**MOST IMPORTANT TERMS AND CONDITIONS (MITC)**

Pursuant to the terms and conditions agreed to between BAJAJ HOUSING FINANCE LIMITED ("**BHFL**" or "**the Lender**") and the Borrower ("**the Borrower**" or **"the Customer"**) as detailed in the Sanction letter, Loan Agreement ("**Loan Agreement**"), the Top-Up Loan Addendum, Disbursement letter, Key Fact Statement (KFS) and/ or other documents, if any, (collectively referred to as the "**Loan Documents**"), the Key Terms and Conditions are mentioned in this MITC.

This MITC must be read in conjunction with the terms and conditions of the Loan documents. The Loan availed by the Borrower shall be governed by the Loan Documents. In the event of any conflict between the MITC set out herein and the Loan Documents, the terms and conditions of the Loan Documents shall prevail. We will be issuing customer login credentials (user id and password) through which customer can access Loan Agreement. In case customer is not able to access Loan agreement on portal, a request can be placed to provide copy of Loan Agreement and thereafter photocopy of Loan Agreement will be facilitated.

**APPLICATION NO.: _____**

**NATURE OF LOAN:** ☐ Secured Loan ☐ Unsecured Loan

**TYPE OF LOAN:** ☐ Fresh/ Purchase ☐ BT ☐ BT+Top up ☐ Top Up

1. **LOAN AMOUNT (in Rs.): _____**

2. **EMI AMOUNT* (in Rs.): _____**

*The EMI is indicative and may be subject to changes depending on factors, including but not limited to, the date of disbursement, actual loan amount being utilized and the stage of construction of the collateral. A system generated repayment schedule of the loan will be shared separately. The repayment schedule specifies the break-up of Principal and Interest components for each EMI and can be accessed from our customer portal on the website and mobile application at any point in time.

3. **INTEREST TYPE:**

| | | |
|---|---|---|
| **Annualized Rate of Interest** | Applicable Annualized Rate of Interest | ☐ Dual Rate Loan<br>☐ Floating Rate of Interest<br>☐ Fixed rate of Interest |
| | If availing only Floating Rate of Interest, Type of Interest | ☐ BHFL Floating Reference Rate (FRR) Linked<br>☐Repo External Benchmark Linked Lending Rate ("REBLR")<br>☐ Sambhav Floating Reference Rate (FRR) Linked |
| | BHFL FRR Linked Floating Rate of Interest | BHFL FRR + Spread = Applicable Floating Rate of Interest<br>_____% + _____% = _____% per annum |

| | | |
|---|---|---|
| | REBLR Linked Floating Rate of Interest | REBLR + Spread =Applicable Floating Rate of Interest<br>_____% + _____% = _____% per annum |
| | Sambhav FRR Linked Floating Rate of Interest | Sambhav FRR + Spread = Applicable Floating Rate of Interest<br>_____% + _____% = _____% per annum |
| | Fixed Rate of Interest | _____% per annum |

**For Dual Rate Loans only:**

| | |
|---|---|
| Applicable Annualized Rate of Interest | Fixed Rate of Interest during Fixed Rate Tenure followed by Floating Rate of Interest during Floating Rate Tenure |
| Fixed Rate of Interest during Fixed Rate Tenure | _____% per annum / Monthly Reducing |
| Type of Floating Rate of Interest during Floating Rate Tenure | ☐ REBLR Linked<br>☐ BHFL FRR Linked<br>☐ Sambhav FRR Linked |
| BHFL FRR Linked Floating Rate of Interest | BHFL FRR* + Spread=Applicable Floating Rate of Interest<br>_____% + _____% = _____% per annum |
| REBLR Linked Floating Rate of Interest | REBLR* + Spread = Applicable Floating Rate of Interest<br>_____% + _____% = _____% per annum |
| Sambhav FRR Linked Floating Rate of Interest | Sambhav FRR* + Spread = Applicable Floating Rate of Interest<br>_____% + _____% = _____% per annum |
| *The Borrower agrees that the Annualized Rate of Interest shall be computed basis the applicable BHFL FRR and/or REBLR and/or Sambhav FRR applicable on date of commencement of Floating Rate Tenure. | |

**Moratorium or subsidy**:

**Date of reset of Interest (if any)**:

**Modes of communication of changes in Interest Rate**: BHFL is entitled to revise the interest rate upward or downward from time to time during the loan tenure, and with due intimation to the Borrower, due to changes in BHFL FRR or Sambhav FRR or REBLR or due to regulatory requirements. Any revision in the rate of interest is effective prospectively. Other components of REBLR Interest rate type loans can be reviewed once in three years and changed if required. BHFL shall inform of such change in Interest Rate by sending letter to the Borrower on registered communication address/ mailer on registered E mail ID/ Message on registered Mobile No and/or

by updating its Website. Such communication through any two alternate modes of communications mentioned above shall constitute sufficient notice to the Borrower. If such change is to the disadvantage of the Borrower, the Borrower may within 60 days and without notice foreclose the Loan account without paying any extra charges or interest.

