

The Most Important Terms and Conditions (MITC) of loan between the borrower/s and Easy Home Finance Limited having its registered office at 302, 3rd Floor, Savoy Chambers, Dattatray Road & VP Road extension, Santacruz West, Mumbai - 400054 (hereinafter referred as “EHFL”) are agreed upon and mentioned below.

1. Loan: Loan is sanctioned basis a combination of several factors like repayment capacity, collateral security, past and present credit history and other risk parameters. Borrower is/are advised to refer to the loan agreement to know the loan amount sanctioned.

2. Interest:
 - i. Type (Fixed or Floating or Semi-Fixed): EHFL offers either Floating/ Semi-Fixed rate loans to all its Borrower/s. Semi-Fixed rate loan is of fixed rate of interest during initial years and floating rate of interest thereafter. Borrowers is/are advised to refer to the loan agreement to know the period of fixed and variable rate period of loan sanctioned.

 - ii. Interest Chargeable: Floating Rate of Interest is computed with reference to the EHFL- Reference Rate of EHFL together with the margin, if any, as specified in detail in the loan agreement. Indicative ROI under EHFL- Reference Rate is presented below:

Product	Interest	Type of Interest	Tenure (In months)	Admin Fee
	Rate	Rate	Min.	(Exclusive of
			– Max.	GST)
Home Loan	11.00% to 18%*	Floating or Fixed or Semi - Fixed	60-240	Up to 2.5%
Non-Home Loan	14.00% to 18.5%*	Floating or Fixed or	60-120	Up to 2.5%

		Semi - Fixed			
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*The Interest rate mentioned above is subject to change as per Pricing Policy of the Company from time to time.

- v. Moratorium or Subsidy: EHFL do not offer Interest Moratorium or any Subsidy on its loans to Borrower/s.
- vi. Date of reset of interest: Interest Rate Reset Revision Cycle is quarter of Calendar year beginning from first day of January, April, July, and October of each year. EHFL- RR will be reset on the first day of the quarter following the month in which the EHFL-Reference Rate is changed.
- vii. Modes of Communication of changes in interest rate: Any change in EHFL-Reference Rate would be duly communicated to the borrower/s at the contact details available with EHFL through SMS/ E-mail/ Courier or any other electronic mode prevalent for the time being.

Installment types: Monthly as agreed between the parties.

Aadhaar Declaration: EHFL offers an online service option to its applicants to eSign (electronic signatures) the applications and other permitted documents subject to submission of Aadhaar based E-sign declaration to be provided by the applicants.

Loan Tenor: EHFL offers a wide range of loan tenors starting from 1 year up to 20 years depending on a combination of various parameters like age of borrower/s, loan product, collateral security etc. Borrower/s is/ are advised to refer the loan agreement to know the loan tenor sanctioned.

Purpose of the Loan: The EHFL offers a variety of loan options depending on the requirement of the Borrower/s like Home Loan for Purchase or Construction or Renovation or Purchase of Land or Loan against Property or Loan for Purchase of Commercial Property etc. Borrower/s is/are advised to refer the loan agreement to know the Purpose of Loan sanctioned.

* The methodology adopted by the Easy Home Finance Ltd to decide Rate of Interest is primarily based on Cost of Funds, Cost of Capital, Operating Cost and internal & external credit score. Easy Home Finance Ltd , while deciding a rate on a borrower level, further factors in specific variables like tenor of the proposed loan, profile of prospective Borrower, type of loan, quality & value of security offered, loan amount, commercial feasibility etc.

* In the foregoing tables, a range of standard rate of Interest have been given. For a borrower, actual rate of interest will be based on the factors mentioned in the preceding paragraph. Thus, the applicable Rate of Interest may be different for different borrowers. Easy Home Finance Ltd periodically reviews matrix of applicable rate of interest based on its cost of funds, operation cost, market conditions and competition.

