

SANCTION LETTER

Date:
Applicant:
Address:

Co-Applicant:
Guarantor:

Sub: Your application for <Product>----- with GRIHUM HOUSING FINANCE LIMITED (Formerly, Poonawalla Housing Finance Limited)

Ref: Loan Account Number:

Dear Sir / Madam,

Thank you for choosing GRIHUM HOUSING FINANCE LIMITED (Formerly, Poonawalla Housing Finance Limited) ("GRIHUM" or the "Lender", which term shall mean and include its transferees, assigns and partner Co-lender(s), as the case may be) as preferred partner for loan. We are pleased to inform you that, with reference to the above application, we have sanctioned you a loan facility as per the terms and conditions mentioned below and overleaf:

Sanctioned amount (In Rs.)	
Type of loan	
Loan tenure (months)	
Interest type	
Frequency of EMI payment	Monthly
Grihum's Floating Reference Rate (FRR)	
Margin /Spread	
Rate of interest (in % per annum basis)	
Sanction letter validity	60 (Sixty) days from date of issuance
Indicated Equated Monthly Instalment (EMI In Rs.)	
Due Date of payment	7 th of every month
Property Insurance Premium Amount (In Rs.)	
Life Insurance Premium Amount (In Rs.)	
Loan Guard Insurance Premium Amount (In Rs.)	
Interest on Overdue EMI/ Pre-EMI/ Instalment	At the same rate of interest applicable to the Loan
Late Payment Charges/ Penal Charges (in addition to interest on overdue EMI/ Instalment/ Pre- EMI, payable in case delay in payment)	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
VAP Amount (In Rs.)	
Mode of Payment	NACH
Processing Fee (Non-Refundable) (In Rs.)	
Login Fee to be paid upfront (Non-Refundable) (In Rs.)	
Loan Sourcing/ Loan Documentation/ Technical/ Valuation/ Legal/ CERSAI/ CKYC/ NeSL charges including applicable taxes (Non- Refundable) (In Rs.)	
Stamp duty, registration charges and other related charges payable on the Loan Agreement, security creation document(s) etc.	To be borne by the applicant as per the prevalent stamp duty rates applicable in the respective State(s).
Prepayment charges	Refer tariff sheet
No Prepayment/ Foreclosure Charges to be levied in the following scenarios: (a) Where the housing loan is on floating interest rate basis and pre-closed from any source. (b) Where the housing loan is on fixed interest rate basis and the loan is pre-closed by the borrower out of their Own Sources***. (c) Any floating rate term loan sanctioned for purposes other than business to individual borrowers.	

Grihum Housing Finance Limited
(Formerly known as Poonawalla Housing Finance Limited)
CIN: U65922PN2004PLC208751

Registered Office: 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune-411036, Maharashtra
T: +91 020 67808091 | E: customercare@Grihumhousing.com | W: www.Grihumhousing.com

End Use of Loan	
Details of security and additional/ collateral security	

Notes:

* Amounts are indicative and will be subject to change depending upon on the actual date of disbursement, change in rate of interest, if any and not inclusive of other applicable charges payable in the event of default in repayment.

*** 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

Sanction Conditions:

Yours Truly

For **Grihum Housing Finance Limited**
(Formerly known as Poonawalla Housing Finance Limited)

Authorised Signatory

Acknowledgement and Acceptance

Signature:	Signature:	Signature:
Borrower Name:	Co-Borrower Name:	

Date:

