

THE MOST IMPORTANT TERMS AND CONDITIONS (MITC)

The Most Important Terms and Conditions (MITC) of the loan between the Borrower/s Mr. / Mrs. and Muthoot Homefin (India) Ltd., hereinafter called "MHIL" are mentioned below.

1. Loan Details

a.	Application Form No.									
b.	Purpose of Loan	a. Purpose / End-use of Loan: Housing Loan / Non-Housing Loan / Top-up Loan / Home Equity / LAP / Other: _____ b. End-use: Purchase / Construction / Extension / Renovation / Balance Transfer / Refinance / Personal Use / Business Purpose / Other: _____ c. Business-purpose classification, if applicable: Yes / No If yes, specify the business purpose: _____								
c.	Sanctioned Loan Amount Not Exceeding	Rs. _____ (Figure) Rs. _____ (Words)								
d.	Loan Tenure	_____ Months including/excluding* Moratorium period. (*Strike off whichever is not applicable)								
e.	Moratorium(if applicable)	Months. / Not Applicable								
f.	Rate of Interest - Type	<table border="1" style="width: 100%;"> <thead> <tr> <th style="text-align: center;">Type</th> <th style="text-align: center;">Reset Condition</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Semi fixed</td> <td>Under Semi Fixed, the interest rate is fixed for the first 36 months of the loan tenure. The rate type for the subsequent period will be determined based on confirmation received from the borrower. If no written confirmation is received from the borrower, then the loan will remain on Semi-Fixed rate for the subsequent 36-month period, at the prevailing ROI at the time of reset. .</td> </tr> <tr> <td style="text-align: center;">Floating</td> <td>Change in the reference rate</td> </tr> <tr> <td style="text-align: center;">Fixed</td> <td>For entire tenure of the loan.</td> </tr> </tbody> </table>	Type	Reset Condition	Semi fixed	Under Semi Fixed, the interest rate is fixed for the first 36 months of the loan tenure. The rate type for the subsequent period will be determined based on confirmation received from the borrower. If no written confirmation is received from the borrower, then the loan will remain on Semi-Fixed rate for the subsequent 36-month period, at the prevailing ROI at the time of reset. .	Floating	Change in the reference rate	Fixed	For entire tenure of the loan.
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g.	Reference rate or calculation of applicable rate of interest	Rate of Interest would depend upon various factors like Loan Amount, Product, and Borrower Profile etc. and may vary from Loan to Loan.								
h.	Present rate of interest	MHIL Retail Prime Lending Rate (RPLR)p.a.+(mark-up)/-(mark-down) %p.a. = %p.a. This rate will change as per the provisions listed as above.								
i.	Modes of communication of changes in Interest rate	Through SMS / Letter / Registered post/ MHIL website- www.muthoothomefin.com								
j.	Interest will be calculated on	Interest shall be calculated on the principal outstanding as per the loan account / repayment schedule on a daily reducing balance basis at monthly rests. Unpaid charges / penal charges shall not be capitalized or added to principal for charging further interest, except to the extent.								
k.	Interest application Frequency	Monthly								
l.	Repayment	Equated Monthly Instalments (EMI)								

m.	Interest servicing during the Pre-EMI period	During the moratorium / Pre-EMI period, the borrower shall pay interest on the amount actually disbursed. Such interest is referred to as Pre-EMI Interest (PEMI) and shall be payable monthly from the date/month of first disbursement until commencement of EMI, as per the repayment schedule.
n.	Loan repayment moratorium period	Equated Monthly Instalment (EMI) ^s of Rs. _____ per month till repayment of all the dues including principal, interest, charges and penalties wherever applicable.
o.	Subsidy	Subsidy, if any, received for the loan will be used as per the terms and Conditions applicable to the subsidy. Borrowers should inform MHIL, if they received any subsidy received on the property and should submit a duly signed declaration of the same
p.	Insurance	Since insurance transfers the risk on account of losses arising out of the events covered by the insurer, borrowers are advised to consider availing cover for life and property during the tenure of the loan. Life insurance will commence after completion of necessary formalities, which may take up to 7 working days post disbursement, under normal circumstances
q.	Guarantee, if any.	Name of Guarantor, Resi. Address & Age :
r.	APR (Annual percentage rate)	Refer - MHIL website the APR

2. **End use of the funds:** The loan amount should be used by the borrower exclusively for the purpose mentioned above. Use of funds for purposes other than above would be treated as a case of diversion of funds and would attract penalty and the penal action including reporting to The National Housing Bank / Credit Bureau / RBI. Similar action will be taken in the case of use of property acquired through this loan for purpose other than the one mentioned above.
3. **Fee and Charges:** Fees and charges will be applied as per the undernoted schedule. The charges are non-refundable in nature.

