



## SANCTION LETTER

Date:  
Applicant:  
Address:

Co-Applicant:  
Guarantor:

Sub: Your application for “product” with **GRIHUM HOUSING FINANCE LIMITED**

Ref: Loan Application Number:

Dear Sir / Madam,

Thank you for choosing GRIHUM HOUSING FINANCE LIMITED (“Grihum” or the “Lender”) as preferred partner for loan. We are pleased to inform you that, with reference to the above application, Grihum has sanctioned you a loan facility as per the terms and conditions mentioned below:

Sanctioned loan amount (In Rs) (Loan)	
Type of Loan	
Loan tenure (months)	
Interest type	
Frequency of EMI payment	
Grihum Reference Rate (GRR)	
Margin /Spread	
Rate of interest (in % per annum basis)	
Sanction letter validity	
Indicative Equated Monthly Instalment (EMI In Rs.)	
Due Date of payment	
Property Insurance Premium Amount (In Rs.)	
Life Insurance Premium Amount (In Rs.)	
Critical Illness Insurance Premium Amount (In Rs.)	
Health Insurance Premium Amount (In Rs)	
CERSAI Charges	
Interest on Overdue Instalment	
Penal charges for delay in payments of outstanding dues	
VAP Amount (In Rs.)	
Mode of Re-payment	
Non-Refundable Processing Fees and Administrative Charges (In Rs)	
Non- Refundable Login Fee/Initial Money Deposit (IMD) to be paid upfront (In Rs.)	

## Grihum Housing Finance Limited

CIN: U65922PN2004PLC208751 | 1800-266-3204 | customercare@grihumhousing.com

Registered Office: 6<sup>th</sup> Floor, B-Building, Ganga Trueno, Lohegaon, Pune – 411014



Balance Non- Refundable Login Fee/Initial Money Deposit (IMD) as applicable (In Rs.)	
Non-Refundable Stamp Duty and Document Registration Charges	
Part payment charges & Pre-payment/ Foreclosure Charges (Applicable on outstanding principal amount at the time of closure)	Please refer to the Schedule of Charges/Tariff sheet as annexed to the Sanction Letter/ Most Important Terms and Condition (MITC) for Part payment & Pre-payment/Foreclosure Charges applicable
End Use of Loan	
Details of security and additional / collateral security	

All amounts and figures as mentioned in the above table are indicative and will be subject to change depending upon on the actual date and amount of disbursement, change in rate of interest, if any and not inclusive of other applicable charges payable in the event of default in repayment.

Sanction Conditions:

**Additional Terms and Conditions**

1. The term "Applicant" shall also include all co-applicants and Guarantors, wherever applicable, except where the context implies otherwise
2. This Sanction Letter must not be construed as a binding obligation on the part of Grihum to provide the financial assistances/ facilities, mentioned here-in, unless the Applicant(s) have duly executed all other required transaction documents including but not limited to loan agreement, security creation documents and other transaction documents, in a form and manner as may be required by the Grihum, from time to time before disbursement of any amounts sanctioned here-in.
3. This Sanction Letter is subject to legal scrutiny and diligence of title deeds/ documents and technical valuation of the property proposed to be mortgaged with Grihum (Property) 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 shall, as security for the Loan, create a mortgage over the Property in favour of the Lender in such form and manner as may be required by the Lender, including by way of equitable mortgage and/or registered mortgage. The Loan shall be secured by a first and exclusive charge/mortgage over the Property and/or such other security as may be required by Grihum Housing Finance Limited and acceptable to it
5. The Applicant shall provide all documents, records, reports, clarifications and evidence as may be required by the Lender to verify and satisfy itself regarding the clear, valid and marketable title of the Property proposed to be mortgaged. The Applicant shall also deposit with the Lender the original title deeds and such other documents relating to the Property as may be required by the Lender for securing the Loan.
6. Prior to commencement of the Equated Monthly Instalments (EMIs), the Applicant may be required by the Lender to pay Pre-Equated Monthly Instalments (PEMIs) towards the interest accrued on the outstanding Loan amount.

