

Offer Cum Sanction Letter

Application No : MH/SLP/SLPR/A000002047

Date : 3 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. VASANT VITTHAL PANDHRE
Name of the Co-Applciant (s)	MRS. LAXMI VASANT PANDHARE
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	SALGAR WASTI HOTGI , SALGAR WASTI HOTGI , STATION TEH SOLAPUR SOUTH DIST SOLAPUR , HOTGI PO HOTAGI DIST SOLAPUR MAHARASHTRA , Rural , Solapur , Maharashtra , India - 413215
Loan Type	Housing
Purpose	Top Up
Sanctioned Amount	Rs.13,80,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	12.50% Per Annum
EMI Amount	Rs.15,679.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.16,284.00 (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.20,700.00 + Applicable taxes
Life Insurance Premium	Rs.34,500.00 + Applicable taxes
Property Insurance Premium	Rs.27,600.00 + Applicable taxes
Property Address	NO :Plot No 61 , NA , Street Name:Birla Factory Road ,FloorNo:0House No 900, Salgar Wasti,Hotagi Station,Near Mohamadiya Masjid, Taluka South Solapur,Solapur,Maharashtra,413215
Sanction Conditions	

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 disbursement 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/SLP/SLPR/A000002047
Date of issue of KFS	03-09-2026
Type of Loan	Top Up
Sanctioned Amount	Rs.13,80,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.15,679.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	12.50% 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 %	1.30 %	12.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.15,679.00	240 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	16284.00	-	-
Insurance Charges	-	-	One time	97704.00

Annual Percentage Rate (APR) (%):	13.93 %
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:	• NIL • NIL
• Loan Interest Certificate Current FY • Provisional Interest Certificate	
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.13,80,000.00
2	Loan Term	240 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.15,679.00
	No. of EMIs	240
(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	12.50% 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. 2382960.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 16284.00
(b)	Payable to third-party routed through HHFL	Rs. 97704.00
7	Net disbursed amount	Rs. 1266012.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 3762960.00
9	Annual Percentage Rate- Effective annualized interest rate	13.93 %
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	1380000	1304	14375	15679
2	1378696	1318	14361	15679
3	1377378	1331	14348	15679
4	1376047	1345	14334	15679
5	1374702	1359	14320	15679
6	1373343	1373	14306	15679
7	1371970	1388	14291	15679
8	1370582	1402	14277	15679
9	1369180	1417	14262	15679
10	1367763	1431	14248	15679
11	1366332	1446	14233	15679
12	1364886	1461	14218	15679
13	1363425	1477	14202	15679
14	1361948	1492	14187	15679
15	1360456	1508	14171	15679
16	1358948	1523	14156	15679
17	1357425	1539	14140	15679
18	1355886	1555	14124	15679
19	1354331	1571	14108	15679
20	1352760	1588	14091	15679
21	1351172	1604	14075	15679
22	1349568	1621	14058	15679
23	1347947	1638	14041	15679
24	1346309	1655	14024	15679
25	1344654	1672	14007	15679

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26	1342982	1690	13989	15679
27	1341292	1707	13972	15679
28	1339585	1725	13954	15679
29	1337860	1743	13936	15679
30	1336117	1761	13918	15679
31	1334356	1779	13900	15679
32	1332577	1798	13881	15679
33	1330779	1817	13862	15679
34	1328962	1836	13843	15679
35	1327126	1855	13824	15679
36	1325271	1874	13805	15679
37	1323397	1894	13785	15679
38	1321503	1913	13766	15679
39	1319590	1933	13746	15679
40	1317657	1953	13726	15679
41	1315704	1974	13705	15679
42	1313730	1994	13685	15679
43	1311736	2015	13664	15679
44	1309721	2036	13643	15679
45	1307685	2057	13622	15679
46	1305628	2079	13600	15679
47	1303549	2100	13579	15679
48	1301449	2122	13557	15679
49	1299327	2144	13535	15679
50	1297183	2167	13512	15679
51	1295016	2189	13490	15679
52	1292827	2212	13467	15679
53	1290615	2235	13444	15679
54	1288380	2258	13421	15679

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55	1286122	2282	13397	15679
56	1283840	2306	13373	15679
57	1281534	2330	13349	15679
58	1279204	2354	13325	15679
59	1276850	2378	13301	15679
60	1274472	2403	13276	15679
61	1272069	2428	13251	15679
62	1269641	2454	13225	15679
63	1267187	2479	13200	15679
64	1264708	2505	13174	15679
65	1262203	2531	13148	15679
66	1259672	2557	13122	15679
67	1257115	2584	13095	15679
68	1254531	2611	13068	15679
69	1251920	2638	13041	15679
70	1249282	2666	13013	15679
71	1246616	2693	12986	15679
72	1243923	2721	12958	15679
73	1241202	2750	12929	15679
74	1238452	2778	12901	15679
75	1235674	2807	12872	15679
76	1232867	2837	12842	15679
77	1230030	2866	12813	15679
78	1227164	2896	12783	15679
79	1224268	2926	12753	15679
80	1221342	2957	12722	15679
81	1218385	2987	12692	15679
82	1215398	3019	12660	15679
83	1212379	3050	12629	15679

