

Dear Valued Customer,

Greetings from *Grihum Housing Finance Limited* ("the Company"). We thank you for your continued association with the Company.

We would like to inform you that the Company has introduced the Grihum Reference Rate (GRR) as its benchmark lending rate, which will replace the existing Floating Reference Rate (FRR) applicable to your loan account.

Accordingly, effective 07th June 2026, the benchmark rate applicable to your floating rate loan account stands transitioned from FRR to GRR.

Important aspects:

- There will be no corresponding change in the Net Effective Rate of Interest currently applicable to your loan account.
- There will be no change in the EMI amount or the tenure of your loan.
- All other terms and conditions of your loan agreement and related transaction documents remain unchanged.

Revised Rate of Interest Structure (Post Transition to GRR):

Under the revised framework, the applicable floating interest rate shall comprise:

Net Effective Rate of Interest = Grihum Reference Rate (GRR) ± Applicable Spread (as mentioned in the Sanction Letter and other Loan documents)

Additional Information:

- This transition is part of the Company's internal benchmark alignment and is being carried out without any financial impact to its customers at this stage.
- Any future revisions in interest rate, if applicable, shall be communicated in accordance with applicable regulatory guidelines and Company policy.
- In case of any queries or clarifications, please feel free to contact us at customercare@griumphousing.com or visit your nearest branch.

Thanks & Regards,

Grihum Housing Finance Limited