Table 1: Schedule of fees and charges

SR No	Name of the product or service	Name of Fee / Charge Levied	When payable	Frequency	Amount in Rupees
1	Administrative Fees towards Housing & Non-Housing Loans.	Administrative Fees upto 3.5% of Loan amount.	At the time of Loan Application Rs.5000 +GST Balance fees at the time of IPD booking from borrower or to be deducted from Disbursement.	Once	At the time of Loan Application Rs.5000 +GST Balance fees at the time of IPD booking from borrower or to be deducted from Disbursement.
2	Charges for Top up/ Home Equity / Non Residential property loans	Administrative Fees	At the time of first disbursement	Once	2.5% of the Loan Amount or Rs 6000 whichever is higher + Applicable Taxes minus administrative fees paid.
3	Delay payment charges	Penal charges	On Accrual	For the period of default/ delay.	Penal charges shall be levied at the rate of 24.00% p.a. on the overdue / defaulted amount, calculated for the period of delay from the due date until the date of actual payment.
4	Statutory Charges	CERSAI		Once	As per charges levied by CERSAI
5	Statutory Charges	<p>Delay in CERSAI Charge Creation- Charge creation in CERSAI portal after 30 days from the date of disbursement due to non-compliance from the Borrower</p> <p>Delay in CERSAI Charge Creation- Charge creation in CERSAI portal after 30 days from the date of disbursement due to non-compliance from the Borrower</p> <p>Delay in CERSAI Charge Creation- Charge creation in CERSAI portal after 30 days from the date of disbursement due to non-compliance from the Borrower</p>	<p>From 31 days to 40 days of Post Disbursement</p> <p>From 41 days to 50 days of Post Disbursement</p> <p>From 51 days to 60 days of Post Disbursement</p>	<p>Once</p> <p>Once</p> <p>Once</p>	<p>Twice the amount of normal applicable fee .</p> <p>e.g. If the applicable fee is Rs.100/- then the penal charge of Rs.100 will be recovered in addition to the normal applicable fee.</p> <p>Five times of the amount of normal applicable fee e.g. If the applicable fee is Rs. 100/- then applicable fee will be Rs. 500/-.</p> <p>Ten times of the amount of applicable fee E.g. If the applicable fee is Rs. 100/- then applicable fee will be Rs. 1000/-.</p>
6.	Statutory Charges	Stamp Duty/ MOD/ MOE	Only for digital documentation cases -On fixing of Disbursement	Once	Only for digital documentation cases.As applicable in respective states

7	Switch to Lower Rate in Variable rate Loans (Housing/Extension/Im improvement)	Conversion Fees	On Conversion	On every spread change	0.50% of the principle outstanding and undisbursed amount (if any) at the time of conversion
8	Switching to Variable Rate Loan from Fixed Rate Loan and vice a versa (Housing / Extension/ Improvement)	Conversion Fees	On Conversion	Once	0.50% of the principle outstanding and undisbursed amount (if any) at the time of conversion
9	Cheque /ECS / Dishonour Charge	Dishonour / Bounce Charges	On dishonour / failed presentation of repayment instrument	Per instance	Rs. 600/-
10	Technical Visit	Technical Visit charges	As Required	Every subsequent	Rs. 750/-+ Applicable Taxes per Visit
11	Documents Retrieval charges / fee	Document retrieval charges	Event	On every request	Rs. 500 + Applicable Taxes