Additional Terms and Conditions

1. The term "Applicant" shall also include all co-applicants, wherever applicable, except where the context implies otherwise and all references to Grihum, shall mean Grihum Housing Finance Limited (GRIHUM), unless the context implies otherwise.
2. This Sanction Letter should not be construed as giving rise to any binding obligation on the part of Grihum to provide the financial assistances/ facilities, mentioned overleaf, unless the Applicant has duly executed loan agreement and security creation documents and other transaction documents, in a form and manner as may be required by the Grihum, from time to time.
3. The sanction is subject to legal scrutiny and diligence of title deeds/ documents and technical valuation of the Property proposed to be mortgaged as and by way of security. Grihum's opinion as to the validity and marketability of the title and value of the Property shall be considered as final for the purpose of sanctioned loan.
4. The Applicant will create an Equitable Mortgage/ Registered Mortgage of the property as may be stipulated by the Grihum. The Loan will be secured by first and exclusive mortgage of the property proposed for availing this loan and / or such other security, as Grihum may find necessary and acceptable. Such documents/ reports/ evidence as may be required by GRIHUM shall be produced to ascertain that the property to be mortgaged with Grihum has a clear and marketable title. The original title deed/s of the property(ies) proposed to be mortgaged shall be deposited by the applicant with the Company for securing the loan.
5. Before commencement of an EMI, the Applicant shall be required to pay Pre-Equated Monthly Instalments (PEMIs) to service the interest due on outstanding balance of the Loan. The Repayment Schedule shall provide break-up between Principal and Interest components of EMIs/ PEMI and, in relation to the Loan, it shall be provided by the Lender to the Borrower prior to first Due Date.
6. In case of Housing Loan for construction of dwelling unit or under construction residential unit, non-completion of construction within 36 months of availing the Loan shall render absolute right to GRIHUM to convert the Loan to Non-Housing Loan and to increase in rate of interest as per its internal policy, as applicable, with or without notice.
7. The Loan will not be disbursed in part or full, until own contribution (Margin) has been paid in full, i.e. the cost of the dwelling unit less loan sanctioned by Grihum.
8. In case of additional limits, the existing mortgage shall be extended to cover the proposed additional limit and / or as per the sanctioned conditions. Grihum may seek such additional securities as may be necessary to secure the additional limits.
9. The Applicant shall be required to inform Grihum in writing about any changes in correspondence address, change in employment, loss of job, business, profession, as the case maybe immediately after such change/ loss, notify the causes of delay, loss / damage to the property, notify the additions / alterations to the property.
10. The Loan amount has been fixed, inter alia on the assumption that the cost of the dwelling unit to be purchased or constructed will be as estimated in the application. In the event of the cost actually incurred being less, Grihum reserves the right to suitably reduce the loan amount.
11. Notwithstanding anything stated elsewhere in this letter or otherwise, the facilities mentioned overleaf will be available solely at Grihum 's discretion and subject to compliance of all formalities and documentation as may be specified/required by the Grihum. In the event of any non- compliance of with the same, all the fees paid to Grihum will be non-refundable.
12. Login fees collected by the Lender is refundable only in the event such as death and severe disability of the applicant during the underwriting process.
13. Login fees may be collected by the Lender in more than one tranches.
14. This letter of offer shall stand revoked and cancelled and shall be absolutely null and void if, (a) any material changes occur in the proposal for which this Loan is sanctioned or; (b) any material fact concerning income, or ability to repay or end-use or any other relevant aspect of the proposal or application for the Loan is withheld, suppressed, concealed or not made known to Grihum or; (c) any statement made in the loan application is found to be incorrect or untrue.
15. All statutory levies like Stamp duty, Registration Charges etc. or taxes applicable from time to time will have to be borne by the Applicant. The applicant is liable to pay other applicable charges notified under Grihum tariff sheet-Schedule of charges enclosed/ updated on Grihum 's website from time to time/ displayed at branches.
16. In case of floating rate loans or a combined rate loan (during the tenor when linked to the FRR), the rate of interest applicable to the facilities shall be as per FRR prevailing on the date/s of disbursement(s). Grihum 's shall, at its sole -discretion, review and, if considered necessary, revise the FRR at any time and from time to time as per its internal policy, market conditions and/or applicable laws and regulations, if any, during the tenor of the Loan, which shall be intimated to the Borrower at the time of such revision. In 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 applicant 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.

