpsum or in suitable instalments to be decided by Hinduja Housing Finance Limited considering the need and progress of construction or the improvement / extension work as the case may be, as determined by HHFL and not necessarily as per your agreement with the Seller.
5. The property being financed, must conform to the sanctioned plans and other legal / technical requirements to the satisfaction of HHFL.
6. The loan mentioned overleaf is related to the value of the property disclosed to HHFL by the applicant(s). Based on HHFL own scrutiny if it is found that the actual value of the property is lower than the value disclosed to HHFL by you, the loan would be reduced accordingly.
7. Verification of legal documents of the property being financed would be done by HHFL before disbursement of the loan, and the same must establish that the property has clear and marketable title, to the satisfaction of HHFL.
8. If required, HHFL may seek for additional security on its sole discretion at any stage. All requisite documentation for such security would need to be provided as and when asked by HHFL.
9. The loan amount to be disbursed has been fixed by HHFL based on purchase cost/Construction estimate. In the event of the cost actually incurred being less than the estimate given by you, HHFL reserves the right to suitably reduce the loan amount.
10. This offer is valid for 30 days from the date of this letter. This offer is extendable for another 30 days on the sole discretion of HHFL.
11. The disbursement of the loan is subject to execution of the loan agreement, demand promissory note, indemnities, undertakings, power of attorneys and such other documents as are incidental to the disbursal of the loan.
12. The amount of loan should be strictly used only for the purpose stated in the loan application and / or loan agreement (to be executed).
13. In case of self-construction cases where construction is not complete within six months, an additional rate of 5 % will be levied over and above current ROI indicated in the loan offer letter after six months from the date of first disbursement till final disbursement is done and EMI commenced for the borrower.
14. MODT/applicable charges for the mortgage creation to be done at your own cost.
15. Building Construction should be as per sanctioned plan and or Building Byelaws . Completion Certificate/Occupancy certificate to be obtained by the customer from the relevant Authority after completion of the Building/Structure wherever applicable and copy of the same to be submitted to HHFL, within loan tenure.

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KEY FACT STATEMENT (KFS)

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

Part 1: Interest rate and fees/charges

Application No.	MH/MRD/MRAD/A000000856
Date of issue of KFS	26-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.27,00,000.00
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.25,493.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	10.50% 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 %	3.30 %	10.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.25,493.00	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	31860.00	-	-
Insurance Charges	-	-	One time	191160.00

Annual Percentage Rate (APR) (%):	11.67 %
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.27,00,000.00
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.25,493.00
	No. of EMIs	300
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	10.50% 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. 4947900.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 31860.00
(b)	Payable to third-party routed through HHFL	Rs. 191160.00
7	Net disbursed amount	Rs. 2476980.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 7647900.00
9	Annual Percentage Rate- Effective annualized interest rate	11.67 %
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	2700000	1868	23625	25493
2	2698132	1884	23609	25493
3	2696248	1901	23592	25493
4	2694347	1917	23576	25493
5	2692430	1934	23559	25493
6	2690496	1951	23542	25493
7	2688545	1968	23525	25493
8	2686577	1985	23508	25493
9	2684592	2003	23490	25493
10	2682589	2020	23473	25493
11	2680569	2038	23455	25493
12	2678531	2056	23437	25493
13	2676475	2074	23419	25493
14	2674401	2092	23401	25493
15	2672309	2110	23383	25493
16	2670199	2129	23364	25493
17	2668070	2147	23346	25493
18	2665923	2166	23327	25493
19	2663757	2185	23308	25493
20	2661572	2204	23289	25493
21	2659368	2224	23269	25493
22	2657144	2243	23250	25493
23	2654901	2263	23230	25493
24	2652638	2282	23211	25493
25	2650356	2302	23191	25493

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26	2648054	2323	23170	25493
27	2645731	2343	23150	25493
28	2643388	2363	23130	25493
29	2641025	2384	23109	25493
30	2638641	2405	23088	25493
31	2636236	2426	23067	25493
32	2633810	2447	23046	25493
33	2631363	2469	23024	25493
34	2628894	2490	23003	25493
35	2626404	2512	22981	25493
36	2623892	2534	22959	25493
37	2621358	2556	22937	25493
38	2618802	2578	22915	25493
39	2616224	2601	22892	25493
40	2613623	2624	22869	25493
41	2610999	2647	22846	25493
42	2608352	2670	22823	25493
43	2605682	2693	22800	25493
44	2602989	2717	22776	25493
45	2600272	2741	22752	25493
46	2597531	2765	22728	25493
47	2594766	2789	22704	25493
48	2591977	2813	22680	25493
49	2589164	2838	22655	25493
50	2586326	2863	22630	25493
51	2583463	2888	22605	25493
52	2580575	2913	22580	25493
53	2577662	2938	22555	25493
54	2574724	2964	22529	25493