In the event of any revision in the Annualized Rate of Interest, the Company at its discretion, grant you an option to switch your loan from floating rate to fixed rate and vice-versa at the time of interest rate reset. Conversion charges for switching of interest rate types between floating and fixed rate loan are mentioned under **Fees & Other Charges** section below. Also, it is clarified that upon conversion from floating rate of Interest to fixed rate of Interest, the applicable fixed Annualized Rate of Interest shall be 200 bps i.e. 2% (two per cent) per annum higher than the floating Annualized Rate of Interest applicable prior to the conversion. Conversion shall be affected within 30 (thirty) days from the date of receipt of such request in writing from the applicant(s) and that such option to change from fixed to floating and/or vice-versa shall be available for a maximum of 3 times during the entire loan tenure. Further, please note that Fixed Interest Rate Type Term Loans attract Partial prepayment and foreclosure charges as defined in the `Pre-Payment Charges' table. It is hereby clarified that this paragraph is only applicable on loans with Floating Interest Rate on Equated Monthly Instalments (EMI) based 'Personal Loans' wherein the definition of `Personal Loans' is as per RBI's circular on "XBRL Returns – Harmonization on Banking Statistics" dated January 04, 2018, as amended from time to time.

**4. INSTALLMENT TYPES:** Monthly

- **Term Loan**
- **Flexi Term Loan**
- **Flexi Hybrid Loan**

**Adjustment of payments done by customer to loan account:**

I. Term loans (other than Flexi Term Loans):

a) Customers making payment through any mode other than the payment gateways (i.e. RTGS/NEFT/IMPS/UPI etc.): Credit to the loan account will be done on same day post receipt of the clear funds by the Company up to 3:00 p.m. In case the Company receives the clear funds post 3:00 p.m., Credit to the loan account will be given on next banking working day.

b) Customers making payment through payment gateway (e.g. bill desk): Credit to the loan account will be done on receipt of funds by company (normally T+1 day wherein T is debit date to customer account).

c) Banking holidays are excluded for computation of credit period as funds are not received at company end hence it can be more than T+1 days. Customers are advised to check specifically banking holidays before transferring money through payment gateways since there may be more than one banking holiday, the difference in debit to customer bank account and credit may go beyond T+1 day.

d) Transactions where customer account is debited but credit is received with delay at payment gateway's end to Company due to error in payment gateway, credit to customer account would be given on day of receipt of credit in company account.
e) Payments done on banking holiday: Credit to the loan account will be done on the next banking working day. Customers are advised to check specifically banking holidays before transferring money.

II. Flexi Term Loan where sanctioned Loan amount is greater than Rs.1.00 crore:
a) For flexi payments cut off timings would be 1 p.m. on normal banking working day.
b) Receipt of clear funds by the Company up to 1:00 p.m. on banking working day: Credit to the loan account will be done on the same day. [except payments through gateway, as mentioned in clause: I(b)].
c) Receipt of clear funds by the Company post 1:00 p.m. on banking working day: Credit to the loan account will be done on T+1 day.
d) Payments done on banking holiday: Credit to the loan account will be done on the next banking working day. Customers are advised to check specifically banking holidays before transferring money through payment gateways since there may be more than one banking holiday, the difference in debit to customer bank account and credit may go beyond T+1 day.
e) Transactions where customer account is debited but credit is received with delay at payment gateway's end to Company due to error in payment gateway, credit to customer account would be given on day of receipt of credit in Company account.

III. Flexi Term Loan where sanctioned Loan amount is up to Rs.1.00 crore
a) Customers making payment through any mode other than the payment gateways (i.e. RTGS/NEFT/IMPS/UPI etc.): Credit to the loan account will be done on same day post receipt of the clear funds by the Company up to 3:00 p.m. in case the Company receives the clear funds post 3:00 p.m., Credit to the loan account will be given on next banking working day.
b) Customers making payment through payment gateway (e.g. bill desk): Credit to the loan account will be done on receipt of funds by company (normally T+1 day wherein T is debit date to customer account).
c) Banking holidays are excluded for computation of credit period as funds are not received at Company's end hence it can be more than T+1 days. Customers are advised to check specifically banking holidays before transferring money through payment gateways since there may be more than one banking holiday, the difference in debit to customer bank account and credit may go beyond T+1 day.
d) Transactions where customer account is debited but credit is received with delay at payment gateway's end to Company due to error in payment gateway, credit to customer account would be given on day of receipt of credit in company account.
e) Payments done on banking holiday: Credit to the loan account will be done on the next banking working day. Customers are advised to check specifically banking holidays before transferring money.

**5. LOAN TENURE: _____** Months.

**For Dual rate loans only**:

| | |
|---|---|
| Fixed Rate Tenure | _____ Months |
| Floating Rate Tenure | _____ Months |

Note: 'Loan Tenure' mentioned above is inclusive of Pre-EMI tenure, My EMI Period, EMI Holiday Period, if opted. Pre-EMI as applicable will be chargeable from the applicant(s).