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The repayment schedule, including the break-up of principal and interest components of the EMIs/PEMIs, shall be provided by the Lender to the Borrower before the first due date of repayment.

7. In case of Housing Loan for construction of dwelling unit or under construction residential unit, non-completion of construction within 36 months of date of first disbursement of the Loan shall render absolute right to Grihum to convert the Loan to Non-Housing Loan and/or to increase rate of interest as, applicable on Non-Housing Loan, under an intimation to the Applicants.
8. The Loan shall not be disbursed, whether in part or in full, unless and until the Applicant has paid the entire own contribution/margin money amount (being the difference between the cost of the dwelling unit and the Loan sanctioned by Grihum) and has submitted valid proof and receipts thereof to the satisfaction of the Lender.
9. In case any additional loan, top-up loan or enhancement is granted under the existing Loan Facility, the existing mortgage and security created in favour of Grihum Housing Finance Limited shall, unless otherwise decided by the Lender, stand extended and continue to secure such additional facility in accordance with the sanctioned terms and conditions. The Lender may also require the Applicant to provide such additional security, documents or assurances as may be considered necessary by the Lender for securing the additional facility.
10. The Applicant shall promptly inform Grihum in writing of any change in correspondence address, employment, business, profession or occupation, including any loss of employment or discontinuance of business/profession. The Applicant shall also promptly notify the Lender of any delay in construction, any loss of or damage to the Property, and any additions, alterations or modifications made or proposed to be made to the Property.
11. Notwithstanding anything contained in this sanction letter or any other communication, the sanction and disbursement of the Loan Facility shall be entirely at the sole and absolute discretion of Grihum and shall be subject to the Applicant's full compliance with all terms, conditions, formalities, documentation requirements and other requirements as may be prescribed by the Lender from time to time.
12. In the event of any non-compliance, deficiency, misrepresentation, delay or failure on the part of the Applicant to fulfil such requirements to the satisfaction of the Grihum, the Lender shall have the right to withhold, cancel or recall the sanction and/or disbursement of the Loan Facility without any liability whatsoever. In such cases, all fees, charges, processing fees and other amounts paid by the Applicant to the Lender shall be non-refundable, irrespective of whether the Loan is disbursed or not.
13. This Sanction Letter shall automatically stand revoked, cancelled and become null and void, at the sole discretion of Grihum Housing Finance Limited, without any further notice or liability, if: (a) any material change occurs in the purpose, proposal or transaction for which the Loan has been sanctioned; or (b) any material information or fact relating to the Applicant's income, financial position, repayment capacity, end-use of the Loan, Property, security or any other relevant aspect of the Loan application is withheld, suppressed, concealed, misrepresented or not disclosed to the satisfaction of the Lender; or (c) any declaration, representation, statement, document or information submitted by the Applicant is found to be false, misleading, incorrect or untrue at any time.
14. All stamp duty, registration charges, statutory levies, taxes, duties and other charges applicable in relation to the Loan Facility, security creation, documentation and/or the Property, whether present or future, shall be solely