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55	2571760	2990	22503	25493
56	2568770	3016	22477	25493
57	2565754	3043	22450	25493
58	2562711	3069	22424	25493
59	2559642	3096	22397	25493
60	2556546	3123	22370	25493
61	2553423	3151	22342	25493
62	2550272	3178	22315	25493
63	2547094	3206	22287	25493
64	2543888	3234	22259	25493
65	2540654	3262	22231	25493
66	2537392	3291	22202	25493
67	2534101	3320	22173	25493
68	2530781	3349	22144	25493
69	2527432	3378	22115	25493
70	2524054	3408	22085	25493
71	2520646	3437	22056	25493
72	2517209	3467	22026	25493
73	2513742	3498	21995	25493
74	2510244	3528	21965	25493
75	2506716	3559	21934	25493
76	2503157	3590	21903	25493
77	2499567	3622	21871	25493
78	2495945	3653	21840	25493
79	2492292	3685	21808	25493
80	2488607	3718	21775	25493
81	2484889	3750	21743	25493
82	2481139	3783	21710	25493
83	2477356	3816	21677	25493

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84	2473540	3850	21643	25493
85	2469690	3883	21610	25493
86	2465807	3917	21576	25493
87	2461890	3951	21542	25493
88	2457939	3986	21507	25493
89	2453953	4021	21472	25493
90	2449932	4056	21437	25493
91	2445876	4092	21401	25493
92	2441784	4127	21366	25493
93	2437657	4164	21329	25493
94	2433493	4200	21293	25493
95	2429293	4237	21256	25493
96	2425056	4274	21219	25493
97	2420782	4311	21182	25493
98	2416471	4349	21144	25493
99	2412122	4387	21106	25493
100	2407735	4425	21068	25493
101	2403310	4464	21029	25493
102	2398846	4503	20990	25493
103	2394343	4542	20951	25493
104	2389801	4582	20911	25493
105	2385219	4622	20871	25493
106	2380597	4663	20830	25493
107	2375934	4704	20789	25493
108	2371230	4745	20748	25493
109	2366485	4786	20707	25493
110	2361699	4828	20665	25493
111	2356871	4870	20623	25493
112	2352001	4913	20580	25493

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113	2347088	4956	20537	25493
114	2342132	4999	20494	25493
115	2337133	5043	20450	25493
116	2332090	5087	20406	25493
117	2327003	5132	20361	25493
118	2321871	5177	20316	25493
119	2316694	5222	20271	25493
120	2311472	5268	20225	25493
121	2306204	5314	20179	25493
122	2300890	5360	20133	25493
123	2295530	5407	20086	25493
124	2290123	5454	20039	25493
125	2284669	5502	19991	25493
126	2279167	5550	19943	25493
127	2273617	5599	19894	25493
128	2268018	5648	19845	25493
129	2262370	5697	19796	25493
130	2256673	5747	19746	25493
131	2250926	5797	19696	25493
132	2245129	5848	19645	25493
133	2239281	5899	19594	25493
134	2233382	5951	19542	25493
135	2227431	6003	19490	25493
136	2221428	6056	19437	25493
137	2215372	6108	19385	25493
138	2209264	6162	19331	25493
139	2203102	6216	19277	25493
140	2196886	6270	19223	25493
141	2190616	6325	19168	25493

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142	2184291	6380	19113	25493
143	2177911	6436	19057	25493
144	2171475	6493	19000	25493
145	2164982	6549	18944	25493
146	2158433	6607	18886	25493
147	2151826	6665	18828	25493
148	2145161	6723	18770	25493
149	2138438	6782	18711	25493
150	2131656	6841	18652	25493
151	2124815	6901	18592	25493
152	2117914	6961	18532	25493
153	2110953	7022	18471	25493
154	2103931	7084	18409	25493
155	2096847	7146	18347	25493
156	2089701	7208	18285	25493
157	2082493	7271	18222	25493
158	2075222	7335	18158	25493
159	2067887	7399	18094	25493
160	2060488	7464	18029	25493
161	2053024	7529	17964	25493
162	2045495	7595	17898	25493
163	2037900	7661	17832	25493
164	2030239	7728	17765	25493
165	2022511	7796	17697	25493
166	2014715	7864	17629	25493
167	2006851	7933	17560	25493
168	1998918	8002	17491	25493
169	1990916	8072	17421	25493
170	1982844	8143	17350	25493

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171	1974701	8214	17279	25493
172	1966487	8286	17207	25493
173	1958201	8359	17134	25493
174	1949842	8432	17061	25493
175	1941410	8506	16987	25493
176	1932904	8580	16913	25493
177	1924324	8655	16838	25493
178	1915669	8731	16762	25493
179	1906938	8807	16686	25493
180	1898131	8884	16609	25493
181	1889247	8962	16531	25493
182	1880285	9041	16452	25493
183	1871244	9120	16373	25493
184	1862124	9199	16294	25493
185	1852925	9280	16213	25493
186	1843645	9361	16132	25493
187	1834284	9443	16050	25493
188	1824841	9526	15967	25493
189	1815315	9609	15884	25493
190	1805706	9693	15800	25493
191	1796013	9778	15715	25493
192	1786235	9863	15630	25493
193	1776372	9950	15543	25493
194	1766422	10037	15456	25493
195	1756385	10125	15368	25493
196	1746260	10213	15280	25493
197	1736047	10303	15190	25493
198	1725744	10393	15100	25493
199	1715351	10484	15009	25493