12	Part Prepayment/ foreclosure charges on Loan	Part Prepayment/ foreclosure charges	1. Foreclosure/ Part prepayment within 12 months of disbursement	Once	<table border="1"> <thead> <tr> <th colspan="4">Foreclosure / Prepayment Charges for Loans Sanctioned On and After 01st Jan'26</th> </tr> <tr> <th>Type</th> <th>Rate</th> <th>Payment Type</th> <th>Prepayment Charges</th> </tr> </thead> <tbody> <tr> <td rowspan="2">Housing Loan</td> <td>Fixed Rate</td> <td>Own source Through any other source (other than own source)</td> <td>NIL - Within 12 months of Disbursement - 5% - After 12 months and within 36 months of Disbursement - 4% - After 36 months of Disbursement - 3%</td> </tr> <tr> <td>Floating Rate</td> <td>Through any source</td> <td>NIL</td> </tr> <tr> <td rowspan="2">Non Housing Loan - For other than business</td> <td>Fixed Rate</td> <td>Through any source</td> <td>Within 12 months of Disbursement - 5% After 12 months and within 36 months of Disbursement - 4% After 36 months of Disbursement - 3%</td> </tr> <tr> <td>Floating Rate</td> <td>Through any source</td> <td>NIL</td> </tr> <tr> <td rowspan="2">Non Housing Loan for business</td> <td>Fixed Rate</td> <td>Through any source</td> <td>Within 12 months of Disbursement - 5% After 12 months and within 36 months of Disbursement - 4% After 36 months of Disbursement - 3%</td> </tr> <tr> <td>Floating Rate - Sanction amount less than Rs.50 lakhs</td> <td>Through any source</td> <td>NIL</td> </tr> </tbody> </table>	Foreclosure / Prepayment Charges for Loans Sanctioned On and After 01st Jan'26				Type	Rate	Payment Type	Prepayment Charges	Housing Loan	Fixed Rate	Own source Through any other source (other than own source)	NIL - Within 12 months of Disbursement - 5% - After 12 months and within 36 months of Disbursement - 4% - After 36 months of Disbursement - 3%	Floating Rate	Through any source	NIL	Non Housing Loan - For other than business	Fixed Rate	Through any source	Within 12 months of Disbursement - 5% After 12 months and within 36 months of Disbursement - 4% After 36 months of Disbursement - 3%	Floating Rate	Through any source	NIL	Non Housing Loan for business	Fixed Rate	Through any source	Within 12 months of Disbursement - 5% After 12 months and within 36 months of Disbursement - 4% After 36 months of Disbursement - 3%	Floating Rate - Sanction amount less than Rs.50 lakhs	Through any source	NIL
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13	Demand Notice u/s 13(2) of SARFAESI Act, 2002	Demand Notice Charges	On Loan A/c Beco me NPA	As and when account become NPA	Rs.1000/-
14	Possession Notice u/s 13(4) of SARFAESI Act, 2002	Possession Notice Charges	On failure to payment of dues of Dem and Notice	As and when default it in repayment of dues of Demand Notice	Rs.1000/-
15	Case filing u/s 14 of SARFAESI Act, 2002 and obtaining Possession order from CMM/DM M	Court Filing Charges	To obtain possession order from CM M/D M	Per Filing	Rs.1000/- Or Actual whichever is higher
16	Execution of CMM/DM order	Order Execution Charges	To take possession of property	Per order execution	Rs.50,000/- Or Actual whichever is higher
17	Auction Notice Publication	Publication Charges	After receipt of CM M/D M Order	Per Publication	Rs.5,000/-
18	Case filing u/s 17 of Arbitration Act, 1996	Court Filing charges	On failure to payment of dues of Dem and Notice	Per Filing	Rs.5,000/-
19	Legal action against Cheque dishonored	Case filing u/s 138 of NI Act, 1881	On Cheque dishonored	Once	Rs.10,000/-
20	Lok-adalat Proceeding	Lok-Adalat	As and when conducted	As and when conducted	Rs.1000/-
21	Delay in charge release of docket	Misc. Receipts		Event	In case of delay in releasing of original movable / immovable property documents or failing to file charge satisfaction form with relevant registry beyond 30 days after full repayment/ settlement of loan, the RE shall communicate to the borrower reasons for such delay. In case where the delay is attributable to the RE, it shall compensate the borrower at the rate of ₹5,000/- for each day of delay. In case of loss/damage to original movable / immovable property documents, either in part or in full, the REs shall assist the borrower in obtaining duplicate/certified copies of the movable / immovable property documents and shall bear the associated costs. However, in such cases, an additional time of 30 days will be available to the REs to complete this procedure and the delayed period penalty will be calculated thereafter (i.e., after a total period of 60 days).
22	Recovery of expenses incurred in the loan cancellation cases	Recovery of expenses incurred by MHIL while processing the loans per the request of customer in the event of loan cancellation by the customer	At the time of cancellation, at any stage before the loan is disbursed.	Once	In case of loan cancellation, at any stage before the loan is disbursed, the borrower will have to bear the expenses incurred towards Personal Discussion, Field Investigation report, extracting of Bureau reports, Risk Containment Unit reports, Technical reports, Legal reports, execution of documentation cost, conveyance cost, etc.

