



Date: 24/06/2024  
Applicant : **Dinesh Shantaram Mestry Jt. Ms. Disha Dinesh Mestry**  
Address: 148, Gavthanwadi, Taluka Kankavali,  
Sindhudurg, Osargaon,  
Sindhudurg, Maharashtra - 416603.

### SANCTION LETTER IN PRINCIPLE

Sub: Your application for HOME LOAN - HFC with HINDUJA HOUSING FINANCE

LIMITED Ref: Loan Account Number: IP/HHFL000000167334

Dear Sir / Madam,

Thank you for choosing HINDUJA HOUSING FINANCE LIMITED ("HHFL" or the "Lender") as preferred partner for loan. We are pleased to inform you that, with reference to the above application, we have sanctioned you a loan facility as per the terms and conditions mentioned below and overleaf:

Sanctioned amount (In Rs.)	INR 67,26,114.00 (INR Sixty Seven lakhs twenty six thousand one hundred and fourteen only)
Type of loan	HOME LOAN – HFC
Loan tenure (months)	240 Months
Interest type	FLOATING
Frequency of EMI payment	Monthly
GHFL's Floating Reference Rate (FRR)	15.05 % p.a.
Margin /Spread	-4.55%
Rate of interest (in % per annum basis)	10.50% p.a.
Sanction letter validity	60 (Sixty) days from date of issuance
Indicated Equated Monthly Instalment (EMI In Rs.)	INR 67,152.00 (INR Sixty seven thousand one hundred fifty two only)
Due Date of payment	7th of every month
Property Insurance Premium Amount (In Rs.)	INR 38100 /-
Life Insurance Premium Amount (In Rs.)	INR 288014/-
Loan Guard Insurance Premium Amount (In Rs.)	INR 0 /-
Late payment charges/ Penal Interest	Refer tariff sheet
VAP Amount (In Rs.)	
Mode of Payment	NACH
Processing Fee (Non-Refundable) (In Rs.)	INR 119,052/-inclusive of GST(At Applicable Rates)
Login Fee paid upfront (Non-Refundable) (InRs.)	INR 3,999 /-
Loan Sourcing/ Loan Documentation/ Technical/ Valuation/ Legal/ CERSAI/ CKYC/ NeSL chargesincluding applicable taxes (Non-Refundable) (In Rs.)	INR 8,450 /-
Stamp duty, registration charges and others relatedcharges payable on the Loan Agreement, securitycreation document(s) etc.	To be borne by the applicant as per the prevalentstamp duty rates applicable in the respective State(s).
Prepayment charges	Refer tariff sheet
No Prepayment/ Foreclosure Charges to be levied in the following scenarios: (a) Where the housing loan is on floating interest rate basis and pre-closed from any source. (b) Where the housing loan is on fixed interest rate basis and the loan is pre-closed by the borrower out of theirOwn Sources***. (c) Any floating rate term loan sanctioned for purposes other than business to individual borrowers.	
End Use of Loan	Purchase of flat at Silphata, Kalyan
Details of security and additional/ collateralsecurity	ABC, Thane-421305,Maharashtra

**Hinduja Housing Finance Limited**

CIN: U65922TN2015PLC100093

R.O.: 27-A, Developed Industrial Estate Guindy, Chennai-600032, TN : 1800 202 2500, E –compliance@hindujaleylfinance.com



Notes:

\* Amounts are indicative and will be subject to change depending upon on the actual date of disbursement, change in rate of interest, if any and not inclusive of other applicable charges payable in the event of default in repayment.

\*\*\* The term "Own Sources" shall mean any source utilized/ availed by the Borrower for the purpose of pre-payment/ foreclosure and which does not include any borrowing from a bank, housing financial company, non-banking financial company and/ or a financial institution

Sanction Conditions:

- 1) All verification reports should be positive and satisfactory to Hinduja HFC.
- 2) Repayment from applicants SBI AC. 00000033985426921, Sindhudurg Nagari Kankavali Branch
- 3) E Nach or M Nach to be activated before cheque handover.
- 4) IMD Clearance to be adhered to.
- 5) LTV to be restricted as per norms.
- 6) 100% Insurance of applicant to be taken.
- 7) NOC to be obtained as per Hinduja HFC Format.
- 8) ATS should be match in the system.
- 9) Overdue clearance proof of various loans (if any) reflected in Applicant & Co-Applicant CIBIL.
- 10) Rent Agreement to be documented.
- 11) Sale Agreement, own contribution receipts and other relevant property documents.

Yours Truly

For **Hinduja Housing Finance Limited**

**Authorised Signatory**

Signature: Borrower Name:	Signature: Co-Borrower Name:	Signature:
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Date:

**Hinduja Housing Finance Limited**

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