

Offer Cum Sanction Letter

Application No : MH/KLP/SNGL/A000000968

Date : 17 Aug 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. SANDIP SUBHASH KADAM
Name of the Co-Applicant (s)	MRS. KAJAL SANDIP KADAM MR. SUBHASH GOVIND KADAM
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	AT POST RETHARE , 0 , KHURD RETHARE KHURD PO RETHARE , KHURD DIST SATARA , Urban , Karad , Maharashtra , India - 415108
Loan Type	Housing
Purpose	Self Construction
Sanctioned Amount	Rs.23,50,000.00
Term (in Years)	20 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	13.00% Per Annum
EMI Amount	Rs.27,532.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.27,730.00 (Inclusive of Taxes) Will be deducted from Loan disbursement amount.
Administrative Charges (Non Refundable)	Nil
CERSAI Registration Fees	Rs. 100+ Applicable Taxes

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

Health Insurance Premium	Rs.35,250.00 + Applicable taxes
Life Insurance Premium	Rs.58,750.00 + Applicable taxes
Property Insurance Premium	Rs.47,000.00 + Applicable taxes
Property Address	NO :NA NA NA , NA , Street Name:Dhangar Lane ,FloorNo:0NA,At Chinchni Tal Tasgaon Dist Sangli,Near Chinchni Bus Stand,SAGNLI,Maharashtra,416312
Sanction Conditions	Correction/Rectification deed. E bill/Utility bill . Loan Closure Proof. Property Tax receipt. seller buyer pic in front of the property with selfie.

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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.

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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.

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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/SNGL/A000000968
Date of issue of KFS	17-08-2026
Type of Loan	Self Construction
Sanctioned Amount	Rs.23,50,000.00
Disbursal Schedule:	
100% Upfront disbursal	NO
Clause reference in loan agreement for in case of stage wise disbursement	Clause no.6.1:9 (ii)
Loan Term	20 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	240 Months
Equated Monthly Instalment (EMI)	Rs.27,532.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	13.00% Per Annum

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

Additional Information in case of Floating rate of interest:

Reference Benchmark	Benchmark Rate (%) (B)	Spread (%) (S)	Final rate (%) R = (B) + (S)	Reset periodicity (Months)		Impact of change in the reference benchmark	
				B	S	EMI (₹)	No. of EMIs
HHF PLR	13.80 %	0.80 %	13.00% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.27,532.00	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	27730.00	-	-
Insurance Charges	-	-	One time	166380.00

Annual Percentage Rate (APR) (%):	14.46 %
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.

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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)

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

COMPUTATION OF ANNUAL PERCENTAGE RATE(APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.23,50,000.00
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.27,532.00
	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	13.00% 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. 4257680.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 27730.00
(b)	Payable to third-party routed through HHFL	Rs. 166380.00
7	Net disbursed amount	Rs. 2155890.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 6607680.00
9	Annual Percentage Rate- Effective annualized interest rate	14.46 %
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

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



REPAYMENT SCHEDULE

Instalment No.	Outstanding Principal (in Rupees)	Principal (in Rupees)	Interest (in Rupees)	Instalment (in Rupees)
1	2350000	2074	25458	27532
2	2347926	2096	25436	27532
3	2345830	2119	25413	27532
4	2343711	2142	25390	27532
5	2341569	2165	25367	27532
6	2339404	2188	25344	27532
7	2337216	2212	25320	27532
8	2335004	2236	25296	27532
9	2332768	2260	25272	27532
10	2330508	2285	25247	27532
11	2328223	2310	25222	27532
12	2325913	2335	25197	27532
13	2323578	2360	25172	27532
14	2321218	2385	25147	27532
15	2318833	2411	25121	27532
16	2316422	2437	25095	27532
17	2313985	2464	25068	27532
18	2311521	2491	25041	27532
19	2309030	2518	25014	27532
20	2306512	2545	24987	27532
21	2303967	2572	24960	27532
22	2301395	2600	24932	27532
23	2298795	2628	24904	27532
24	2296167	2657	24875	27532
25	2293510	2686	24846	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