Sr. No.	Particular	Standard Expenses	Stage
1	Bureau reports extraction	150	Expenses incurred upto sanction
2	Conveyance cost for PO	200	
3	Filed/Investigation report	350	
4	Risk Containment Units reports with conveyance	800	
5	Technical reports with conveyance	2500	
6	Legal reports	2500	Expenses incurred after sanction
7	Documentation execution cost with conveyance	500	
Total Expenses		7200	Total Expenses up to PO

4. Security for the loan

The loan will be secured by way of mortgage of the property mentioned below in favor of MHIL

Mortgage Property: (Complete address of the property including boundaries, area, landmark, pin code etc.) Other Security / collateral property

Guarantor Details

Age: - Occupation: -

Nature of relationship with the borrower –

Approximate number of years for which the guarantor knows the borrower: Contact No.:-

Email: -

Resi. Address: -

Assessed net worth of the guarantor:

5. Insurance of property and Borrower (Insurance is subject to option of the borrower)

Insurance of Borrower if applicable	Requirement: - To ensure and protect the life of borrower / applicant Features: - Life coverage of insured.	Life Insurance Daily Hospital cash benefit C Cancer cover benefits Cardia cover benefits C Cancer & Cardiac cover benefits Critical Illness benefits Critical Illness excluding cancer benefits C Critical Illness excluding cardiac benefits Life Coverage Insurance Critical Illness excluding cancer & Cardiac benefits Surgical Benefits Personal Accident Benefits
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Insurance of Property if Applicable	Requirement: - To ensure that property offered as security to be insured against the losses that may arise due to earthquake, fire, explosion, storm, tempest etc.	
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6. Conditions for disbursement of the loan

- Submission of all relevant documents as mentioned by MHIL in the sanction letter / Loan Agreement.
- Satisfactory Legal & technical assessment of the property.
- Payment of own contribution by the Borrower (total cost of house less the loan amount), as specified in the sanction letter. In case of any alternative arrangement based on a specific product being offered by MHIL the same shall be informed to and acknowledged by the Borrower.
- Providing adequate utilization proof as desired by MHIL
- Undertaking by the Borrower to regularly provide MHIL information, including details regarding progress / delay in construction, any major damage to the property, change in employment/ contact details, non-payment of taxes pertaining to property, etc.
- The construction is being undertaken as per the approved plans.
- The Borrower has satisfied himself/herself that required approvals for the project have been obtained by the developer.
- All required approvals for the property have been obtained and are available with the seller in case the property is being purchased in resale.
- On event of expiry of moratorium, if the loan remains undisbursed (partly/fully), MHIL will have right to downsize the loan.
- In case of under construction property, EMI will be started only after disbursement of full loan amount sanctioned or completing the construction of property.

7. Repayment of Loan and Interest

For Partially disbursed cases, interest will be applied on the partially disbursed amount. This interest on the amount disbursed is called Pre-EMI interest. Pre-EMI interest is payable every month from the month of first disbursement up to the month of commencement of EMI. Repayment commences from the month following the month in which final disbursement of the loan is availed.

The loan is repaid by way of Equated Monthly Instalments (EMI). EMI comprises of interest component calculated on the outstanding principal and part of the principal amount. EMI is calculated based on the loan amount, rate of interest and loan tenure. Change in any of these parameters may result in change in EMI amount and/or tenure

EMI is appropriated first towards recovery of interest due and the remaining amount is used for recovery of principal amount. The recovery of principal amount may get impacted due to increase in the amount of interest due to change in ROI on higher side.

Repayment of PEMI/EMI should be through NACH. Repayment can be accepted by PDCs, if NACH activation gets delayed due to technical reason or NACH becomes In-active. The deposition dates for these instruments will be 5th Or 7th of every month. "For Example – If case is disbursed on 29th of the month – Broken period interest will be collect up to last day of the month. Deposition date will be 5th Or 7th of next month.

8. Brief Procedure to be followed for Recovery of overdue

Through the terms and conditions detailed above, the Borrower(s) and the Guarantor(s) have been appraised of the process and schedule and mode of repayment of the loan. It shall be the responsibility of the borrower(s) to ensure timely payment of PEMI or EMI. MHIL shall not be obliged to serve notice, reminder or intimation to the borrower(s) regarding his/her/their obligation to pay the EMI or PEMI regularly on due date.

- a. On non-payment of Pre-EMI/EMI by the due dates, MHIL shall remind the borrowers by making telephone calls, sending written communication by post and/or electronic medium or by making personal visits by MHIL's authorized personnel at the last address provided by the borrower. The Borrower(s) and the Guarantor(s) shall keep MHIL informed of any change in their contact details and address. Failure to do so will be treated as a breach of contract.
- b. Borrowers agree to give unconditional permission to the authorized representatives of MHIL to visit the property funded through this loan and/or the borrower's residence in the event of default for collection of dues and/or inspection of the property. The Costs of such calls /communication /visits shall be payable by the borrower(s).
- c. By accepting these terms and conditions, the borrower(s) and guarantor(s) give their consent to MHIL for sharing their credit information with RBI approved the Credit Information Bureau. Like CIBIL, CRIF etc. To avoid any adverse impact on their credit history with CIBIL, CRIF or any other Credit Information Bureau it is advised that the borrower should ensure timely payment of the amount due on the loan amount.
- d. In event of continued default and declaration of the loan amount as delinquent or Non-Performing Asset (NPA), MHIL shall reserve the right to send Loan Recall Notice, initiate action under section 138 of the Negotiable Instruments Act, SARFAESI act or any other provision of the law for recovery of dues from the borrower(s)/Guarantor(s). The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely as per the directions laid down under the respective laws.

