

Offer Cum Sanction Letter

Application No : MH/KLP/KLPR/A000003921

Date : 29 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. NAMADEV BANDU SUTAR
Name of the Co-Applicant (s)	MRS. NAMRATA NAMADEV SUTAR
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	SUTAR GALLI , 0 , MADYAL KAPSHI KOLHAPUR , , Rural , kolhapur , Maharashtra , India - 416218
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.24,85,000.00
Term (in Years)	19 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.28,576.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.29,323.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes
Health Insurance Premium	Rs.37,275.00 + Applicable taxes

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Life Insurance Premium	Rs.62,125.00 + Applicable taxes
Property Insurance Premium	Rs.49,700.00 + Applicable taxes
Property Address	NO :Flat No 403 forth floor , Plot No 19 , Street Name:Shree ganesh Apartment ,FloorNo:4ST Colony,Sankeshwar road,Gadhinglaj Kolhapur,Gadhinglaj,Maharashtra,416502
Sanction Conditions	Signed ATS/ Sale Agreement. Structure Stability Certificate.

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/KLP/KLPR/A000003921
Date of issue of KFS	29-09-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.24,85,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	19 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	228 Months
Equated Monthly Instalment (EMI)	Rs.28,576.00
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.28,576.00	228 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	29323.00	-	-
Insurance Charges	-	-	One time	175938.00

Annual Percentage Rate (APR) (%):	13.97 %
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.24,85,000.00
2	Loan Term	228 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.28,576.00
	No. of EMIs	228
(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. 4030328.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 29323.00
(b)	Payable to third-party routed through HHFL	Rs. 175938.00
7	Net disbursed amount	Rs. 2279739.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6515328.00
9	Annual Percentage Rate- Effective annualized interest rate	13.97 %
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	2485000	2691	25885	28576
2	2482309	2719	25857	28576
3	2479590	2747	25829	28576
4	2476843	2776	25800	28576
5	2474067	2804	25772	28576
6	2471263	2834	25742	28576
7	2468429	2863	25713	28576
8	2465566	2893	25683	28576
9	2462673	2923	25653	28576
10	2459750	2954	25622	28576
11	2456796	2984	25592	28576
12	2453812	3015	25561	28576
13	2450797	3047	25529	28576
14	2447750	3079	25497	28576
15	2444671	3111	25465	28576
16	2441560	3143	25433	28576
17	2438417	3176	25400	28576
18	2435241	3209	25367	28576
19	2432032	3242	25334	28576
20	2428790	3276	25300	28576
21	2425514	3310	25266	28576
22	2422204	3345	25231	28576
23	2418859	3380	25196	28576
24	2415479	3415	25161	28576
25	2412064	3450	25126	28576

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26	2408614	3486	25090	28576
27	2405128	3523	25053	28576
28	2401605	3559	25017	28576
29	2398046	3596	24980	28576
30	2394450	3634	24942	28576
31	2390816	3672	24904	28576
32	2387144	3710	24866	28576
33	2383434	3749	24827	28576
34	2379685	3788	24788	28576
35	2375897	3827	24749	28576
36	2372070	3867	24709	28576
37	2368203	3907	24669	28576
38	2364296	3948	24628	28576
39	2360348	3989	24587	28576
40	2356359	4031	24545	28576
41	2352328	4073	24503	28576
42	2348255	4115	24461	28576
43	2344140	4158	24418	28576
44	2339982	4201	24375	28576
45	2335781	4245	24331	28576
46	2331536	4289	24287	28576
47	2327247	4334	24242	28576
48	2322913	4379	24197	28576
49	2318534	4425	24151	28576
50	2314109	4471	24105	28576
51	2309638	4517	24059	28576
52	2305121	4564	24012	28576
53	2300557	4612	23964	28576
54	2295945	4660	23916	28576

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55	2291285	4708	23868	28576
56	2286577	4757	23819	28576
57	2281820	4807	23769	28576
58	2277013	4857	23719	28576
59	2272156	4908	23668	28576
60	2267248	4959	23617	28576
61	2262289	5010	23566	28576
62	2257279	5063	23513	28576
63	2252216	5115	23461	28576
64	2247101	5169	23407	28576
65	2241932	5223	23353	28576
66	2236709	5277	23299	28576
67	2231432	5332	23244	28576
68	2226100	5387	23189	28576
69	2220713	5444	23132	28576
70	2215269	5500	23076	28576
71	2209769	5558	23018	28576
72	2204211	5615	22961	28576
73	2198596	5674	22902	28576
74	2192922	5733	22843	28576
75	2187189	5793	22783	28576
76	2181396	5853	22723	28576
77	2175543	5914	22662	28576
78	2169629	5976	22600	28576
79	2163653	6038	22538	28576
80	2157615	6101	22475	28576
81	2151514	6164	22412	28576
82	2145350	6229	22347	28576
83	2139121	6293	22283	28576