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17. In case of any change/revision in applicable FRR/ floating interest rate, the Applicant 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 as mentioned in the tariff sheet and other internal guidelines, which shall be decided by GRIHUM at its sole discretion.
18. GRIHUM may change the Pre-EMI option on your loan to EMI option, which shall be decided by Grihum at its sole discretion and shall be duly intimated to the Borrower with respect to such change.
19. The Applicant shall provide 4 Security post-dated cheques (SPDCS), to be replenished, well in advance, as and when they are exhausted towards payment of outstanding balances or bank account is closed.
20. The EMIs, Pre-EMI interests are to be paid by 7th (seven) day of every month and in case that day is a Sunday or a public holiday, on the immediately preceding day.
21. On the entire Outstanding Balance, in the event of any occurrence and continuance of any breach of terms of this Agreement (excluding the payment default as specified in Clause 3.8 (a) above) by the Borrower. Such additional interest shall be applicable to the Borrower from the date of the breach of the terms of this Agreement until such breach has been cured/rectified to the satisfaction of the Lender.
22. Top-up amount, if any, out of the total loan-exposure sanctioned, will be disbursed after adjusting current principal outstanding in the existing Loan Account/ Proposal No.(s), as applicable. At the same time, all the loans Accounts/Proposal Nos. will be linked to each other and related property- documents will not be released till the time, all the Loan Accounts/Proposal Nos. are closed in the books of Grihum.
23. Insurance is a subject matter of solicitation. The Applicant has an option to enrol under Group Insurance scheme (with GRIHUM as the Master Policyholder) to cover the loan facility availed in full or part-disbursal. However, the Applicant is free to avail insurance from any of insurance intermediaries. In case of any violation, please report it to nodalofficer@grihumhousing.com . All insurance (both Life and non-life) policies are effective date of certificate of insurance.
24. The terms and conditions hereof will be subject to laws, rules, regulations, and guidelines as applicable to the credit facilities and will be subject to change with notice as applicable.
25. The above Loan has been sanctioned for the purpose for which it has been applied for. If the Loan is used for any other purpose or Grihum apprehends that the Loan is likely to be put to such other use, Grihum will have the right to withdraw the Loan and recall the amounts due.
26. By accepting the Loan hereby granted, the Applicant accepts and confirms that the Loan availed by them, as also the Loan to be availed by them have been / shall be utilized only for the purposes for which they have been granted.
27. All the credit facilities listed above and any disputes arising out of the same shall be governed in accordance with Indian laws and shall be subject to the jurisdiction of courts in Pune.
28. In case of default in the repayment of the loan/ advances/ facility/ interest on due dates, Grihum and/ or the Reserve Bank of India will have an unqualified right to disclose or publish the name of the Applicant(s) and/or its partners/ directors as defaulter in such manner and through such medium as Grihum or the Reserve Bank of India in their absolute discretion may think fit.
29. No modification, alteration or waiver of the terms and conditions of sanction as stated hereinbefore will be valid enforceable and binding, unless such modification, alteration or waiver is ratified/ approved by Grihum. Grihum expressly disclaims any liability for any such modification/ alteration or waiver to the terms and conditions of the facility by way of electronic communication including but not limited to electronic mails unless the same has originated from the following e-mail addresses:- customercare@grihumhousing.com .
30. Classification of any Loan Account as Special Mention Accounts (SMA)/Non-Performing Asset (NPA) and upgradation of Loan account once classified as NPA as standard shall be as per the applicable regulatory requirements. The Loan Account with overdue Principle or/and Interest or any other amount overdue (wholly/ partly) for a period upto 30 days shall be classified as SMA-0, The Loan Account with overdue Principle or/and Interest or any other amount overdue (wholly/ partly) for a period of more than 30 days and upto 60 Days shall be classified as SMA-1. The Loan Account with overdue Principle or/and Interest or any other amount overdue (wholly/ partly) for a period of more than 60 days and upto 90 Days shall be classified as SMA-2 and the Loan Account with overdue Principle or/and Interest for a period of more than 90 days shall be classified as an NPA. Further, the Loan/ Borrower classified as NPA shall be upgraded as Standard Asset only if entire principal and interest arrears is paid. This clause shall be subject to the regulatory directions/ guidelines issued by the RBI from time to time. This classification as SMA/NPA and other provisions are as per the presently applicable regulatory requirements and in case of any changes in the applicable regulatory requirements, the classification shall be as per the changed/amended regulatory requirements. The Applicants hereby confirm that they have been duly explained the asset classification criteria with example by the Lender in their vernacular language and that they have clearly understood the said asset classification criteria.
31. By accepting this Sanction Letter, you confirm that you have understood the approach adopted by Grihum for gradation of risk and the rationale for charging different rate of interest to different categories of borrowers. In this regard, please note that Grihum has adopted an Interest Rate model taking into account relevant factors such as cost of funds, margin and risk premium to determine the rate of interest to be charged for loans and advances. For