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- borne and paid by the Applicant. The Applicant shall also be liable to pay all other fees, charges, expenses and amounts as specified in the tariff sheet/schedule of charges of Grihum Housing Finance Limited, as updated from time to time and made available on the Lender's website and/or displayed at its branches.
15. The Lender shall have the right to revise, amend, introduce or modify any fee, charge or component of the tariff sheet/schedule of charges from time to time. Any such change shall be intimated to the Applicant through such mode(s) of communication as may be deemed appropriate by the Lender, and the revised charges shall apply prospectively from the effective date specified by the Lender.
  16. By accepting this Sanction Letter, the Applicant acknowledges and confirms that the Applicant has understood and accepted the interest rate framework and risk-based pricing approach adopted by Grihum Housing Finance Limited for determining the applicable rate of interest on the Loan Facility.
  17. The Applicant further understands that the rate of interest is determined by the Lender based on various factors including, but not limited to, cost of funds, benchmark rate, risk premium, income and employment profile, repayment capacity, existing financial obligations, credit history, loan-to-value ratio, nature and value of security/collateral, purpose of the Loan, regulatory requirements and such other factors as may be considered relevant by the Lender from time to time. Accordingly, different rates of interest may be charged to different borrowers or categories of borrowers.
  18. The Applicant further agrees and acknowledges that the Lender shall have the right to revise, increase or decrease the applicable rate of interest and/or other charges during the tenure of the Loan on account of changes in benchmark rates, market conditions, cost of funds, risk assessment, regulatory requirements or any other factors considered relevant by the Lender. Any such revision shall be communicated to the Applicant through such mode(s) as may be deemed appropriate by the Lender and shall apply prospectively from the effective date specified by the Lender. Further details in relation to the interest rate framework are available on the website of Grihum Housing Finance Limited.
  19. In case of floating rate loans or combined rate loans (for the period during which the Loan is linked to the Grihum Reference Rate ("GRR"), the applicable rate of interest shall be based on the GRR prevailing on the respective date(s) of disbursement. Grihum Housing Finance Limited may review and revise the GRR from time to time in accordance with its internal policies, market conditions, cost of funds, regulatory requirements and other relevant factors. Any such revision in the GRR and/or applicable rate of interest shall be communicated to the Applicant through appropriate mode(s) of communication and shall apply prospectively from the effective date of such revision/reset, in accordance with the terms of the Loan Agreement.
  20. Accordingly, the applicable rate of interest and the repayment obligations under the Loan may increase or decrease during the tenure of the Loan. Upon any reset/revision of the floating rate of interest, the Applicant may be provided with one or more of the following options, subject to the applicable policy of the Lender – a) revision/enhancement of the EMI, extension of the loan tenor, or a combination of both; and/or b) prepayment or foreclosure of the Loan, either partly or fully, at any time during the tenure of the Loan, subject to applicable charges, if any, as per the terms of the Loan Agreement and applicable regulations

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21. The Applicant may also request conversion/switch of the Loan from floating rate to fixed rate, or from fixed rate to floating rate, subject to the internal policies and approval of the Lender. Such conversion/switch option may be allowed up to two times during the tenure of the Loan and shall be subject to payment of applicable fees, charges and other conditions as specified in the tariff sheet/schedule of charges of Grihum Housing Finance Limited, as updated from time to time on its website and/or displayed at branches. Further, based on factors such as the Applicant's repayment track record, vintage of relationship and internal assessment, the Lender may, at its sole discretion, offer repricing/revision of the applicable interest rate. Any such repricing or switching of interest rate shall be subject to applicable fees, charges and the internal policies of the Lender prevailing at the relevant time.
22. The Applicant shall provide and maintain such repayment instructions and instruments, including security post-dated cheques, NACH mandates, ECS instructions, e-mandates and/or any other electronic or physical payment mechanism ("Repayment Mandates"), as may be required by Grihum Housing Finance Limited from time to time for repayment of the Loan and all amounts payable thereunder.
23. Any top-up amount sanctioned by Grihum Housing Finance Limited shall, to the extent applicable, be disbursed only after adjustment and/or repayment of the existing principal outstanding under the Applicant's existing loan account(s)/proposal number(s) maintained with the Lender.
24. The Applicant further agrees and acknowledges that all existing and future loan account(s)/proposal number(s) availed from the Lender and secured by the same Property may, at the discretion of the Lender, be linked and treated as interconnected facilities for all purposes. Accordingly, the title deeds, security documents and other Property-related documents deposited with the Lender shall continue to remain in the custody and control of the Lender and shall not be released, returned or discharged until all outstanding amounts, liabilities and obligations under all such linked loan account(s)/proposal number(s) have been fully repaid and satisfied to the satisfaction of the Lender.
25. Availing insurance is not a condition for sanction, disbursement or continuation of the Loan Facility. The Applicant are advised, at his/her sole discretion, to obtain life and/or non-life insurance coverage in relation to the Loan Facility from any insurance company or intermediary of his/her choice. For the convenience of Applicants, Grihum may facilitate enrolment under any group insurance scheme where the Lender acts as a master policyholder. The Applicant may choose to avail such insurance coverage voluntarily and entirely at his/her own option and consent. The Applicant is under no obligation to purchase any insurance product through the Lender and is free to procure insurance from any insurer, insurance intermediary or distribution channel of his/her choice. In case the Applicant opts for any insurance cover, the applicable premium and related charges shall be payable by the Applicant directly to the insurer or, at the specific request and authorization of the Applicant, may be paid/facilitated by the Lender, including through deduction from the loan amount, wherever instructed in writing. All insurance coverage shall be subject to the terms, conditions, exclusions and effective date mentioned in the applicable certificate of insurance and policy documents issued by the concerned insurer.