26	2290824	2715	24817	27532
27	2288109	2744	24788	27532
28	2285365	2774	24758	27532
29	2282591	2804	24728	27532
30	2279787	2834	24698	27532
31	2276953	2865	24667	27532
32	2274088	2896	24636	27532
33	2271192	2927	24605	27532
34	2268265	2959	24573	27532
35	2265306	2991	24541	27532
36	2262315	3024	24508	27532
37	2259291	3056	24476	27532
38	2256235	3089	24443	27532
39	2253146	3123	24409	27532
40	2250023	3157	24375	27532
41	2246866	3191	24341	27532
42	2243675	3226	24306	27532
43	2240449	3260	24272	27532
44	2237189	3296	24236	27532
45	2233893	3331	24201	27532
46	2230562	3368	24164	27532
47	2227194	3404	24128	27532
48	2223790	3441	24091	27532
49	2220349	3478	24054	27532
50	2216871	3516	24016	27532
51	2213355	3554	23978	27532
52	2209801	3592	23940	27532
53	2206209	3631	23901	27532
54	2202578	3671	23861	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

55	2198907	3711	23821	27532
56	2195196	3751	23781	27532
57	2191445	3791	23741	27532
58	2187654	3832	23700	27532
59	2183822	3874	23658	27532
60	2179948	3916	23616	27532
61	2176032	3958	23574	27532
62	2172074	4001	23531	27532
63	2168073	4045	23487	27532
64	2164028	4088	23444	27532
65	2159940	4133	23399	27532
66	2155807	4177	23355	27532
67	2151630	4223	23309	27532
68	2147407	4268	23264	27532
69	2143139	4315	23217	27532
70	2138824	4361	23171	27532
71	2134463	4409	23123	27532
72	2130054	4456	23076	27532
73	2125598	4505	23027	27532
74	2121093	4553	22979	27532
75	2116540	4603	22929	27532
76	2111937	4653	22879	27532
77	2107284	4703	22829	27532
78	2102581	4754	22778	27532
79	2097827	4806	22726	27532
80	2093021	4858	22674	27532
81	2088163	4910	22622	27532
82	2083253	4963	22569	27532
83	2078290	5017	22515	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

84	2073273	5072	22460	27532
85	2068201	5126	22406	27532
86	2063075	5182	22350	27532
87	2057893	5238	22294	27532
88	2052655	5295	22237	27532
89	2047360	5352	22180	27532
90	2042008	5410	22122	27532
91	2036598	5469	22063	27532
92	2031129	5528	22004	27532
93	2025601	5588	21944	27532
94	2020013	5649	21883	27532
95	2014364	5710	21822	27532
96	2008654	5772	21760	27532
97	2002882	5834	21698	27532
98	1997048	5897	21635	27532
99	1991151	5961	21571	27532
100	1985190	6026	21506	27532
101	1979164	6091	21441	27532
102	1973073	6157	21375	27532
103	1966916	6224	21308	27532
104	1960692	6291	21241	27532
105	1954401	6359	21173	27532
106	1948042	6428	21104	27532
107	1941614	6498	21034	27532
108	1935116	6568	20964	27532
109	1928548	6639	20893	27532
110	1921909	6711	20821	27532
111	1915198	6784	20748	27532
112	1908414	6858	20674	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

113	1901556	6932	20600	27532
114	1894624	7007	20525	27532
115	1887617	7083	20449	27532
116	1880534	7160	20372	27532
117	1873374	7237	20295	27532
118	1866137	7316	20216	27532
119	1858821	7395	20137	27532
120	1851426	7475	20057	27532
121	1843951	7556	19976	27532
122	1836395	7638	19894	27532
123	1828757	7720	19812	27532
124	1821037	7804	19728	27532
125	1813233	7889	19643	27532
126	1805344	7974	19558	27532
127	1797370	8060	19472	27532
128	1789310	8148	19384	27532
129	1781162	8236	19296	27532
130	1772926	8325	19207	27532
131	1764601	8415	19117	27532
132	1756186	8507	19025	27532
133	1747679	8599	18933	27532
134	1739080	8692	18840	27532
135	1730388	8786	18746	27532
136	1721602	8881	18651	27532
137	1712721	8978	18554	27532
138	1703743	9075	18457	27532
139	1694668	9173	18359	27532
140	1685495	9272	18260	27532
141	1676223	9373	18159	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