7. Fee and Other Charges*

S No	Description	Charges						
1	Application Fees	Up to Rs. 5,000/-						
2	Admin Fees	Up to 2.5 % of loan amount sanctioned						
3	CERSAI Fees	Rs. 300						
4	Collateral Evaluation Charges	Up to Rs 10,000/- (for loans >Rs 300 lacs)						
5	Multiple Collateral Evaluation Charges	Rs. 3,000/- per additional collateral						
6	Legal & Technical Charges	<table border="1"> <tr> <td>Rs.30 00/-</td> <td>All Types HL/P+C/LAP / Resale Units / First Sales</td> <td>NO N-A PF</td> </tr> <tr> <td>Rs.15 00/-</td> <td>Completed Units - First Sale / Under Construction</td> <td>APF</td> </tr> </table>	Rs.30 00/-	All Types HL/P+C/LAP / Resale Units / First Sales	NO N-A PF	Rs.15 00/-	Completed Units - First Sale / Under Construction	APF
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7	Subsequent Technical Charges	Rs. 500/- per visit						
8	Stamp Duty Charges	On actuals						

9	PDC/ ECS/ ACH Dishonor Charges	Rs. 500/- per instance
10	Penal Charges	36% p.a. of outstanding EMI
11	Retrieval charges for Copies of loan/ property document in EHFL custody	Rs. 750/- per instance
12	Charges if RM goes to applicant's place for Doc collection.	Rs. 500/- per instance
13	Account Statement Charges	Rs. 500/- per month
14	Conversion of ROI from Floating to Fixed at the end of Fixed tenor in Semi Fixed Loans	0.50% of loan amount or Rs. 10,000/- whichever is higher
15	SOA Charges	Rs. 500 per instance
16	Repayment Swapping Charges	Rs. 500 per instance
18	Duplicate NOC	Rs. 500 per instance
19	List of Documents	Rs. 500/- per instance
20	Documentation Handling & Storage Charges	Rs. 2000/- per docket / per disbursement

All applicable fees & charges are subject to levy of applicable GST + Surcharge is payable in addition to the fees/ charges.

i. ON FORCECLOSURE

	Individual	Non-Individual
21	Prepayment charges to be Nil in Floating Rate Loans	Prepayment charges for amount up to 25% of Principal Outstanding to be Nil in any Financial Year. All pre-payments made within last 12 months to be included to decide the total pre-payment amount and corresponding charges applicable
22	Prepayment charges to be Nil during the Floating ROI tenor of Semi-Fixed rate Loans	Prepayment charges (part/ full) to be 5% up to 24th month from the date of 1st disbursal
23	Prepayment charges to be Nil during the Fixed ROI tenor of Semi-Fixed rate Loans; provided same is prepaid from Own Funds	Prepayment charges (part/ full) to be 3% from 25th month onwards from the date of first disbursal
24	Prepayment charges norms for Non-Individual Loans to apply to Individual Loans if loan is prepaid during the Fixed ROI tenor of Semi-Fixed rate loans from other than "Own Funds"	Part prepayment amount should be equivalent to 3 EMI's and allowed once in a quarter.

* The above-mentioned charges/ fees are as on date of the loan agreement and are subject to change from time to time. For latest updated details of applicable fee and other charges, please refer to the EHFL's official Website (www.easyhomefinance.in)

All applicable fees & charges are subject to levy of GST and Surcharge, and is payable in addition to the fees/ charges.

ii. Fee Refundable if loan not sanctioned/ disbursed	Application Fee paid by customer for availing the loan is non-refundable
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8. Security/ Collateral for the Loan: Security of the loan would generally be security interest on the property being financed and/ or any other additional security in the nature of additional property/ Guarantors as may be mandated by EHFL. Borrower/s is/are advised to refer the loan agreement and sanction letter to know the security details of the loan sanctioned.

9. Insurance of the property/ Borrower/s:

- i. The Borrower/s shall keep the property under security insured with comprehensive insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with EHFL as the sole beneficiary under said policy/ policies.
- ii. The Borrower/s may keep his/ their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with EHFL as the sole beneficiary under said policy/ policies.