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26. 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.
27. 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.
28. By accepting the Sanction Letter, the Applicant confirms and undertakes that the Loan amount, whether already availed or to be availed in future, shall be used strictly and solely for the purpose for which the Loan has been sanctioned by Grihum Housing Finance Limited. The Applicant further confirms that the Loan shall not be used, directly or indirectly, for any unlawful, illegal, prohibited, speculative, anti-social or unauthorized activity or purpose in any manner whatsoever. Any use of the Loan in violation of this condition shall constitute a breach of the terms of the Loan Facility and shall entitle the Lender to take such action as may be permissible under the Loan documents and applicable law.
29. 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/Mumbai (Maharashtra).
30. No amendment, modification, alteration, relaxation or waiver of any term or condition contained in this Sanction Letter or relating to the Loan Facility shall be valid, binding or enforceable unless the same is expressly approved and confirmed in writing by Grihum Housing Finance Limited through its duly authorized officials.
31. The Applicant further acknowledges and agrees that the Lender shall not be bound by, and expressly disclaims any responsibility or liability in respect of, any communication, representation, assurance, amendment, waiver or modification purportedly made through electronic communication, including e-mails, messages or any other digital mode, unless such communication has been issued by the Lender through its authorized communication channels, including the official e-mail ID or such other official communication channels as may be notified by the Lender from time to time.
32. By accepting this Sanction Letter, the Applicant(s) hereby irrevocably acknowledge, confirm and declare that:
  - a) the Applicant(s) have carefully read, understood and accepted all the terms and conditions contained in this Sanction Letter and the Loan documents of Grihum Housing Finance Limited;
  - b) the terms and conditions of this Sanction Letter have been explained to the Applicant(s) in a language understood by them, and the Applicant(s) have fully understood the implications thereof;
  - c) the Applicant(s) have reviewed and understood the detailed terms and conditions made available on the website of Grihum Housing Finance Limited;
  - d) no promise, assurance, representation, free gift, discount, incentive or commitment of any nature whatsoever has been made to the Applicant(s) other than what is expressly recorded in the Sanction Letter and/or Loan documents; and
  - e) no cash and/or bearer cheque has been collected from the Applicant(s) towards the Loan amount by the Lender or any person acting on behalf of the Lender.