## 6. PURPOSE OF LOAN: _____

| | |
|---|---|
| **Purpose of Loan applicable for Home Loans** | Purchase of New Property / Builder Purchase or<br>Self – Construction or<br>Purchase of Plot and construction of house thereon or<br>Resale Purchase / Purchase of Old Unit |
| **Purpose of Loan applicable for non-Home Loans** | For cases where all Borrowers are Salaried Individuals – Personal Use<br><br>For cases where even one Borrower is non-salaried or a Non-Individuals – Business Purpose / Use |

* Illustrative list of loans which shall be classified as loans for business purpose:

- Lease Rental Discounting Loans.
- Loans Against any Property availed for Business Purpose / Use such as Working Capital, Debt Consolidation, Repayment of Business Loan, Expansion of business, Acquisition of Business asset or any similar end usage of funds.
- Loan for purchase of Non-Residential Properties.
- Loan against security of Non-Residential Property.
- Top up loans for Business Purpose / Use such as Working Capital, Debt Consolidation, Repayment of Business Loan, Expansion of business, Acquisition of Business asset or any similar end usage of funds.

## 7. SECURITY

- The charge created / to be created against the Property/ies offered as security in favour of BHFL and / or any other collateral / security as may be created in favour of BHFL is/are considered as the security of the loan, which is detailed in Loan Documents. The Security shall mean and include mortgage, guarantee and any other form of security as deemed fit by BHFL for securing the loan and submitted by the Borrower accordingly. The Borrower shall produce such original/copy of title deeds, documents, reports as may be required by BHFL.
- The Borrower shall bear all the charges payable for the creation of said security and shall take all the steps required for the perfection thereof.

NOTE: If it is an Unsecured Loan, the aforementioned clauses w.r.t. to security shall not be applicable.

## 8. INSURANCE OF THE PROPERTY/ BORROWER(S)

- It will be the Borrower's responsibility to ensure that the Property offered as security, is duly insured for an amount equivalent or above the loan value from and against all risks, with BHFL as sole beneficiary during the tenure of the loan. The evidence thereof shall be given to BHFL whenever required for by BHFL.

- The claims & coverage will be governed in accordance with the terms & conditions of the insurance policy issued by the insurance company.

- BHFL offers enrolment, only to its customers, under various Group insurance policies in the capacity of a Master Policy Holder. The role of BHFL is limited to the effect that it only facilitates at the request of the customer to apply for an insurance policy from the insurance company. However, the decision to issue an insurance policy, provide requisite insurance coverage and settle any future claim under the policy would solely rest with the insurance company only. Insurance is the subject matter of solicitation, and the Borrower has considered availing the same voluntarily. BHFL holds no warranty and does not make any representation about the insurance product, the underlying terms and conditions and/or benefits of the insurance product, the manner of processing the claims by the insurance company. Further, BHFL shall not be responsible for acceptance or rejection of the request for insurance policy and/or claims, the manner of processing of claims etc., in any manner whatsoever. All or any grievances in reference to the insurance policy will have to be directly taken up with the insurance company only.

## 9. CONDITIONS FOR DISBURSEMENT OF THE LOAN

- Submission of all relevant documents as mentioned by BHFL in the Sanction Letter, Loan Agreement and other Loan Documents;
- ***If it is a secured Loan***, the following additional conditions will also have to be satisfied by the Customer:
  - Legal & Technical Assessment of the Property;
  - Clear, marketable and unencumbered title of the property offered as security;
  - If the loan is a Home Loan, proof of payment of the own contribution towards the purchase of the Property by the Borrower has to be submitted to BHFL;
  - The construction carried out over the Property/ies has been undertaken as per the approved plans and as per applicable laws/bye-laws/rules and regulations;
  - All required approvals (including, but without limitation, the approved plans and the statutory approvals) for the property have been obtained and submitted to BHFL.

## 10. REPAYMENT OF THE LOAN

- The Borrower agrees to repay the EMIs/Monthly Instalments and the other Outstanding Dues to BHFL on or before the respective Due Dates by any of the repayment modes as set out in the Loan Agreement or the Top-Up Loan Addendum, or in such manner and at such place, as may be agreed between the Borrower and BHFL.

- Please note that all payments towards your loan account (including scheduled EMIs, Partial or Full Pre-payments) are required to be made only from the bank account registered with the Lender, from which the regular Monthly Instalments are paid and on which the NACH Mandate or any other Payment Instruments are drawn in favour of the Lender. Any payment received by the Lender from any account other than the bank account registered with the Lender shall be liable for rejection, except as permitted by the Lender, at its discretion and in accordance with Applicable Law.

- BHFL may, at the request of the Borrower in writing, agree to change the repayment mode. BHFL may, at any time, in its discretion revise the repayment schedule in its sole and absolute discretion and notify the Borrower in advance accordingly.

