

Offer Cum Sanction Letter

Application No : MH/ARG/JALN/A000001260

Date : 28 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. VIJAY KESHAV RATHOD
Name of the Co-Applclicant (s)	MRS. RANJANA HIRALAL CHAVAN
Name of the Guarantor / PoA (if applicable)	
Address of the Applicant	SRPF GR 3 JALNA , 0 , TR COMPANY S R P F GR 3 JALNA JALNA , DIST JALNA , Urban , Jalna , Maharashtra , India - 431203
Loan Type	Housing
Purpose	Purchase New
Sanctioned Amount	Rs.49,90,000.00
Term (in Years)	18 Years
Interest Type	Hybrid
HHF - Prime Lending Rate (HHF - PLR)	13.3%
Rate of Interest (ROI) in % p.a.	9.50% Per Annum
EMI Amount	Rs.48,299.00
Mode of Repayment	NACH/PDC
Processing Charges (Non Refundable)	Rs.58,882.00 (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.74,850.00 + Applicable taxes

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Life Insurance Premium	Rs.1,24,750.00 + Applicable taxes
Property Insurance Premium	Rs.99,800.00 + Applicable taxes
Property Address	NO :Plot No 32 A, 32 B and 32 C , NA , Street Name:Mantha Road ,FloorNo:0Row House No 32 C, CTS No 17783 and 17784,At Ikon City, Survey No 267 and 268 out of 267,Nearby Krishna Mall,Jalna,Maharashtra,431203
Sanction Conditions	Proper Plot demarcation at site. seller buyer pic in front of the property with selfie. 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/ARG/JALN/A000001260
Date of issue of KFS	28-08-2026
Type of Loan	Purchase New
Sanctioned Amount	Rs.49,90,000.00
Disbursal Schedule:	
100% Upfront disbursal	YES
Clause reference in loan agreement for in case of stage wise disbursement	-
Loan Term	18 Years
Instalment Details:	
Type of Instalment	Monthly
No. of Equated Monthly Instalments (EMIs)	216 Months
Equated Monthly Instalment (EMI)	Rs.48,299.00
Commencement of repayment, post sanction	Pre EMI/ EMI due date starts from 1st calendar day of the Month
Interest Rate Type	Hybrid
Interest Rate	9.50% 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 %	4.30 %	9.50% Per Annum	1st of every month based on HHF PLR for extant loans on floating rates	NA	Rs.48,299.00	216 Months

Fee and Other Charges:

Description of Fees/Charges	Payable to HHFL		Payable to Third Party	
	One time/Recurring	Amount (in ₹)	One time/ Recurring	Amount (in ₹)
Processing Fees	One time	58882.00	-	-
Insurance Charges	-	-	One time	264969.00

Annual Percentage Rate (APR) (%) :	10.54 %
Details of Contingent Charges: #	
Recovery charges	As per actuals
Legal and Technical charges	Rs. 5,999/- part of processing fee (Non-refundable)
Cancellation Charges for all types of loans	Rs. 10,000/- (Non-refundable)
Switch/Conversion or change of Interest Rate: From Floating rate to Fixed rate and vice versa	Up to 3% on principal outstanding amount
Cheque/ ECS return *	Rs. 250 (per bounce/return)
Overdue charge *	3% per month on overdue amount
Part or Full Prepayment of loan (on Floating Rate of interest by Individual Borrower(s))	Nil
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	2% of principal prepaid + Applicable Taxes for Housing Loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual Borrower(s)	3% of principal prepaid + Applicable Taxes for Non-housing loan In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.