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- f) notwithstanding anything contained in this Sanction Letter or any other communication, the sanction, continuation and disbursement of the Loan Facility shall remain subject to the sole and absolute discretion of Grihum Housing Finance Limited and subject to the Applicant(s) complying with all terms, conditions, documentation requirements and other requirements as may be prescribed by the Lender from time to time;
- g) the Lender shall have the right, at its sole discretion, to withdraw, cancel, rescind, modify or reduce the sanctioned Loan amount and/or decline disbursement, either wholly or partly, at any stage prior to disbursement, with or without assigning any reasons and without incurring any liability whatsoever;
- h) upon full repayment and satisfaction of all outstanding dues, liabilities and obligations under the Loan Facility, Grihum Housing Finance Limited shall, subject to there being no subsisting charge, lien, encumbrance, security interest or any other outstanding facility in favour of the Lender, release the original title/property documents and undertake necessary actions for satisfaction of charge with the relevant authority/registry, within the timelines prescribed under applicable law;
- i) the original title/property documents may be collected by the Applicant(s) from the branch where the Loan account is serviced or from such other branch/ location of the Lender where the documents are available, as may be mutually communicated and agreed by the Lender;
- j) the Applicant/Borrower shall submit updated and valid Officially Valid Documents (“OVD”) and such other KYC documents/information as may be required by Grihum Housing Finance Limited from time to time in compliance with applicable laws, regulatory guidelines and internal policies of the Lender; and
- k) in the event the Applicant/Borrower fails to submit the updated OVD within ninety (90) days from the date of disbursement or within such timeline as may be required by the Lender, the Lender shall have the right to levy a monthly penalty and/or such other charges as specified in the applicable tariff sheet/statement of charges, which shall continue to be debited to the Loan account until the updated OVD is submitted to the satisfaction of the Lender.
- l) the Applicant/Borrower shall be solely responsible for and liable to pay all costs, charges, fees and expenses incurred in connection with the preparation, execution, stamping, registration and completion of the Loan documents and related documents, including charges relating to execution through digital, electronic or e-signature facilities provided through any third-party platform, service provider or application; and
- m) Grihum Housing Finance Limited shall be entitled to recover such charges from the Applicant/Borrower by way of upfront collection, deduction from the Loan amount, inclusion in processing fees or by debiting the Loan account, in such manner as may be determined by the Lender. Such charges shall be recovered on an actual basis and/or in accordance with the applicable tariff sheet/statement of charges prevailing on the date of execution of the relevant documents.
- n) Grihum Housing Finance Limited shall have the right, at its sole discretion, to enter into co-lending, co-origination, assignment, participation or similar arrangements with banks, non-banking financial companies, housing finance companies or other permitted financial institutions including but not limited to The National

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Housing bank (NHB) for the purpose of providing or financing the Loan Facility, in whole or in part, in accordance with applicable laws and regulatory guidelines; and

- o) by accepting this Sanction Letter, the Applicant/Borrower acknowledges and agrees that a part of the Loan Facility may be funded, assigned, transferred or participated and the Applicant/Borrower hereby expressly consents to such arrangement, assignment, transfer, disclosure and sharing of information/documents relating to the Loan Facility, subject to the terms of the Loan Agreement, applicable regulations and the Most Important Terms and Conditions (MITC) document.
  - p) the Applicant/Borrower further agrees and undertakes to extend all necessary cooperation and assistance to the Lender and/or the Co-Lender in relation to the administration, servicing, operation, monitoring and repayment of the Loan Facility, including compliance with documentation, information and repayment requirements as may be applicable from time to time.
  - q) Grihum shall provide prior notice to the Borrower, in the vernacular language or a language as understood by the Borrower, of any changes in the terms and conditions of the loan, including but not limited to changes in the disbursement schedule, rate of interest, service charges, prepayment charges, or any other applicable charges
33. **Grievance Redressal:** In case of any query, service request or grievance, the Applicant may approach the Lender as below:
- a) through the grievance redressal mechanism available on its website at <https://griumphousing.com/grievance-redressal>, as updated from time to time, or
  - b) by calling **1800 266 3204** (between 9:00 a.m. and 7:00 p.m., Monday to Saturday, excluding 1st and 2nd Saturdays and national holidays) or
  - c) by emailing [customercare@griumphousing.com](mailto:customercare@griumphousing.com) (mentioning Loan Account Number and Contact Number).

The Lender shall endeavour to resolve grievances within 7 working days of receipt of written complaint or within 48 hours of email and shall communicate reasons for any delay.

If the Applicant is not satisfied with the response, the matter may be escalated to

- a) [head.customercare@griumphousing.com](mailto:head.customercare@griumphousing.com) and thereafter to
- b) [nodalofficer@griumphousing.com](mailto:nodalofficer@griumphousing.com).