- The EMI/Monthly Instalment amount shall be arrived at so as to comprise the repayment of the Loan Amount and payment of Interest calculated on the basis of the Interest Rate within the Loan Tenure. The Borrower agrees to continue paying EMIs/Monthly Instalments until all Outstanding Dues under the Loan have been repaid in full to BHFL.

## 11. BRIEF PROCEDURE TO BE FOLLOWED FOR RECOVERY OF OVERDUES

On occurrence of any event of default as mentioned in the Loan Agreement and other Loan Documents ("**Event of Default**"), all outstanding amounts owed by the Borrower to BHFL shall become payable forthwith and BHFL reserves the right to undertake such necessary processes/measures to enforce its rights under the Loan Agreement and other Loan Documents including but not limited to charging Default Interest for the delayed payment, recovery of over dues. Further, in case of a secured loan, BHFL will be entitled to enforce the Security in accordance with the remedies available under the Law. BHFL also reserves the right to:

- Accelerate the repayment of the Outstanding Dues including the Loan.
- Place the Loan on demand or declare all Outstanding Dues payable by the Borrower in respect of the Loan to be due and payable immediately.
- Charge interest on delayed payment, applicable Penal Charges including Bounce Charges, Late Payment Charges & Covenant Perfection Charges.
- Exercise such other rights and remedies as may be available to the Company under applicable law during thepre pendency of the Loan.
- Stipulate such other condition/s or take such other action/s as the Company deems fit;
- Has the right to disclose all the loan account details of the Borrower to RBI, NHB, stock exchange, Information Utility, auditors, CIBIL and other information bureaus and any other Statutory/Regulatory authority and/or any other agency authorised in this behalf pursuant to any legal/regulatory requirements.
- At its sole discretion, publish the name, address, photograph, Security details (if applicable) and such other information of the Borrower as the BHFL deems fit, in electronic, print and social media, and that such publication shall also include the fact of such Event of Default; and the

Borrower agrees that the BHFL is not responsible or liable for any harm and/ or damage caused to the Borrower, whether monetary or otherwise, because of the publication of such information.

- Take possession of the Property, if any, on which Security is so created whether by itself or through any of the recovery agents or attorneys as may be appointed by the Lender.

## 12. Annual outstanding balance statement

BHFL shall issue the annual outstanding balance statement to the Borrower at the request.

## 13. Fair Practice code

Fair Practice code of the company can be referred online in link provided below:
https://www.bajajhousingfinance.in/notice-board

## 14. CUSTOMER SERVICES

| | |
|---|---|
| E mail | bhflwecare@bajajhousing.co.in |
| Call | 022 - 45297300 |
| Online Customer Portal | https://myaccount.bajajhousingfinance.in/#/home |
| Branch visiting hours | 10:00 AM to 6:00 PM |

Queries raised through any of the above-mentioned channels will be actioned and resolved for the Borrower within 7 working days.

**(i) loan account statement - Loan** Account statement can be downloaded online. Alternatively, Customer can obtain the statement by walking into Branch or even by calling on customer care number indicated above**.**

(ii) **photocopy of the title documents –** In case if secured loan is availed by Customer by submitting title and link documents of the property, photocopy of title and link documents of the property, would be provided to customer upon receiving a written request from Customer and subject to payment of applicable charges as defined under Fees/ charges section below. In case of takeover/balance transfer loans, the request by the customer for photocopy of title & link documents will be facilitated subject to receipt of title and link documents from the Transferor bank/Financial Institution.

(iii) **return of original title & link documents on closure/transfer of the loan - Original** Property documents received by the BHFL along with removal of any mortgage charges, would be returned within 30 days of from date of full repayment / settlement of all loans , provided all requisite documents are submitted by the customer(s) along with removal of any charges registered with any registry such as CERSAI, mortgage (Equitable mortgage / simple mortgage), ROC charges, etc.

## 15. GRIEVANCE REDRESSAL

You will receive an acknowledgement / response within 2 business days of receiving your communication.

| | |
|---|---|
| Level 1 | We are committed to resolving customer's queries / issues within 15 days (some of the scenarios requiring more time will take maximum of 30 days). If customer does not hear from us within this time, or not satisfied with our resolution of query, the customer may write to us at bhflgrievance@bajajhousing.co.in |
| Level 2 | If the customer is not satisfied with the resolution provided at level 1 within 5 days, the customer may post his/her complaint to the head of Customer Experience at<br><br>Bhflcustomerexperience@bajajhousing.co.in<br><br>Alternatively, the customers may write to The Head of Customer Experience at:<br>Bajaj Housing Finance Limited,<br>5th Floor, B2 Cerebrum IT Park,<br>Kumar City Kalyani Nagar Pune,<br>Maharashtra Pin – 411014 |
| Level 3 | If the customer is not satisfied with the resolution provided at level 2 within 7 days, the customer may post his/her complaint to the Grievance Redressal Officer at<br><br>bhflgro@bajajhousing.co.in<br><br>Alternatively, the customers may write to Grievance Redressal Officer:<br>Hema Ratnam<br>Bajaj Housing Finance Limited,<br>5th Floor, B2 Cerebrum IT Park,<br>Kumar City Kalyani Nagar Pune,<br>Maharashtra Pin – 411014<br>Contact No.: 020 71878321 |
| Level 4 | In case of non-redressal of the complaint to the customer's satisfaction, within 30 days from the date of complaint, the customer may approach the National Housing Bank by lodging its complaint in online mode at the link https://grids.nhbonline.org.in or in offline mode by post at address given below in the prescribed format available under the Grievances section at https://nhb.org.in/.<br><br>**National Housing Bank,**<br>Department of Supervision,<br>(Grievance Redressal Department),<br>4th Floor, Core-5A, India Habitat Centre,<br>Lodhi Road,<br>New Delhi- 110003 |