Intimation/Reminders/Notice(s) shall be given to borrower(s)/guarantor(s) prior to initiating steps for recovery of overdue, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

Cost of such legal remedies will be debited to the borrower's account.

9. Definitions:

- a. **Overdue** – Any amount due to the bank / FI under any credit facility is 'overdue' if it is not paid on the due date fixed by the financial institution" / "lender.
- b. **NPA** – An asset, including a leased asset, becomes non-performing when it ceases to generate income for the bank. A non-performing asset (NPA) is a loan or an advance where; interest and/ or instalment of principal remains overdue for a period of more than 90 days in respect of a term loan,
- c. **SMA** – Lenders shall recognize incipient stress in loan accounts, immediately on default, by classifying such assets as special mention accounts (SMA) as per the following categories:

SMA Sub-categories	Basis for classification – Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	1-30 days
SMA-1	31-60 days
SMA-2	61-90 days

10. Customer Services

For any assistance and information borrowers / guarantors can contact the customer care of the company through below modes between Monday to Saturday working hours 9.00 AM to 5.30 PM (excluding Holidays and Sundays).

- To contact MHIL Branch Manager / Branch –in charge of the nearby branch.
- Write us to MHIL Customer Care e-mail ID enquiry@muthoothomefin.com
- Call to MHIL customer care No. 8113837788/ 8976718559,or Toll Free No. 18001211214

Write to us via website: www.muthoothomefin.com or written letter addressed to **Muthoot Homefin (I) Ltd, The Ruby, 19th Floor, 19 NE Near Ruparel College. No.29, Senapati Bapat Marg, Tulsi Pipe Road, Dadar West, Mumbai – 400028, Maharashtra. Ph:022-41010999**

Borrower(s) collect the following documents by visiting our branch

- Photo Copies of documents, which can be provided in 15 working days from date of placing request. Necessary administrative fee shall be applicable.

11. Grievance Redressal :

There can be instances where the Borrower is not satisfied with the services provided. To highlight such instances & register a complaint, the Borrower may follow the following process:

The Borrower can lodge his / her/their complaint at grievance@muthoothomefin.com or response@muthoothomefin.com or call on +91- 2239110999 / +91- 2239110900 / 8113837788. The complaint can also be registered by making an entry of the complaint / grievance in the complaint register maintained by the branch. In case the Borrower does not receive any response within a week or is not satisfied with the response given by the branch, the Borrower can further escalate the complaint /grievance to the Grievance Redressal Officer (GRO) at grievanceredressalofficer@muthoothomefin.com or by way of letter addressed to the GRO to the below mentioned address

Grievance Redressal Officer Muthoot Homefin (India) Ltd. 2nd floor, Muthoot Chambers, Kurians Tower Banerji Road -Ernakulam Kochi -682018 Kerala If the Borrower does not receive a response from the Company within a period of one month or is still not convinced with the resolution provided by the Grievance Redressal Team, then the Borrower may approach the Complaint Redressal Cell of the National Housing Bank (NHB) by registering the complaint online on the website of NHB at <https://grids.nhbonline.org.in>.

The complaint can also be sent through post to the following address in the prescribed format (https://nhb.org.in/citizencharter/Complaint_form.pdf)

National Housing Bank, Complaint Redressal Cell Department of Supervision 4th Floor, Core 5A India Habitat Centre Lodhi Road, New Delhi - 110023.
(The complaint can also be emailed at crcell@nhb.org.in)

The above terms and conditions have been read by the borrower/s / read over to the borrower and have been understood by the borrower/s.

Signature or Thumb impression

of Borrower/s National Housing Bank,
Complaint
Redressal Cell
Department of
Supervision 4th
Floor, Core 5A India
Habitat Centre Lodhi
Road, New Delhi -
110023.

(The complaint can also be emailed at crcell@nhb.org.in)

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Signature or Thumb impression of Borrower/s

Authorized Signatory Muthoot Homefin (India)

Limited Name:

Designation:

Date :