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200	1704867	10575	14918	25493
201	1694292	10668	14825	25493
202	1683624	10761	14732	25493
203	1672863	10855	14638	25493
204	1662008	10950	14543	25493
205	1651058	11046	14447	25493
206	1640012	11143	14350	25493
207	1628869	11240	14253	25493
208	1617629	11339	14154	25493
209	1606290	11438	14055	25493
210	1594852	11538	13955	25493
211	1583314	11639	13854	25493
212	1571675	11741	13752	25493
213	1559934	11844	13649	25493
214	1548090	11947	13546	25493
215	1536143	12052	13441	25493
216	1524091	12157	13336	25493
217	1511934	12264	13229	25493
218	1499670	12371	13122	25493
219	1487299	12479	13014	25493
220	1474820	12588	12905	25493
221	1462232	12698	12795	25493
222	1449534	12810	12683	25493
223	1436724	12922	12571	25493
224	1423802	13035	12458	25493
225	1410767	13149	12344	25493
226	1397618	13264	12229	25493
227	1384354	13380	12113	25493
228	1370974	13497	11996	25493

MR. SUSHIL YADAV
BORROWER

MRS. SARITA YADAV
CO-BORROWER1



HINDUJA HOUSING FINANCE

229	1357477	13615	11878	25493
230	1343862	13734	11759	25493
231	1330128	13854	11639	25493
232	1316274	13976	11517	25493
233	1302298	14098	11395	25493
234	1288200	14221	11272	25493
235	1273979	14346	11147	25493
236	1259633	14471	11022	25493
237	1245162	14598	10895	25493
238	1230564	14726	10767	25493
239	1215838	14854	10639	25493
240	1200984	14984	10509	25493
241	1186000	15115	10378	25493
242	1170885	15248	10245	25493
243	1155637	15381	10112	25493
244	1140256	15516	9977	25493
245	1124740	15652	9841	25493
246	1109088	15788	9705	25493
247	1093300	15927	9566	25493
248	1077373	16066	9427	25493
249	1061307	16207	9286	25493
250	1045100	16348	9145	25493
251	1028752	16491	9002	25493
252	1012261	16636	8857	25493
253	995625	16781	8712	25493
254	978844	16928	8565	25493
255	961916	17076	8417	25493
256	944840	17226	8267	25493
257	927614	17376	8117	25493

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258	910238	17528	7965	25493
259	892710	17682	7811	25493
260	875028	17837	7656	25493
261	857191	17993	7500	25493
262	839198	18150	7343	25493
263	821048	18309	7184	25493
264	802739	18469	7024	25493
265	784270	18631	6862	25493
266	765639	18794	6699	25493
267	746845	18958	6535	25493
268	727887	19124	6369	25493
269	708763	19291	6202	25493
270	689472	19460	6033	25493
271	670012	19630	5863	25493
272	650382	19802	5691	25493
273	630580	19975	5518	25493
274	610605	20150	5343	25493
275	590455	20327	5166	25493
276	570128	20504	4989	25493
277	549624	20684	4809	25493
278	528940	20865	4628	25493
279	508075	21047	4446	25493
280	487028	21232	4261	25493
281	465796	21417	4076	25493
282	444379	21605	3888	25493
283	422774	21794	3699	25493
284	400980	21984	3509	25493
285	378996	22177	3316	25493
286	356819	22371	3122	25493

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MRS. SARITA YADAV
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HINDUJA HOUSING FINANCE

287	334448	22567	2926	25493
288	311881	22764	2729	25493
289	289117	22963	2530	25493
290	266154	23164	2329	25493
291	242990	23367	2126	25493
292	219623	23571	1922	25493
293	196052	23778	1715	25493
294	172274	23986	1507	25493
295	148288	24195	1298	25493
296	124093	24407	1086	25493
297	99686	24621	872	25493
298	75065	24836	657	25493
299	50229	25053	440	25493
300	25176	25176	220	25493

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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 1804, 18th Floor , A Wing, Bldg 1, Raj Accord , Street Name: Naigaon East Vasai Link Road , Floor No: 18S No-226, H No- 1,2,3 and 4, Village - Rajawali, Near Dream Heights, Tal-Vasai, Dist-Palghar, Naigaon, Maharashtra, 401208**
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.25,493.00
(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"

MR. SUSHIL YADAV
BORROWER

MRS. SARITA YADAV
CO-BORROWER1