

Most Important Terms and Conditions (MITC)

The Most Important Terms and Conditions of the Loan under Loan Account no. _____ agreed to by and between Grihum Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) (hereinafter referred to as 'Grihum' or "Company") and Mr./Ms. _____ (hereinafter referred as 'Borrower') and other co-borrowers _____ () are as under:

1. Loan

Sanctioned Amount:

2. Interest

(i) Type (Fixed or Floating or Dual/ Special Interest Rate):

(ii) Floating Reference Rate (FRR) (as on date): _____% per annum

(iii) If on Floating Rate, applicable Interest Rate: FRR (+/-) _____% = _____% per annum

(iv) If on Fixed Rate, applicable Interest Rate: _____% per annum

(v) If on Combined Rate, applicable Interest Rate (as on date): On Fixed Rate: _____% per annum for _____ months and on Floating Rate: FRR (+/-) _____% = _____% per annum

with effect from _____

(vi) Moratorium or Subsidy: Please refer to the Sanction Letter and the Loan Agreement for detailed terms and conditions on Moratorium or Subsidy, as applicable, to the Loan.

(vii) Date of reset of interest Rate: A Floating Rate Loan or a Combined Rate Loan (during the tenor when linked to the FRR) shall be reset as and when the FRR is revised by Grihum. For any reset of Interest Rate or revision in FRR, Grihum shall follow its internal Policy for Determining Interest Rates. In the case of such loan, the applicable interest rate may get revised upward or downward, from time to time, as per the terms and conditions mentioned in the loan agreement.

On reset of the floating rate of interest, the Borrowers shall be given the choice to opt for any of the following options:

- (a) enhancement in EMI or elongation of tenor or for a combination of both options; and,
- (b) to prepay, either in part or in full, at any point during the tenor of the loan subject applicable foreclosure charges/ pre-payment penalty.

In case of any change/revision in applicable FRR/ Floating Interest Rate, the Borrower shall have the option to switch over from floating rate to fixed rate subject to Grihum's internal policy. However, such option to switch over from a floating rate to a fixed interest rate or vice versa shall not be available more than two times during the entire tenor of the loan subject to applicable charges. Further, Grihum may offer, at its sole discretion, an option to reprice/revise the interest rate basis the vintage of business relationship and repayment track record of the loan. Such switching/ repricing of Interest Rate shall be subject to payment of switch fee or other charges as mentioned in the tariff sheet, schedule of charges enclosed/

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updated on Grihum's website from time to time/ displayed at branches and other internal guidelines, which shall be decided by Grihum at its sole discretion.

(viii) Modes of communication of changes in interest rate: Grihum shall provide information, including any revision thereof, on Interest Rate, various types of Fees and Charges through any one or more of the following media:

- Putting up notices at Grihum's branches.
- Through telephone or helpline.
- Notice through Short Messaging Service/ E-Mail/ Electronic Message or notice
- in writing.
- On Grihum's Website.
- Through designated staff / helpdesk.

Once rate of interest, fee and charges are notified through any of above media, the Borrower shall be deemed to have noticed changes in Interest Rate, various types of Fees and Charges.

3. Installment Types: Monthly, unless otherwise mentioned in the Sanction Letter/ Loan Agreement.

4. Equated Monthly Instalment ("EMI"): Rs _____.

In case of partially disbursed cases, 'Pre-Equated Monthly Installment' ("PEMI") to be paid on monthly basis on Due Date. PEMI will be charged from the date of first disbursement to the date of commencement of EMI.

5. Loan Tenure:

6. Purpose of Loan:

7. Fee and Other Charges: As mentioned in Schedule of Charges enclosed with the letter

8. Security/Collateral for the Loan: The following property has been mortgaged as security for the Loan:

(i) Address of the Property:

Locality:

City: State:

Landmark:

(ii) Details of the Guarantor(s) for the Loan, if any:

(iii) Details of other Security(ies), if any:

9. Insurance of the Property/Borrowers: The Borrower should, at his/ her own cost, insure the mortgaged assets against all insurable risks and for such amounts and for such period and forms as Grihum may require and ensure that Grihum is mentioned as the loss payee or assignee of such policy. It is suggested that the Borrower should take a life insurance plan to cover his liabilities towards the Loan availed, which may arise in case of any eventuality. The Borrower, at his/ her own discretion, may choose insurance cover from any reputable insurance company.

10. Conditions for Disbursement of the Loan: As per terms and conditions mentioned in the Sanction Letter and the Loan Agreement.

11. Repayment of the Loan & Interest: Repayment of the Loan shall be through EMIs comprising of Principal and Interest components or PEMIs comprising of Interest as per terms and conditions mentioned in the Sanction Letter and the Loan Agreement, as applicable. Grihum shall provide the Repayment Schedule to capturing break-up of an EMI between Principal and Interest after disbursement of the Loan. Based payment of dues towards the Loan, Grihum shall classify the Loan as Special Mention Account (“SMA”) or Non-Performing Asset (“NPA”) in accordance with the regulatory requirements. An illustrative example in this regard is given below:

If due date of the Loan, as per the Agreement, is 31st March, 2021, and full dues are not received before the day-end process for this date, then date of overdue shall be 31st March 2021. If the overdue continues, then the Loan shall be tagged as SMA-1 on running day end process of 30th April, 2021 (i.e., upon completion of 30 days from due date). If the Loans continues to remain in overdue, it shall be tagged as SMA-2 upon running day end process on 30th May, 2021 (i.e., upon completion of 60 days from due date). If the Loan further continues to be in overdue category, it shall be tagged as NPA upon running day end process on 29th June 2021 (i.e., upon completion of 90 days from due date).

