

Options Available with Borrowers regarding Floating Reference Rate (FRR) Adjustments

In the cases where the loan of Borrowers (“you” / “Borrower”) is tied to a Floating Reference Rate (FRR) of the Company, you will have several options available as mentioned below, **if there is a revision or reset of the FRR, you may:**

1. **Change the Tenure of the Loan:** Adjustment in the duration over which the Loan is repaid, provided elongation of Tenure does not result in negative amortisation.
2. **Change the EMI of the Loan:** Modification of the monthly installment amount.
3. **Change Both Tenure and EMI of the Loan:** Simultaneously adjust the duration and monthly installment amount.

Additionally, upon any FRR revision/reset, you may:

- (a) Opt to convert from the existing floating rate loan to a fixed interest rate loan. Please note that this conversion shall be subject to policies of the Company and upon payment of applicable switch fees, service charges / administrative costs etc. which shall be published on the website of the Company.
- (b) Make partial prepayments on the outstanding loan amount subject to applicable charges, if any. The minimum amount for such part-prepayment should be at least equal to one EMI.
- (c) At any point during the tenure of your loan, you may choose to fully prepay the outstanding amount, subject to applicable charges, if any.

Please be advised that upon revision / reset of FRR, your request will be processed based on the option communicated by you or according to our prevailing policies. If we do not receive any specific instructions regarding these options, the FRR revision / reset will be undertaken by the Company as per its policy.

For any queries or further assistance, please reach out to us via your registered email at customercare@griumphousing.com, quoting your loan account number. Alternatively, you may contact us on our toll-free customer helpline number at 1800-266-3204.

We value your relationship with Grihum and are committed to providing you with the highest level of service.

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

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