In case of any grievance/complaint regarding Outsourced Service Providers, Account Aggregator (AA) services and grievance / complaint relating to credit information reported to Credit Information Companies ("CICs"), the above Grievance Redressal Procedure and Grievance Redressal officer details shall be referred.

## 16. GRIEVANCE PROCESS

The below-mentioned process is followed when a Borrower writes to bhflgrievance@bajajhousing.co.in:

- Customer service associate reads the entire email to understand the customer query / complaint
- Customer is out called to understand his stated and unstated requirements
- Grievance Team coordinates with internal departments to get the complaint resolved as per the defined timeline.
- If the resolution is not possible within the defined TAT of 15 days, due to internal and external dependencies, interim response along with timelines is sent to the Borrower.
- All queries are closed on e-mail and via telephone call.

Timely update is sent to the Borrower in case of any extension required in committed timelines.

## 17. FEES AND OTHER CHARGES

The Fees/Charges as mentioned below are subject to change at the sole discretion of Bajaj Housing Finance Limited. For any changes, the Borrower(s) are requested to refer to the latest Schedule of Charges, mentioned on the BHFL's website https://www.bajajhousingfinance.in/notice-board, which shall stand applicable.

The Fees/Charges as mentioned below are indicative of the maximum amount payable as such Fee/Charge by the Borrower. The Fees/Charges as mentioned in the Loan Documents detail the exact amount payable. Unless specifically mentioned, the Fees/Charges paid are non-refundable.

| Sr. No. | Nature of Fee/ Charge | Name of Fee/ Charge | When Payable | Frequency | Amount |
|---|---|---|---|---|---|
| 1. | Fees for Home Loan/ Loan Against Property | Processing Fees / Commitment Fees | At Application | Once | Up to 4% of loan amount + GST as applicable |
| 2. | Fees for Top-Up Loan | Processing Fees / Commitment Fees | At Application | Once | Up to 4% of loan amount + GST as applicable |
| 3. | Fees for Unsecured Loan | Processing Fees / Commitment Fees | At Application | Once | Up to 4% of loan amount + GST as applicable |
| 4. | Expenses to cover costs | Incidental Charges | On incurring expenses | As and when | On Actuals |

| Sr. No. | Nature of Fee/ Charge | Name of Fee/ Charge | When Payable | Frequency | Amount |
|---|---|---|---|---|---|
| 5. | Statutory Charges | Stamp Duty/MODT/MOE | As per the relevant laws | Once | Applicable as per state laws |
| 6. | Switch to Lower Rate | Switch Fees | On Rate revision | On every rate revision | Up to 2% of principal outstanding + GST as applicable |
| 7. | Switch in Interest Computation between different interest rates (e.g. From BHFL FRR to Repo Rate / External Benchmark linked rate and vice-versa) | Switch Fees | On Interest Computation change | On every Switch | Up to 2% of principal outstanding + GST as applicable |
| 8. | Mortgage Origination Fees (MOF) (Non-refundable amount) – for secured loans | MOF over and above processing fees | At Application | Once | Up to Rs. 10000 + GST as applicable |
| 9. | Cheque Swap charges | Miscellaneous Receipts | At request | As and when | **As per expenses incurred** |
| 10. | Security Swap charges | Miscellaneous Receipts | At request | As and when | **As per expenses incurred** |
| 11. | Fee levied on account of expenses incurred for property valuation, Legal Title Search, Encumbrance Certificate. | Legal and Technical Fees | At application | Once | Rs 5,000 + GST as applicable |
| 12. | Reappraisal of loan after 6 months from sanction | Processing Fees | At re-application | Once | Mortgage Origination Fees as applicable |
| 13. | Hard Copy of Statement of Account | Miscellaneous Receipts | At request | Per request | Up to Rs. 500 per request + GST as applicable |
| 14. | Conversion of existing loan to new product (Term loan/ Flexi Term loan/ Flexi Hybrid | Conversion Fees | On Conversion | On every conversion | Up to 2% of principal outstanding + GST as applicable |