In case the grievance remains unresolved within one month from the date of first complaint or the Applicant remains dissatisfied, the Applicant may approach the **National Housing Bank** through:

- a) <https://grids.nhbonline.org.in> or by submitting a complaint in the prescribed format available at <https://www.nhb.org.in/grievance-redressal-%20officer/> or
- b) writing to **The Grievance Redressal Department, National Housing Bank, Core 5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003.**

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34. **Recovery and Enforcement:** Notwithstanding anything to the contrary contained herein, in the event of any default in repayment and/or breach of any of the terms and conditions of the Sanction Letter, Loan Agreement or any other document executed/to be executed in connection with the Loan, whether prior to or after disbursement, the Lender shall:
- be entitled to initiate appropriate actions for recovery and enforcement strictly in accordance with applicable laws, including but not limited to the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") and the rules framed thereunder, as amended from time to time.
  - Issue such written notices as may be required under applicable law prior to initiation of legal proceedings and/or enforcement of any security interest created in its favour. Any notice issued by the Lender and sent to the Applicant's last updated address (as available in the records of the Lender) shall be deemed to have been duly served and shall constitute valid compliance with the applicable notice requirements, and the Applicant shall not dispute the validity of such service on any ground whatsoever.
35. **Classification of Borrower Accounts as SMA/Non-Performing Assets (NPA):** Pursuant to the Reserve Bank of India's Prudential Framework for Resolution of Stressed Assets, the Lender is required to identify and classify incipient stress in borrower/guarantor accounts. Accordingly, any delay in payment of dues shall result in classification of the loan as Special Mention Account (SMA-1/2) or Non-Performing Asset (NPA), as applicable. Such classification shall be at the borrower level, i.e., all loan accounts of the borrower will be aligned with the account having the highest overdue status. Upon occurrence of such default, Grihum Housing Finance Limited shall be entitled to enforce the security in accordance with the loan documents and applicable law.

**Dues:** means, the principal/ interest/ any charges levied on the loan account which are payable within the period stipulated as per the terms of sanction of the credit facility.

**Overdue:** means, the principal / interest/ any charges levied on the loan account which are payable, but have not been paid within the period stipulated as per the terms of sanction of the credit facility in other words, any amount due to the Lender under any credit facility is 'overdue' if it is not paid on due date fixed by the Lender. Basis for classification of Loans:

**The basis for classification of loan accounts as SMA & NPA are mentioned below:**

<b>Classification Categories</b>	<b>Basis for classification – Principal or interest payment or any other amount wholly or partially overdue</b>
SMA 0	Up to 30 days
SMA 1	More than 30 days and up to 60 days
SMA 2	More than 60 days and up to 90 days

NPA	More than 90 days
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The Borrower/Guarantor's accounts will be flagged as overdue as part of the day-end processes for the due date, irrespective of the time of running such processes. Similarly, classification of Borrower/Guarantor's accounts as SMA as well as NPA will be done as part of day-end process for the relevant date and the SMA or NPA classification date will be the calendar date for which the day end process is run. In other words, the date of SMA or NPA will reflect the asset classification status of an account at the day end of that calendar date as per RBI norms as applicable for NBFC.

#### **Example of SMA/ NPA classification**

If due date of the loan account 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 account 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 loan account 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 account further continues to be overdue, 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)

**Upgradation of Account classified as NPA:** Further, the Loan/ Borrower(s) classified as NPA shall be upgraded as Standard Asset only if entire arrears of principal and interest are paid. This clause shall be subject to the regulatory directions/ guidelines issued by the RBI from time to time

**Impact on Credit Score:** As the classification of loan accounts as SMA/NPA is getting reported to the bureaus i.e. CIBIL, Experian etc., the same shall affect the credit score of the borrower/guarantor.

For **Grihum Housing Finance Limited**

#### **Authorised Signatory**

**Acknowledgement of Sanction Terms:** The Applicant(s) hereby acknowledge and confirm that they have read, understood and accepted the terms and conditions of the Sanction Letter issued by the Lender, including, inter alia, the sanctioned loan amount, tenure, nature of the rate of interest (fixed/floating), the effective rate of interest, and all applicable charges (including refundable and non-refundable charges) as set out therein. The Applicant(s) further confirm that the aforesaid terms and conditions have been clearly explained to them in a language understood by them, all clarifications sought have been satisfactorily addressed, and they agree to be bound by the same.

In token of such acceptance, the Applicant(s) hereby affix their signatures (physically or using the electronic mode of signing) as below:

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**GRIHUM**  
HOUSING FINANCE

*Apna Ghar. Apni Pehchan.*

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

Date:

Place:



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