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84	1209329	3082	12597	15679
85	1206247	3114	12565	15679
86	1203133	3146	12533	15679
87	1199987	3179	12500	15679
88	1196808	3212	12467	15679
89	1193596	3246	12433	15679
90	1190350	3280	12399	15679
91	1187070	3314	12365	15679
92	1183756	3348	12331	15679
93	1180408	3383	12296	15679
94	1177025	3418	12261	15679
95	1173607	3454	12225	15679
96	1170153	3490	12189	15679
97	1166663	3526	12153	15679
98	1163137	3563	12116	15679
99	1159574	3600	12079	15679
100	1155974	3638	12041	15679
101	1152336	3676	12003	15679
102	1148660	3714	11965	15679
103	1144946	3752	11927	15679
104	1141194	3792	11887	15679
105	1137402	3831	11848	15679
106	1133571	3871	11808	15679
107	1129700	3911	11768	15679
108	1125789	3952	11727	15679
109	1121837	3993	11686	15679
110	1117844	4035	11644	15679
111	1113809	4077	11602	15679
112	1109732	4119	11560	15679

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113	1105613	4162	11517	15679
114	1101451	4206	11473	15679
115	1097245	4249	11430	15679
116	1092996	4294	11385	15679
117	1088702	4338	11341	15679
118	1084364	4384	11295	15679
119	1079980	4429	11250	15679
120	1075551	4475	11204	15679
121	1071076	4522	11157	15679
122	1066554	4569	11110	15679
123	1061985	4617	11062	15679
124	1057368	4665	11014	15679
125	1052703	4713	10966	15679
126	1047990	4762	10917	15679
127	1043228	4812	10867	15679
128	1038416	4862	10817	15679
129	1033554	4913	10766	15679
130	1028641	4964	10715	15679
131	1023677	5016	10663	15679
132	1018661	5068	10611	15679
133	1013593	5121	10558	15679
134	1008472	5174	10505	15679
135	1003298	5228	10451	15679
136	998070	5282	10397	15679
137	992788	5337	10342	15679
138	987451	5393	10286	15679
139	982058	5449	10230	15679
140	976609	5506	10173	15679
141	971103	5563	10116	15679

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142	965540	5621	10058	15679
143	959919	5680	9999	15679
144	954239	5739	9940	15679
145	948500	5799	9880	15679
146	942701	5859	9820	15679
147	936842	5920	9759	15679
148	930922	5982	9697	15679
149	924940	6044	9635	15679
150	918896	6107	9572	15679
151	912789	6171	9508	15679
152	906618	6235	9444	15679
153	900383	6300	9379	15679
154	894083	6366	9313	15679
155	887717	6432	9247	15679
156	881285	6499	9180	15679
157	874786	6567	9112	15679
158	868219	6635	9044	15679
159	861584	6704	8975	15679
160	854880	6774	8905	15679
161	848106	6845	8834	15679
162	841261	6916	8763	15679
163	834345	6988	8691	15679
164	827357	7061	8618	15679
165	820296	7134	8545	15679
166	813162	7209	8470	15679
167	805953	7284	8395	15679
168	798669	7360	8319	15679
169	791309	7436	8243	15679
170	783873	7514	8165	15679

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171	776359	7592	8087	15679
172	768767	7671	8008	15679
173	761096	7751	7928	15679
174	753345	7832	7847	15679
175	745513	7913	7766	15679
176	737600	7996	7683	15679
177	729604	8079	7600	15679
178	721525	8163	7516	15679
179	713362	8248	7431	15679
180	705114	8334	7345	15679
181	696780	8421	7258	15679
182	688359	8509	7170	15679
183	679850	8597	7082	15679
184	671253	8687	6992	15679
185	662566	8777	6902	15679
186	653789	8869	6810	15679
187	644920	8961	6718	15679
188	635959	9054	6625	15679
189	626905	9149	6530	15679
190	617756	9244	6435	15679
191	608512	9340	6339	15679
192	599172	9438	6241	15679
193	589734	9536	6143	15679
194	580198	9635	6044	15679
195	570563	9736	5943	15679
196	560827	9837	5842	15679
197	550990	9940	5739	15679
198	541050	10043	5636	15679
199	531007	10148	5531	15679

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200	520859	10253	5426	15679
201	510606	10360	5319	15679
202	500246	10468	5211	15679
203	489778	10577	5102	15679
204	479201	10687	4992	15679
205	468514	10799	4880	15679
206	457715	10911	4768	15679
207	446804	11025	4654	15679
208	435779	11140	4539	15679
209	424639	11256	4423	15679
210	413383	11373	4306	15679
211	402010	11491	4188	15679
212	390519	11611	4068	15679
213	378908	11732	3947	15679
214	367176	11854	3825	15679
215	355322	11978	3701	15679
216	343344	12103	3576	15679
217	331241	12229	3450	15679
218	319012	12356	3323	15679
219	306656	12485	3194	15679
220	294171	12615	3064	15679
221	281556	12746	2933	15679
222	268810	12879	2800	15679
223	255931	13013	2666	15679
224	242918	13149	2530	15679
225	229769	13286	2393	15679
226	216483	13424	2255	15679
227	203059	13564	2115	15679
228	189495	13705	1974	15679

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229	175790	13848	1831	15679
230	161942	13992	1687	15679
231	147950	14138	1541	15679
232	133812	14285	1394	15679
233	119527	14434	1245	15679
234	105093	14584	1095	15679
235	90509	14736	943	15679
236	75773	14890	789	15679
237	60883	15045	634	15679
238	45838	15202	477	15679
239	30636	15360	319	15679
240	15276	15276	159	15679

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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 on a contradiction between of the terms and conditions set out herein and the Loan Documents, the terms and conditions of the Loan Facility Agreement shall prevail.

A) Security/Collateral for the Loan

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

1. Address of the Property : **NO : Plot No 61 , NA , Street Name: Birla Factory Road , Floor No: 0 House No 900, Salgar Wasti, Hotagi Station, Near Mohamadiya Masjid, Taluka South Solapur, Solapur, Maharashtra, 413215**
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.15,679.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	240 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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