| Sr. No. | Nature of Fee/ Charge | Name of Fee/ Charge | When Payable | Frequency | Amount |
|---|---|---|---|---|---|
| | loan) | | | | |
| 15. | Conversion charges for switching from Fixed rate loan to Floating rate loan | Conversion Fees | On Conversion | Event | For Term Loans:-<br>Up to 3% + GST as applicable of principal outstanding + undisbursed amount (if any).<br><br>For Flexi Term Loans or Flexi Hybrid Loans:-<br>Up to 3% + GST as applicable on Flexi Limit + undisbursed amount (if any). |
| 16. | Conversion charges for switching from Floating rate loan to Fixed rate loan | Conversion Fees | On Conversion | Event | For Term Loans:-<br>Up to 1% + GST as applicable of principal outstanding + undisbursed amount (if any).<br><br>For Flexi Term Loans or Flexi Hybrid Loans:-<br>Up to 1% + GST as applicable on Flexi Limit + undisbursed amount (if any).<br><br>Note: The Company would charge additional interest rate risk premium by 200 bps (2% per annum) over the applicable rate of interest on your loan account as on date of conversion. |
| 17. | Loan processing fees - Flexi Loans | Processing Fees | On availing Flexi Term Loan or Flexi Hybrid Loan | Once | Up to 2% of loan amount + GST as applicable |
| 18. | Flexi Annual Maintenance Charge – Flexi Hybrid Loan | Annual Maintenance Charge | Applicable on Flexi Hybrid Loan | Annual Charge | Up to 1% of the Sanctioned amount during Flexi Interest Only Loan Repayment Tenure + GST as applicable and up to 1% of the available Flexi Loan Limit during the Flexi Term Loan Tenure + GST as applicable |
| 19. | Flexi Annual Maintenance Charge – Flexi | Annual Maintenance Charge | Applicable on Flexi Term Loan | Annual Charge | Up to 1% of the available Flexi Loan Limit + GST as applicable |

| Sr. No. | Nature of Fee/ Charge | Name of Fee/ Charge | When Payable | Frequency | Amount |
|---|---|---|---|---|---|
| | Term Loan | | | | |
| 20. | CERSAI Charges (for Secured Loans) | Charges for CERSAI registration | At loan closure / maturity | Once | For each loan, as per charges levied by CERSAI+ GST as applicable |
| 21. | Fees for Photocopy of Title Documents (for secured loans) | Miscellaneous Receipts | At request | Per request | Minimum fee of Rs. 500/- upto 30 pages and Rs. 3/- for each additional page thereafter + GST as applicable |
| 22. | Charges for Retrieval of borrower's original documents under Company's custody. | Document Retrieval Charges | At customer request or Termination or Foreclosure of the loan. | Per request per property mortgaged | A charge of Rs 2,000 + GST as applicable per property mortgaged with BHFL. |
| 23. | Facilitation of executing MOE/MODT charges using digital platforms | MOE-MODT Facilitation Fee | At application (if MOE-MODT is applicable as per State Laws) | Once | Rs. 2,500/- including GST as applicable |
| 24. | Charges levied on subsequent technical verification visit (Only in Plot + Construction / Self-construction Cases) | Subsequent Technical Verification charges | On every subsequent Tranche visits | As and when | Rs. 500 + GST as applicable |

Below mentioned fee / charge is applicable for cases where Mortgage Guarantee will be availed from India Mortgage Guarantee Company (IMGC).

| Sr. No. | Nature of Fee/ Charge | Name of Fee/ Charge | When Payable | Frequency | Amount |
|---|---|---|---|---|---|
| 25. | Fee for Mortgage Guarantee | Mortgage Guarantee Fee | At Application | Once | At Actuals (Up to 1.70% of loan amount) + GST as applicable |

**26. Penal Charges:**

a. **Bounce charges – applicable in case of bounce of EMI, mentioned in below table.**

b. **Late Payment Charges (LPC) - calculated daily for each EMI starting from the date of Unpaid / Partially paid EMI till full due EMI amount has been received, as mentioned in below table. LPC shall be accounted on receipt basis. These charges will not be Capitalized.**

| Sanctioned Loan Amount<br><br>(For loans sanctioned on or after July 01, 2026) | Late Payment Charges (LPC)ˆ(chargeable per day from 31st DPD (Days Past Due) for every partially or fully overdue EMI) | | | Bounce Charges ˆ (for every dishonour of cheque / ECS / NACH) |
|---|---|---|---|---|
| | HL (Rs.) | Top Up /Unsecured (Rs.) | LAP (Rs.) | (Rs.) |
| Up to Rs 15 Lakhs | 3 | 3 | 3 | 500/- |
| > Rs 15 Lakhs to Rs 30 Lakhs | 10 | 10 | 10 | 500/- |
| > Rs 30 Lakhs to Rs 50 Lakhs | 15 | 15 | 15 | 500/- |
| > Rs 50 Lakhs to Rs 1 Crore | 30 | 30 | 30 | 750/- |
| > Rs 1 crores to Rs 1.5 Crore | 125 | 125 | 125 | 750/- |
| > Rs 1.5 Crore to Rs 5 Crores | 125 | 125 | 125 | 3,000/- |
| > Rs 5 Crores to Rs 10 Crores | 150 | 150 | 150 | 3,000/- |
| > Rs 10 Crores to Rs 25 Crores | 175 | 175 | 175 | 10,000/- |
| > Rs 25 Crores to Rs 50 Crores | 200 | 200 | 200 | 10,000/- |
| > Rs 50 Crores to Rs 100 Crores | 400 | 400 | 400 | 10,000/- |
| > Rs 100 Crores to Rs 250 Crores | 1000 | 1000 | 1000 | 10,000/- |
| > Rs 250 Crores to Rs 500 Crores | 2000 | 2000 | 2000 | 10,000/- |
| > 500 Crores | 4000 | 4000 | 4000 | 10,000/- |

