

Dear Valued Customer,

Greetings from Grihum Housing Finance Limited! We would like to thank you for choosing us for your financing requirements.

We are happy to inform you that due to the recent revision in Grihum's Floating Reference Rate (FRR), the interest rate on your loan account will decrease by 0.15% (15 basis points), effective 7th Mar 2026.

Consequent upon the revision in the applicable interest rate, you are hereby informed that the revised rate may be applied to your loan account by exercising any one of the options set out below**:

- a. Decrease in Equated Monthly Instalment (EMI) of the loan*
- b. Decrease in Loan Tenure
- c. Combination of both EMI and Tenure adjustments
- d. Switch Option: Convert your floating rate loan to a Fixed Rate

**By default, the revised interest rate has been applied to your current EMI. As a result, your EMI amount will be reduced from 7th April 2026. (Please refer to the revised repayment schedule to know the revised and reduced EMI payable)*

If you wish to exercise any other of the above options, please contact us within 5 days of receiving this communication, by writing to us at customercare@grihumhousing.com or contact our customer service team at 1800 266 3204, available from 9 AM to 6 PM, Monday to Saturday. Please quote your loan account number in all your communications for faster processing.

In case of non-receipt of any response from you within 5 days of receipt of this communication, the impact of the rate revision will continue as reduction in the EMI amount.

Additionally, you may also choose to pre-pay the loan, either in part or in full as per the *as per the terms of the sanction and schedule of Charges as applicable and updated on the website of the Company.*

**** Disclaimer:**

1. The option for EMI change, tenure change, and/or a combination of both is subject to the permissible tenure and age norms as per the Company's Policy on the same.

Note: In case you avail the switch option for converting the rate of interest from floating to fixed, in case of any pre-closure of your loan account, you shall be liable to pay the foreclosure charges along with any other closure charges, as per the terms of the sanction and schedule of Charges as applicable and updated on the website of the Company.

We appreciate your prompt attention to this matter and look forward to continuing to serve you.

Thanks & Regards,

Customer Support Team

Grihum Housing Finance Limited