142	1666850	9474	18058	27532
143	1657376	9577	17955	27532
144	1647799	9681	17851	27532
145	1638118	9786	17746	27532
146	1628332	9892	17640	27532
147	1618440	9999	17533	27532
148	1608441	10107	17425	27532
149	1598334	10217	17315	27532
150	1588117	10327	17205	27532
151	1577790	10439	17093	27532
152	1567351	10552	16980	27532
153	1556799	10667	16865	27532
154	1546132	10782	16750	27532
155	1535350	10899	16633	27532
156	1524451	11017	16515	27532
157	1513434	11136	16396	27532
158	1502298	11257	16275	27532
159	1491041	11379	16153	27532
160	1479662	11502	16030	27532
161	1468160	11627	15905	27532
162	1456533	11753	15779	27532
163	1444780	11880	15652	27532
164	1432900	12009	15523	27532
165	1420891	12139	15393	27532
166	1408752	12271	15261	27532
167	1396481	12403	15129	27532
168	1384078	12538	14994	27532
169	1371540	12674	14858	27532
170	1358866	12811	14721	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

171	1346055	12950	14582	27532
172	1333105	13090	14442	27532
173	1320015	13232	14300	27532
174	1306783	13375	14157	27532
175	1293408	13520	14012	27532
176	1279888	13667	13865	27532
177	1266221	13815	13717	27532
178	1252406	13964	13568	27532
179	1238442	14116	13416	27532
180	1224326	14268	13264	27532
181	1210058	14423	13109	27532
182	1195635	14579	12953	27532
183	1181056	14737	12795	27532
184	1166319	14897	12635	27532
185	1151422	15058	12474	27532
186	1136364	15221	12311	27532
187	1121143	15386	12146	27532
188	1105757	15553	11979	27532
189	1090204	15721	11811	27532
190	1074483	15892	11640	27532
191	1058591	16064	11468	27532
192	1042527	16238	11294	27532
193	1026289	16414	11118	27532
194	1009875	16592	10940	27532
195	993283	16771	10761	27532
196	976512	16953	10579	27532
197	959559	17137	10395	27532
198	942422	17322	10210	27532
199	925100	17510	10022	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

200	907590	17700	9832	27532
201	889890	17892	9640	27532
202	871998	18085	9447	27532
203	853913	18281	9251	27532
204	835632	18479	9053	27532
205	817153	18680	8852	27532
206	798473	18882	8650	27532
207	779591	19086	8446	27532
208	760505	19293	8239	27532
209	741212	19502	8030	27532
210	721710	19713	7819	27532
211	701997	19927	7605	27532
212	682070	20143	7389	27532
213	661927	20361	7171	27532
214	641566	20582	6950	27532
215	620984	20805	6727	27532
216	600179	21030	6502	27532
217	579149	21258	6274	27532
218	557891	21488	6044	27532
219	536403	21721	5811	27532
220	514682	21956	5576	27532
221	492726	22194	5338	27532
222	470532	22435	5097	27532
223	448097	22678	4854	27532
224	425419	22923	4609	27532
225	402496	23172	4360	27532
226	379324	23423	4109	27532
227	355901	23676	3856	27532
228	332225	23933	3599	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2



HINDUJA HOUSING FINANCE

229	308292	24192	3340	27532
230	284100	24454	3078	27532
231	259646	24719	2813	27532
232	234927	24987	2545	27532
233	209940	25258	2274	27532
234	184682	25531	2001	27532
235	159151	25808	1724	27532
236	133343	26087	1445	27532
237	107256	26370	1162	27532
238	80886	26656	876	27532
239	54230	26945	587	27532
240	27285	27236	296	27532
241	49	49	1	27532

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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 :NA NA NA , NA , Street Name:Dhangar Lane ,FloorNo:0NA,At Chinchni Tal Tasgaon Dist Sangli,Near Chinchni Bus Stand,SAGNLI,Maharashtra,416312**
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.

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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.27,532.00
(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.

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

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.

MR. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2

- 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. SANDIP
SUBHASH KADAM
BORROWER

MRS. KAJAL SANDIP
KADAM
CO-BORROWER1

MR. SUBHASH GOVIND
KADAM
CO-BORROWER2