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this purpose, Grihum also considers the following factors like Income/ Employment Profile, Repayment Capacity, other Financial Commitments, Credit History, Loan to Value Ratio, Type of Security/ Collateral, Purpose of Loan, Regulatory Capital/ Provisions required etc. Accordingly, Grihum may charge different rate of interest to different categories. For further details in this regard, please refer to Grihum's website.

32. Acceptance of this letter is a confirmation that, the Applicant has read and understood the contents as mentioned aforesaid and it also confirms that the Applicant has not been promised any free gifts/ discounts or any other commitment whatsoever which is not documented in the loan agreement with the Grihum. It is further confirmed that no cash/ bearer cheque has been collected from the Applicant with respect to the loan amount.
33. The Applicants hereby expressly confirm that they have read and fully understood the terms of the Sanction Letter. The Applicant further confirms that the Lender has explained the terms of the Sanction Letter to them in their vernacular language, and they have fully understood the same. The Applicants further represent and confirm to the Lender that they have perused and understood all the terms and conditions of this Sanction Letter, which have been made available to them in the language that they best understand on Grihum's website at <https://Grihumhousing.com>.
34. Please note that, notwithstanding anything stated elsewhere in this Sanction Letter or otherwise, the Loan shall be available solely at Grihum 's discretion and subject to compliance with all requirements and documentation as may be specified by Grihum. Further, Grihum may decide to repudiate and rescind this Sanction Letter or downsize the Loan unilaterally, with or without assigning any reasons.
35. 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 subject to continuance of any other charges or security interest in favour of Grihum, wherever applicable 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 said documents are available, as per your preference.
36. A signed copy of this letter to be given to Grihum as acceptance of the terms and conditions mentioned above and overleaf.
37. Grihum has right to enter into co-origination/ co-lending arrangement with Banks and Non-Banking Financial Companies including Housing Finance Companies (referred to as "Co-lender" in this Sanction Letter) for the purpose of extending financial assistance/ credit facility/ loan facility to one or more borrowers. By signing this Sanction Letter, you, the Borrower, acknowledge that a portion of your loan may be financed by such Co-lender, as part of a co-lending arrangement between Grihum and such Co-lender in accordance with the applicable guidelines, if any, issued by the Reserve Bank of India. By acceptance of the Sanction Letter, you expressly consent to the assignment/ transfer of a portion of your loan to such Co-lender which shall be subject to all related terms as set forth in the Loan Agreement and the Most Important Terms and Conditions document.
38. Your acceptance of these terms confirms your understanding and agreement to the terms of the loan, including the co-lending partnership and assignment process. It further represents your commitment to cooperate with both Grihum and the Co-Lender in matters concerning the loan's administration, servicing, and repayment.
39. For any information about applicable interest rate/charges related query or any other query please visit Grihum's website or its nearest branch or contact us at our customer care Email ID customercare@grihumhousing.com or call us at our toll free number 1800-266-3204.

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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/-

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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

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.

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

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,

GRIHUM HOUSING FINANCE LIMITED

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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.

<p>For Grihum Housing Finance Ltd. (Formerly Poonawalla Housing Finance Limited)</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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