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Loan Interest certificate: - Loan Interest Certificate Current FY - Provisional Interest Certificate	- NIL - NIL
CERSAI charge for creation of Security interest	Rs.100 for a loan above Rs.5lakh and Rs.50 for loan upto Rs.5 lakh
Statement of Account	- NIL once every year - Rs. 750 + Applicable Taxes for every additional request
Change of repayment mode-PDC to PDC or ECS to ECS PDC/ECS to ACH/ NACH / ENACH	Rs. 500 + Applicable Taxes
EMI payment fee on account of non- submission of PDC/ECS (per transaction)/ ACH/NACH/ENACH	Rs. 300 + Applicable Taxes
Loan Pre-closure statement	Rs. 1,000 + Applicable Taxes
List of original Property Documents	Rs. 1,000 + Applicable Taxes
Photocopy of original Property Documents	Rs. 1,000 + Applicable Taxes
Login fees – Housing Loan (for login in amount > = Rs. 40 Lakhs)	Rs. 3,999/- part of processing fee (non-refundable)
Login fees – Housing Loan (for login in amount <Rs. 40 Lakhs)	Rs. 2,999/- part of processing fee (non-refundable)
Login fees – Non-Housing Loan	Rs. 3,999/- part of processing fee (non-refundable)
Expenses to cover incidental cost	Incidental charges and expenses are levied to cover the cost, charges, and other expenses as per actuals applicable on a case-to-case basis.
Stamping and Execution Charges	As per applicable State Laws and e-signing charges
Property subsequent visit charges	Rs. 500 + Applicable Taxes for every visit

*** Penal Charges**

Note: The above stipulated Schedule of Charges is subject to be revised from time to time by the Company on a prospective basis and will be updated in the Company's website www.hindujahousingfinance.com

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Part 2: Other qualitative information

1. Clause of Loan agreement relating to engagement of recovery agents: 15.1
2. Clause of Loan agreement which details grievance redressal mechanism: Refer MITC Clause I
3. Phone number and email id of the nodal grievance redressal officer
 - Phone: 044-4294 7100
 - Email: grievance@hindujahousingfinance.com
4. Whether the loan is, or in future maybe, subject to transfer to other Regulated Entities or securitization: Yes
5. In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:

Name of the originating entity, along with its funding proportion	Name of the partner entity along with its proportion of funding	Blended rate of interest (in %)
NA	NA	NA

Note:

- This Key Fact Statement is valid for Thirty (30) days from date of issuance for the Borrower(s) / Co borrower (s) /Guarantor(s)) to agree to the terms of the loan.
- This Key Fact Statement (KFS) is not an offer of Credit. You will need to apply for the loan and meet our lending criteria before we can determine whether you are eligible for this loan.

ACKNOWLEDGEMENT:

I have been read out and explained the contents of KFS in the vernacular language known to me, being _____ and I have signed all of the said documents after having understood them completely and by signing the same I do hereby acknowledge and agree to abide by all the terms and conditions of all of the said documents and all clauses of the same.

(Signature or thumb impression of the
Borrower(s) / Co borrower(s) /Guarantor(s))

(Signature of the authorized person of HHFL)

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COMPUTATION OF ANNUAL PERCENTAGE RATE(APR)

S.No	Parameter	Details
1	Sanctioned Loan amount	Rs.49,90,000.00
2	Loan Term	216 Months
(a)	No. of instalments for payment of principal, in case of non-equated periodic loans	-
	Type of EMI	MONTHLY
(b)	Amount of each EMI	Rs.48,299.00
	No. of EMIs	216
(c)	No. of instalments for payment of capitalized interest, if any	-
(d)	Commencement of repayments, post sanction	30 Days
3	Interest rate type	Hybrid
4	Rate of Interest	9.50% 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. 5442584.00
6	Fee/ Charges payable	
(a)	Payable to HHFL	Rs. 58882.00
(b)	Payable to third-party routed through HHFL	Rs. 264969.00
7	Net disbursed amount	Rs. 4666149.00
8	Total amount to be paid by the borrower (in Rupees)	Rs. 10432584.00
9	Annual Percentage Rate- Effective annualized interest rate	10.54 %
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	4990000	8795	39504	48299
2	4981205	8864	39435	48299
3	4972341	8935	39364	48299
4	4963406	9005	39294	48299
5	4954401	9077	39222	48299
6	4945324	9149	39150	48299
7	4936175	9221	39078	48299
8	4926954	9294	39005	48299
9	4917660	9368	38931	48299
10	4908292	9442	38857	48299
11	4898850	9516	38783	48299
12	4889334	9592	38707	48299
13	4879742	9668	38631	48299
14	4870074	9744	38555	48299
15	4860330	9821	38478	48299
16	4850509	9899	38400	48299
17	4840610	9978	38321	48299
18	4830632	10056	38243	48299
19	4820576	10136	38163	48299
20	4810440	10216	38083	48299
21	4800224	10297	38002	48299
22	4789927	10379	37920	48299
23	4779548	10461	37838	48299
24	4769087	10544	37755	48299
25	4758543	10627	37672	48299