12. Brief procedure to be followed for Recovery of overdues: In case of non-payment of dues by the customer, Grihum shall have right to initiate legal action against the Borrower in accordance with provisions of the Loan Agreement and applicable laws. Before initiating any such legal action, Grihum shall send notice to the Borrower as required under applicable laws.

13. Date on which annual outstanding balance statement will be issued: _____

14. Customer Services:

(i) Office Visiting Hours - Weekdays and third, fourth & fifth Saturday (if any) of the Month From 10:00 AM to 05:00 PM for all Months.

(ii) Contact Person- Customer Service Desk

(iii) Procedure to obtain various documents- Customer need to call on help line 1800 266 3204 on Monday to Saturday from 9:00 A.M. to 7:00 P.M. or can write us on customercare@grihumhousing.com

(iv) Turn Around Time (TAT) for obtaining the following documents:

- To retrieve SOA – 30 working days on mail and mailing address.
- To retrieve copy of documents -15 working days on mail & 17 working days on mailing address
- To retrieve original property documents on closure/ transfer of the Loan- Within a period of 30 days after full repayment/ settlement of all loan related dues, the Company shall release all original property/ title documents submitted by the Borrower and take actions/ file charge satisfaction form with relevant registry to remove charges registered, wherever applicable. The original property/ title documents will be handed over to the Borrower either at branch of the Company from where the loan account was serviced or any other branch of the Company where the loan documents are available, as per your preference, post confirmation call.

15. Grievance Redressal

In case of any query/ grievance, you will have option to reach the Company's representatives as per the enclosed Query Resolution Process.

16. Acknowledgment and Consent to Co-Lending and Assignment

Grihum has right to enter into co-origination/ co-lending arrangement with Co-lender(s) for the purpose of extending financial assistance/ credit facility/ loan facility to one or more borrowers. By signing/accepting the Sanction Letter, you, the Borrower, acknowledge that a portion of your loan may be financed by other financial institution(s)/ bank(s) having a co-lending arrangement with Grihum in accordance with the applicable guidelines, if any, prescribed by the Reserve Bank of India. You expressly consent to the assignment/ transfer of a portion of your loan to the Co-lender subject to all related terms as set forth in the Loan Agreement and the Most Important Terms and Conditions (MITC) document. Your acceptance signifies your comprehensive agreement to these arrangements without the need for additional documents or formalities.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely on the loan agreement and other security documents executed/ to be executed by them.

The above terms and conditions have been read by the Borrowers(s)/ read over to the borrower by Mr./ Ms. _____ of Grihum and have been understood by the borrower(s).

<p>For Grihum Housing Finance Ltd. <i>(Formerly Poonawalla Housing Finance Limited)</i></p> <p>_____ Authorized signatory</p>	<p>Borrower(s):</p> <p>_____ Borrower(s) / Co-Borrower(s) signature</p>
	<p>Guarantor(s)</p> <p>_____ Guarantor(s) signature</p>

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Tariff Sheet /Schedule of Charges (*please refer to the Notes below)		
#	Particulars	Applicable Amount
1	Login Fee (Non-Refundable) (which may be collected in one or more tranches at the option of the Lender)	Not to exceed Rs.10,000/-
2	Processing Fee (Non-Refundable)	upto 0.50% of sanctioned loan amount plus GST, subject to minimum of Rs 2,000 plus GST
3	Loan Sourcing/ Loan Documentation/ Technical/ Valuation/ Legal/ CERSAI/ CKYC / NeSL Charges (Non-Refundable)	Upto 2% of Sanctioned loan amount
4	Stamp duty, registration charges and other related charges payable on the Loan Agreement, security creation on document(s) etc.	To be borne by the applicant as per the prevalent stamp duty rates applicable in the respective State(s).
5	Charges on cancellation of loan/ rebooking	Rs. 5,000/-
6	Payment Instrument Bounce Charges (Cheque/ ACH or any other mandates)	Rs. 600/- per instance
7	Interest on Overdue EMI	At the same rate of interest applicable to the Loan
8	Penal Charges for delay in payments of outstanding dues (in addition to interest on overdue EMI/ Instalment/ Pre- EMI)	12% per annum i.e., 1% of the overdue/ default amount plus GST for each month of delay/ default in payment of outstanding dues/ EMI/ Instalment/ Pre-EMI
9	Charges for switching from floating to fixed interest rate and vice-versa; or Repricing of the Loan	0.50% on outstanding principal amount
10	Payment instrument Swap fee for changing repayment instrument/NACH	Rs. 500 /- per swap
11	Statement of Accounts	Rs. 500/- per statement
12	(Duplicate copy of Interest Statement/ Statement of Accounts/ NOC/ Foreclosure Letter/ Welcome Letter/ Amortization Schedule/ Loan Agreement) apart from Statement shared annually or Loan Agreement Copy provided with Welcome letter at the time of Loan Disbursement	Rs. 250/- for soft copy shared through Email or Digital Link and Rs. 550/- on hard copy
13	List of Document Charges	Rs. 500/-
14	Retrieval of copy of document	Rs. 250 /- for one document, Rs. 500/- for 2 to 4 documents, Rs. 750 /- for more than 4 documents
15	Part payment charges & Pre-payment/ Foreclosure Charges (Applicable on outstanding principal amount at the time of closure)	4% for loans under Fixed Interest Rate Cases or under Fixed Interest Rate period for loans under Combined Interest Rate and payment is not out of borrower's own source; OR 4% for loans on floating interest rate for loans extended for business purposes.
16	Charges for issuance of Foreclosure Letter	Rs. 1500/-
17	Collection Charges	Rs. 600/- per visit collection of dues from the customer Residence/ Office
18	Differential Interest (Any interest accrued due to gap in applicable rate of interest and existing rate of interest of any loan account)	Will be refunded or charged at any time suitable to customer or at the time of closure of the loan
19	Any other incidental charges incurred by Grihum Housing Finance during the course of the loan	Assigned/ allocated to the loan account
20	Over the Counter Service charges - Repayment or Others Matters	As applicable at the time of services