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84	2132828	6359	22217	28576
85	2126469	6425	22151	28576
86	2120044	6492	22084	28576
87	2113552	6560	22016	28576
88	2106992	6628	21948	28576
89	2100364	6697	21879	28576
90	2093667	6767	21809	28576
91	2086900	6837	21739	28576
92	2080063	6909	21667	28576
93	2073154	6981	21595	28576
94	2066173	7053	21523	28576
95	2059120	7127	21449	28576
96	2051993	7201	21375	28576
97	2044792	7276	21300	28576
98	2037516	7352	21224	28576
99	2030164	7428	21148	28576
100	2022736	7506	21070	28576
101	2015230	7584	20992	28576
102	2007646	7663	20913	28576
103	1999983	7743	20833	28576
104	1992240	7824	20752	28576
105	1984416	7905	20671	28576
106	1976511	7987	20589	28576
107	1968524	8071	20505	28576
108	1960453	8155	20421	28576
109	1952298	8240	20336	28576
110	1944058	8325	20251	28576
111	1935733	8412	20164	28576
112	1927321	8500	20076	28576

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113	1918821	8588	19988	28576
114	1910233	8678	19898	28576
115	1901555	8768	19808	28576
116	1892787	8859	19717	28576
117	1883928	8952	19624	28576
118	1874976	9045	19531	28576
119	1865931	9139	19437	28576
120	1856792	9234	19342	28576
121	1847558	9331	19245	28576
122	1838227	9428	19148	28576
123	1828799	9526	19050	28576
124	1819273	9625	18951	28576
125	1809648	9726	18850	28576
126	1799922	9827	18749	28576
127	1790095	9929	18647	28576
128	1780166	10033	18543	28576
129	1770133	10137	18439	28576
130	1759996	10243	18333	28576
131	1749753	10349	18227	28576
132	1739404	10457	18119	28576
133	1728947	10566	18010	28576
134	1718381	10676	17900	28576
135	1707705	10787	17789	28576
136	1696918	10900	17676	28576
137	1686018	11013	17563	28576
138	1675005	11128	17448	28576
139	1663877	11244	17332	28576
140	1652633	11361	17215	28576
141	1641272	11479	17097	28576

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142	1629793	11599	16977	28576
143	1618194	11720	16856	28576
144	1606474	11842	16734	28576
145	1594632	11965	16611	28576
146	1582667	12090	16486	28576
147	1570577	12216	16360	28576
148	1558361	12343	16233	28576
149	1546018	12472	16104	28576
150	1533546	12602	15974	28576
151	1520944	12733	15843	28576
152	1508211	12865	15711	28576
153	1495346	12999	15577	28576
154	1482347	13135	15441	28576
155	1469212	13272	15304	28576
156	1455940	13410	15166	28576
157	1442530	13550	15026	28576
158	1428980	13691	14885	28576
159	1415289	13833	14743	28576
160	1401456	13978	14598	28576
161	1387478	14123	14453	28576
162	1373355	14270	14306	28576
163	1359085	14419	14157	28576
164	1344666	14569	14007	28576
165	1330097	14721	13855	28576
166	1315376	14874	13702	28576
167	1300502	15029	13547	28576
168	1285473	15186	13390	28576
169	1270287	15344	13232	28576
170	1254943	15504	13072	28576

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171	1239439	15665	12911	28576
172	1223774	15828	12748	28576
173	1207946	15993	12583	28576
174	1191953	16160	12416	28576
175	1175793	16328	12248	28576
176	1159465	16498	12078	28576
177	1142967	16670	11906	28576
178	1126297	16844	11732	28576
179	1109453	17019	11557	28576
180	1092434	17196	11380	28576
181	1075238	17376	11200	28576
182	1057862	17557	11019	28576
183	1040305	17739	10837	28576
184	1022566	17924	10652	28576
185	1004642	18111	10465	28576
186	986531	18300	10276	28576
187	968231	18490	10086	28576
188	949741	18683	9893	28576
189	931058	18877	9699	28576
190	912181	19074	9502	28576
191	893107	19273	9303	28576
192	873834	19474	9102	28576
193	854360	19676	8900	28576
194	834684	19881	8695	28576
195	814803	20088	8488	28576
196	794715	20298	8278	28576
197	774417	20509	8067	28576
198	753908	20723	7853	28576
199	733185	20939	7637	28576

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200	712246	21157	7419	28576
201	691089	21377	7199	28576
202	669712	21600	6976	28576
203	648112	21825	6751	28576
204	626287	22052	6524	28576
205	604235	22282	6294	28576
206	581953	22514	6062	28576
207	559439	22749	5827	28576
208	536690	22985	5591	28576
209	513705	23225	5351	28576
210	490480	23467	5109	28576
211	467013	23711	4865	28576
212	443302	23958	4618	28576
213	419344	24208	4368	28576
214	395136	24460	4116	28576
215	370676	24715	3861	28576
216	345961	24972	3604	28576
217	320989	25232	3344	28576
218	295757	25495	3081	28576
219	270262	25761	2815	28576
220	244501	26029	2547	28576
221	218472	26300	2276	28576
222	192172	26574	2002	28576
223	165598	26851	1725	28576
224	138747	27131	1445	28576
225	111616	27413	1163	28576
226	84203	27699	877	28576
227	56504	27987	589	28576
228	28517	28279	297	28576

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BORROWER

MRS. NAMRATA
NAMADEV SUTAR
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229	238	238	2	28576
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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 403 forth floor , Plot No 19 , Street Name: Shree ganesh Apartment , Floor No: 4ST Colony, Sankeshwar road, Gadhinglaj Kolhapur, Gadhinglaj, Maharashtra, 416502**
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.28,576.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	228 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. NAMADEV
BANDU SUTAR
BORROWER

MRS. NAMRATA
NAMADEV SUTAR
CO-BORROWER1