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26	4747916	10711	37588	48299
27	4737205	10796	37503	48299
28	4726409	10882	37417	48299
29	4715527	10968	37331	48299
30	4704559	11055	37244	48299
31	4693504	11142	37157	48299
32	4682362	11230	37069	48299
33	4671132	11319	36980	48299
34	4659813	11409	36890	48299
35	4648404	11499	36800	48299
36	4636905	11590	36709	48299
37	4625315	11682	36617	48299
38	4613633	11774	36525	48299
39	4601859	11868	36431	48299
40	4589991	11962	36337	48299
41	4578029	12056	36243	48299
42	4565973	12152	36147	48299
43	4553821	12248	36051	48299
44	4541573	12345	35954	48299
45	4529228	12443	35856	48299
46	4516785	12541	35758	48299
47	4504244	12640	35659	48299
48	4491604	12740	35559	48299
49	4478864	12841	35458	48299
50	4466023	12943	35356	48299
51	4453080	13045	35254	48299
52	4440035	13149	35150	48299
53	4426886	13253	35046	48299
54	4413633	13358	34941	48299

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55	4400275	13463	34836	48299
56	4386812	13570	34729	48299
57	4373242	13678	34621	48299
58	4359564	13786	34513	48299
59	4345778	13895	34404	48299
60	4331883	14005	34294	48299
61	4317878	14116	34183	48299
62	4303762	14228	34071	48299
63	4289534	14340	33959	48299
64	4275194	14454	33845	48299
65	4260740	14568	33731	48299
66	4246172	14683	33616	48299
67	4231489	14800	33499	48299
68	4216689	14917	33382	48299
69	4201772	15035	33264	48299
70	4186737	15154	33145	48299
71	4171583	15274	33025	48299
72	4156309	15395	32904	48299
73	4140914	15517	32782	48299
74	4125397	15640	32659	48299
75	4109757	15763	32536	48299
76	4093994	15888	32411	48299
77	4078106	16014	32285	48299
78	4062092	16141	32158	48299
79	4045951	16269	32030	48299
80	4029682	16397	31902	48299
81	4013285	16527	31772	48299
82	3996758	16658	31641	48299
83	3980100	16790	31509	48299

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84	3963310	16923	31376	48299
85	3946387	17057	31242	48299
86	3929330	17192	31107	48299
87	3912138	17328	30971	48299
88	3894810	17465	30834	48299
89	3877345	17603	30696	48299
90	3859742	17743	30556	48299
91	3841999	17883	30416	48299
92	3824116	18025	30274	48299
93	3806091	18167	30132	48299
94	3787924	18311	29988	48299
95	3769613	18456	29843	48299
96	3751157	18602	29697	48299
97	3732555	18750	29549	48299
98	3713805	18898	29401	48299
99	3694907	19048	29251	48299
100	3675859	19198	29101	48299
101	3656661	19350	28949	48299
102	3637311	19504	28795	48299
103	3617807	19658	28641	48299
104	3598149	19814	28485	48299
105	3578335	19971	28328	48299
106	3558364	20129	28170	48299
107	3538235	20288	28011	48299
108	3517947	20449	27850	48299
109	3497498	20610	27689	48299
110	3476888	20774	27525	48299
111	3456114	20938	27361	48299
112	3435176	21104	27195	48299