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Please note:

1. Floating Rate of Interest (ROI) chargeable on loan is linked to benchmark Floating Reference Rate(FRR) Rate of Interest on a loan shall be payable as per the corresponding revision in benchmark Floating Reference Rate (FRR).
2. All applicable taxes, duties and levies would be additionally levied on the above charges from time to time as per the applicable law.
3. Login fees collected by the Company is refundable only in the event such as death and severe disability of the Borrower during the underwriting process.
4. Above Tariff Schedule/Schedule of Charges is not exhaustive and the charges presently mentioned are at the rates currently prevalent and can be changed from time to time, at the sole and absolute discretion of the Company and such changes shall be final and binding on all its customers. For latest update on applicable Fee/charges or change in Floating Reference Rate (FRR) please refer to our website www.Grihumhousing.com or visit the Lender's nearest branch as same is displayed on the branch's notice board. Upon any revision of the charges, the Lender shall intimate the Borrower of the revision, through any of the means like display on website, display on notice board at branches, short messaging service, e-mail, electronic message, calls or notice in writing and the Borrower shall be required to make payment of applicable charges at revised rates. In case of change in your contact details including Mobile No. please intimate to the Lender for updation at the earliest.
5. 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.
6. For any further clarifications, please contact us at our toll-free customer care helpline number 1800 266 3204 on Monday to Saturday from 9:00 A.M. to 7:00 P.M. or write to us at customercare@grihumhousing.com
7. You can also make payment online, through the Quick pay option at our website www.Grihumhousing.com and follow the instruction detailed under the link.

<p>For Grihum Housing Finance Limited (Formerly, Poonawalla Housing Finance Limited)</p> <p>_____</p> <p>Authorized signatory</p>	<p>Borrower(s) :</p> <p>_____</p> <p>Borrower(s) / Co-Borrower(s) signature</p>
	<p>Guarantor(s)</p> <p>_____</p> <p>Guarantor(s) signature.</p>

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CUSTOMER QUERY RESOLUTION PROCESS:

Call Us

For any of your queries or service requirements, please call us at 1800 266 3204. We would be eager to serve you better. Our customer care – call center is available between 9:00 am and 7:00 pm from Monday to Saturday.

You may also write to us at the address:

Manager - Customer Services,

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You have option e-mailing us at: customercare@griumphousing.com (Please mention your Loan Account Number and Contact Number in the subject line).

We will endeavor to resolve your query within 7 working days of receiving your letter or within 48 hours of receiving your email. If we are not able to resolve your query within 7 working days, then we would explain you the reason why the Company would need more time to respond.

Escalation 1 :

In case you are not satisfied with the response from our Customer Care/Helpline, you can write to Head-Operations at head.customercare@griumphousing.com (Please mention your Loan Account Number and Contact Number in the subject line).

Escalation 2 :

If you are still not satisfied, you can write to the Nodal Officer at nodalofficer@griumphousing.com

Escalation to National Housing Bank (NHB):

In case you do not receive the response from the Company within one month of making the first complaint or you are dissatisfied with the response received, you may approach the Complaint Redressal Cell of NHB through the following modes of communication:

- (a) **Online mode-** You may click on following link for registering complaint: <https://grids.nhbonline.org.in>.
- (b) **Offline Mode-** In offline/ physical mode by post, you may write in prescribed format available at link <https://www.nhb.org.in/grievance-redressal-%20officer/> to the address:

The Grievance Redressal Department, National Housing Bank, Core 5A, India Habitat Centre, Lodhi Road, New Delhi- 110 003.

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