**ˆThe Charges mentioned above are as applicable on the date of signing this MITC. These charges are subject to modification and the revised charges as mentioned on the Company's website (https://www.bajajhousingfinance.in/) will be applicable. The Borrower agrees that all the aforementioned charges are excluding GST (if applicable) or any other government levies.**

**For Bounce and LPC Charges applicable to loans sanctioned till June 30, 2026, please refer the executed Loan Documents or write to bhflwecare@bajajhousing.co.in for any assistance.**

c. **Covenant Perfection Charge for Non-Compliance to material Terms & Conditions:**

**The Company shall levy the Covenant perfection charges in scenarios of non-compliance to material terms & conditions of the loan by the borrower. Various scenarios for levy of covenant perfection charges along with their respective trigger points and levy as well as discontinuation are as detailed below:**

| Sr. No. | Material terms and conditions | Trigger point | Charge levy / discontinuation | | CPC (chargeable per month) * (Rs.) | |
|---|---|---|---|---|---|---|
| 1 | Non submission of Title document / security perfection document / MODT / MOE / Mortgage deed / ROC charge creation wherever applicable | 90 days from first disbursement date | Levy | On non-compliance of any one or all heads in the category | Home Loan (HL)/Loan Against Property (LAP) | 3,000/- |
| | | | | | Top Up/ Unsecured | - |
| | | | Discontinuation | Next calendar month from date of curing | - | - |
| 2 | Non-submission of revised NACH / ECS debit mandate registration wherever existing mandate is invalid / inactive / bank account closed / bank account frozen / other technical issue | Non curing of mandate registration issue for 90 days period | Levy | On non-compliance of any one or all heads in the category | HL/LAP | 1,000/- |
| | | | | | Top Up/ Unsecured | 600/- |
| | | | Discontinuation | Next calendar month from date of curing | - | - |
| 3 | Non-Submission of KYC-OVD within 90 days (where D-OVD was submitted at Disbursal). | 90 days from first disbursement date | Levy | On non-compliance | HL/LAP / Top Up / Unsecured | 500/- |
| | | | Discontinuation | Next calendar month from date of curing | - | - |
| 4 | Non-submission of Re-KYC documents, wherever applicable. | 90 days from receiving 1st intimation for Re KYC | Levy | On non-compliance | HL/LAP / Top Up/ Unsecured | 500/- |
| | | | Discontinuation | Next calendar month from date of curing | - | - |
| 5 | Non-adherence to any terms and | 90 days from first | Levy | On non-compliance | HL/LAP | 3,000/- |

| Sr. No. | Material terms and conditions | Trigger point | Charge levy / discontinuation | | CPC (chargeable per month) * | |
|---|---|---|---|---|---|---|
| | | | | | (Rs.) | |
| | conditions, representations, warranties, covenants as defined in the Loan Agreement or Sanction Letter or on occurrence of any Event of Default | disbursement date | | of any one or all heads in the category | Top Up/ Unsecured | 500/- |
| | | | Discontinuation | Next calendar month from date of curing | - | - |

***The Charges mentioned above are as applicable on the date of signing this MITC. These charges are subject to modification and the revised charges as mentioned on the Company's website (https://www.bajajhousingfinance.in/) will be applicable. The Borrower agrees that all the aforementioned charges are excluding GST (if applicable) or any other government levies.**

**Note: It is to be noted that LPC, CPC and Bounce charges shall not be levied on loans that are extended exclusively for payment of fees, charges and insurance premium, if any, for the associated Home Loan / Loan Against Property and created simultaneously while sanctioning / disbursing the said Loan. However, the aforementioned 3 charges shall be applicable on any loans extended against insurance premiums post sanctioning/disbursing the HL / LAP.**

27. **Interest on Delayed Payment- Interest on outstanding EMI shall be levied on the amount of unpaid Instalment from the due date till the date of remediation and shall be charged at the applicable rate of interest on the said loan. This interest shall be compounded.**