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113	3414072	21271	27028	48299
114	3392801	21439	26860	48299
115	3371362	21609	26690	48299
116	3349753	21780	26519	48299
117	3327973	21953	26346	48299
118	3306020	22126	26173	48299
119	3283894	22302	25997	48299
120	3261592	22478	25821	48299
121	3239114	22656	25643	48299
122	3216458	22835	25464	48299
123	3193623	23016	25283	48299
124	3170607	23198	25101	48299
125	3147409	23382	24917	48299
126	3124027	23567	24732	48299
127	3100460	23754	24545	48299
128	3076706	23942	24357	48299
129	3052764	24131	24168	48299
130	3028633	24322	23977	48299
131	3004311	24515	23784	48299
132	2979796	24709	23590	48299
133	2955087	24905	23394	48299
134	2930182	25102	23197	48299
135	2905080	25300	22999	48299
136	2879780	25501	22798	48299
137	2854279	25703	22596	48299
138	2828576	25906	22393	48299
139	2802670	26111	22188	48299
140	2776559	26318	21981	48299
141	2750241	26526	21773	48299

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142	2723715	26736	21563	48299
143	2696979	26948	21351	48299
144	2670031	27161	21138	48299
145	2642870	27376	20923	48299
146	2615494	27593	20706	48299
147	2587901	27811	20488	48299
148	2560090	28032	20267	48299
149	2532058	28254	20045	48299
150	2503804	28477	19822	48299
151	2475327	28703	19596	48299
152	2446624	28930	19369	48299
153	2417694	29159	19140	48299
154	2388535	29390	18909	48299
155	2359145	29622	18677	48299
156	2329523	29857	18442	48299
157	2299666	30093	18206	48299
158	2269573	30332	17967	48299
159	2239241	30572	17727	48299
160	2208669	30814	17485	48299
161	2177855	31058	17241	48299
162	2146797	31304	16995	48299
163	2115493	31551	16748	48299
164	2083942	31801	16498	48299
165	2052141	32053	16246	48299
166	2020088	32307	15992	48299
167	1987781	32562	15737	48299
168	1955219	32820	15479	48299
169	1922399	33080	15219	48299
170	1889319	33342	14957	48299

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171	1855977	33606	14693	48299
172	1822371	33872	14427	48299
173	1788499	34140	14159	48299
174	1754359	34410	13889	48299
175	1719949	34683	13616	48299
176	1685266	34957	13342	48299
177	1650309	35234	13065	48299
178	1615075	35513	12786	48299
179	1579562	35794	12505	48299
180	1543768	36078	12221	48299
181	1507690	36363	11936	48299
182	1471327	36651	11648	48299
183	1434676	36941	11358	48299
184	1397735	37234	11065	48299
185	1360501	37528	10771	48299
186	1322973	37825	10474	48299
187	1285148	38125	10174	48299
188	1247023	38427	9872	48299
189	1208596	38731	9568	48299
190	1169865	39038	9261	48299
191	1130827	39347	8952	48299
192	1091480	39658	8641	48299
193	1051822	39972	8327	48299
194	1011850	40289	8010	48299
195	971561	40607	7692	48299
196	930954	40929	7370	48299
197	890025	41253	7046	48299
198	848772	41580	6719	48299
199	807192	41909	6390	48299

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200	765283	42241	6058	48299
201	723042	42575	5724	48299
202	680467	42912	5387	48299
203	637555	43252	5047	48299
204	594303	43594	4705	48299
205	550709	43939	4360	48299
206	506770	44287	4012	48299
207	462483	44638	3661	48299
208	417845	44991	3308	48299
209	372854	45347	2952	48299
210	327507	45706	2593	48299
211	281801	46068	2231	48299
212	235733	46433	1866	48299
213	189300	46800	1499	48299
214	142500	47171	1128	48299
215	95329	47544	755	48299
216	47785	47785	378	48299

MR. VIJAY KESHAV
RATHOD
BORROWER

MRS. RANJANA
HIRALAL CHAVAN
CO-BORROWER1

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 : Plot No 32 A, 32 B and 32 C , NA , Street Name: Mantha Road , Floor No: 0 Row House No 32 C, CTS No 17783 and 17784, At Ikon City, Survey No 267 and 268 out of 267, Nearby Krishna Mall, Jalna, Maharashtra, 431203**
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.48,299.00
(b) Total number of installments where the loan is repayable in equated monthly installments:	216 Months
(c) EMI due date:	Pre-EMI/EMI due date starts from 1st calendar day of the Month
d) Procedure for advance intimation of the changes in the rate of interest /EMI	Intimation about the changes in the rate of interest/ EMI will be given by way of Letters/ Emails /SMSs as per the terms and conditions of the Loan Offer Letter.

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E) Brief procedure will be followed for Recovery of Overdue.

On occurrence of any event of default as mentioned in the Loan Documents ("Event of Default"), all outstanding amounts owed by the Borrower(s) to HHFL shall become payable forthwith and HHFL reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Documents including but not limited to charging Additional Interest for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by HHFL depending upon the circumstances of each case.

F) Statement of Accounts will be issued once in every financial year at no charges. Subsequent issuance of SOA will be chargeable as mentioned in fees & charges.

G) Date on which annual outstanding balance statement will be issued: 15th April

H) Customer Service

- a) **Visiting hours to Branch Office** - 10:30 AM to 4:30 PM from Monday to Friday & 10:30 AM to 1:30 PM on Saturdays. Branch Office remains closed on Sunday's and festival Holidays.
- b) **Contact Person at Branch** : Cluster Business / Operations Manager

Process for various requests:

- o **Statement of Accounts:** Once the request is placed along with charges remitted at the branch, processing of request will take 15 working days.
- o **Photocopy of the title documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 30 working days
- o **Return of original documents on closure/transfer of the Loan:** Within 30 days from the date of full repayment of loan account and NOC being generated. Process to be followed for return of original immovable property documents ("OTDs") to the legal heirs in case of the contingent event of sad demise of the Borrower(s) is available in the Company website.
- o **List of Documents:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days.
- o **Loan Part payment / Pre-closure statement:** Once the request is placed along with charges remitted at the branch, processing the request will take 7 working days
- o **Swapping of Repayment Mode:** PDC to PDC / ECS to ECS / PDC/ECS to ACH/NACH/ENACH
 - Request placed in branches from 1st to 15th of the particular month, swapping of the new repayment mode will be processed and effected in system next following month.
 - Request placed between 15th to 31st of the month, swapping of the new repayment mode will be processed and effected in system from next-to-next month.
- o **Loan Interest Certificate (Current FY):** Once the request is placed, processing the request will take 7 working days.

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- o **Loan Provisional Certificate:** Once the request is placed, processing the request will take 7 working days.
NOTE: Borrower(s) can obtain the above-mentioned services from branch by providing loan account number and a valid KYC Proof which is mandatory.

For any assistance on your loan account, please write to customercare@hindujahousingfinance.com

I)Grievance Redressal:

In case of any grievances, the Customers may contact the Branch Managers/ Branch Operations Manager /Area Heads/ Regional Heads/ Zonal Heads at the respective branches. A Complaint Register is also made available at our branches for the Customers to record their complaint in writing. In case the customer does not receive response from the branch within 15 days or is dissatisfied the customers may approach the Grievance Redressal Officer as per the details furnished.

Grievance Redressal Officer, No.167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015.

Phone: 044-4294 7100 Email: grievance@hindujahousingfinance.com

In case, the customer does not receive response from the Company within 30 days or is dissatisfied with the response received, the Customer may also approach the Complaint Redressal Cell of National Housing Bank by lodging a complaint through online mode at <https://grids.nhbonline.org.in> or through offline mode by writing to Complaint Redressal Cell, Department of Regulation and Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi - 110003.

J) HHFL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed/ to be executed by them.

"WE HAVE RECEIVED COPY OF OTHER MITC & FACILITY AGREEMENT"

MR. VIJAY KESHAV
RATHOD
BORROWER

MRS. RANJANA
HIRALAL CHAVAN
CO-BORROWER1