## PRE-PAYMENT CHARGES

### A. For loans sanctioned till December 31, 2025.

| Floating Rate Loans to Individuals / non-Individuals except for Business purpose | | | |
|---|---|---|---|
| | **Term Loan** | **Flexi Term Loan** | **Flexi Hybrid Loan** |
| **Part Prepayment Charges** | Nil | Nil | Nil |
| **Full Prepayment Charges** | Nil | Nil | Nil |
| **Floating Rate Loans to Individual / non-Individuals for Business purpose Fixed Rate Loans: All Borrowers (including individuals) **** | | | |
| | **Term Loan** | **Flexi Term Loan** | **Flexi Hybrid Loan** |
| **Part Prepayment Charges** | 4%* on Part Payment Amount | Nil | Nil |
| **Full Prepayment** | 4%* on Principal | 4%* on the available | 4%* on Sanctioned Amount |

| | | | |
|---|---|---|---|
| **Charges** | Outstanding | Flexi Loan Limit | during Flexi Interest Only Loan Repayment Tenure; and<br><br>4%* on the available Flexi Loan Limit during Flexi Term Loan Tenure |

* GST as applicable will be payable by the Borrower in addition to the Prepayment Charges.

** Nil for Housing Loan closed by the borrower out of their own sources. The expression "own sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution.

**B. For loans sanctioned on January 01, 2026 or later.**

| **a. Floating rate loans to individuals & b. Floating rate loans to Micro & Small Enterprise (MSE) borrowers*** ** | | | |
|---|---|---|---|
| | **Term Loan** | **Flexi Term Loan** | **Flexi Hybrid Loan** |
| **Part Prepayment Charges** | Nil | Nil | Nil |
| **Full Prepayment Charges** | Nil | Nil | Nil |
| **a. Floating rate loans to non-Individuals (Other than MSE borrowers) for Business purpose & b. Fixed rate loans: All Borrowers (including individuals) **** | | | |
| | **Term Loan** | **Flexi Term Loan** | **Flexi Hybrid Loan** |
| **Part Prepayment Charges** | 4%* on Part Payment Amount | Nil | Nil |
| **Full Prepayment Charges** | 4%* on Principal Outstanding | 4%* on the available Flexi Loan Limit | 4%* on Sanctioned Amount during Flexi Interest Only Loan Repayment Tenure; and<br><br>4%* on the available Flexi Loan Limit during Flexi Term Loan Tenure |

* GST as applicable will be payable by the Borrower in addition to the Prepayment Charges.

** Nil for Housing Loan closed by the borrower out of their own sources. The expression "own sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution.

*** Micro Enterprises & Small Enterprises ("MSE") shall have the same meaning as defined under the Micro, Small and Medium Enterprises Development (MSMED) Act, 2006, as amended from time to time.

Note: In case of Dual rate loans (fixed for initial period and then floating), the Foreclosure / Part payment charges will be applicable as per the status (fixed/floating) of the loan as on Foreclosure / Part payment day.

Please refer above section on `Purpose of Loan' as well for classification on Business purpose or Other Purposes of loans availed from BHFL.

Furthermore, the following conditions would be applicable in addition to the existing terms and conditions:

A. **Conditions for Pre-Payment**

1. Issuance of Foreclosure letter: 21 days from the date of request.
2. Part Pre-Payment charges from Flexi Term Loans and/or Flexi Hybrid Loans will be NIL.

It is hereby agreed that this MITC contains some of the key terms and conditions of the Loan and supersedes the MITC if any received by the Borrower on an earlier occasion. Further, the parties hereto unconditionally agree to refer and rely upon the terms of the loan agreement and other security documents executed/ to be executed by them.

In case the execution of the MITC is done physically, the Borrower(s) acknowledge to have read and understood all the pages containing terms of this MITC and are affixing his/her/its' signature/ common seal on the MITC evidencing the same.

In case the execution of the MITC is done electronically, the Borrower(s) hereby agrees and acknowledges that the Borrower's action of entering the one-time password and/or clicking the 'I Accept' button or appending his/her electronic signatures on this MITC, constitutes a valid acceptance by the Borrowers of the terms and conditions contained in the MITC in relation to the Loan and creates a binding and enforceable agreement and that the Borrower (i) is at least 18 years of age, (ii) can understand, read and write in the English language, (iii) has read and understood all the terms and conditions contained in the MITC in relation to the Loan; (iv) the Borrower and all Co-Borrowers agree to be bound by such terms and conditions contained in the MITC in relation to the Loan and shall not dispute the execution of the MITC and (v) the mobile numbers and e-mail addresses submitted to the Company belong to the respective Borrower and that each Borrower will update the Lender of any changes in their own mobile numbers and/or e-mail addresses.

| | |
|---|---|
| Signature of the Borrowers / Co-Borrowers | Signature of the Authorized Officer / Lender |
| Name of the Borrower(s)**:** | Name & Designation of the Authorized Officer: |

Date**:** Place**:**

**Note**: Please visit www.bajajhousingfinance.in for future revisions to Company's MITCs and other digital services of the Company.