10. Conditions for Disbursement of the loan:

EHFL shall not disburse any loan to the borrower/s unless the condition mentioned in the sanction letter and loan agreements are complied with to the satisfaction and sole discretion of EHFL, few of which are given below:

- The Borrower must fulfill the EHFL's requirement of credit worthiness.
- Execution of loan agreement and such other ancillary documents.
- Submission of cheques/ ECS/ ACH/ etc. any other clearing system in force for the time being towards repayment of installments creation of security in favour of EHFL.
- Utilization of disbursement should be as per the end-use specified.

- The Borrower must disclose every material fact which may affect the Borrower/s loan proposal.

11. Repayment of Loan & Interest:

Repayment of Loan to be by way, of pre-EMI/ EMI during the entire tenor of the Loan as per terms outlined in the loan agreement. Borrower/s are advised to refer to the loan agreement for details of repayment, in Equated Monthly Installments (EMI/ Pre-EMI) or other payments, EMI cycle, due dates etc. Any change in the EHFL-Reference Rate would be communicated in advance as per clause 2(v) mentioned above.

12. Brief procedure to be followed for Recovery of Overdue:

On the occurrence of Event of Default as mentioned in the loan agreement, the Borrower/s to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E-mail, Courier, SMS and/ or to the third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following:

- a. Tele-Calling: It involves contacting the Borrower/s over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
- b. Field Collection: It involves meeting the Borrower/s and collecting payment of the amount due. The activity shall be carried out through employees of EHFL or authorized representatives. The payment would be collected either in cash or in the form of a cheque/ DO against the valid receipt only which will be issued to Borrower/s.
- c. Legal Action shall be taken based on circumstances of each delinquent account, as per EHFL policy and pursuant to the provision of applicable laws. Hence, EHFL shall use a judicious mix of field visit, written communication

and legal action to ensure proper and effective coverage for the different category of delinquent account.

13. Annual Outstanding Balance Statement:

The Lender will issue the Annual Outstanding Balance Statement along with Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrower/s in the first quarter of every financial year.

14. CLSS Scheme: Kindly note that Credit Linked Subsidy Scheme with respect to eligible beneficiaries belonging to Economically Weaker Sections/Lower Income Group (EWS/LIG) is valid up till 31st March, 2021; subject to extensions, if any.

As per notification dated 31st December, 2018 vide No. 1-11016/15/2016-HFA-4(Pt.)/E.9029212 Credit Linked Subsidy Scheme with respect to eligible beneficiaries belonging to Middle Income Groups (MIG) is further extended till March 31, 2021.

15. Customer Services:

- a. Borrower/s can visit the Service Branch during visiting hours of 10:00 am to 5:00 pm from Monday to Friday (Except on Public Holidays).
- b) Borrower/s can contact our Call Centre at 1800-22-3279 (toll free) between 10:00 am – 5:00 pm from Monday to Friday (Except Public Holidays).

Borrower/s can reach to Customer Service vide e-mail: customercare@easyhomefinance.in.

Indicative Timelines of common request servicing:

- ii. Loan account statement - 7 working days from date of request
- iii. Photocopy of the title documents - 14 working days from date of request

Return of original documents on closure/ transfer of loan – 14 working days from date of request.

16. Grievance Redressal:

For any service-related issue including obtaining documents or in case of any complaint & grievance, the Borrower/s may communicate in writing, orally,

electronically through e-mail, website, telephone and modes given below. The Borrower/s may contact our Office through any of the following channels:

- By telephonic communication with our Call Centre on 1800-22-3279 (toll free) between 10:00am - 5:00pm from Monday to Friday (Except Public Holidays).
- By way of e-mail: customercare@easyhomefinance.in
- By way of written letter addressed to Customer Service - Home Loans, Easy Home Finance Limited, 302, 3rd Floor, Savoy Chambers, Dattatray Road & VP Road Extension, Santacruz West, Mumbai - 400054
- By way of physically visiting the Service Branch and lodge complaint in the Complaint Register maintained therein
- Borrower can further escalate their complaints, if any to: Head of Compliance: Mr. Siddharth Mehta (email: compliance@easyhomefinance.in)
- In case the complainant is dissatisfied with the response received from EHFL or where no response is received, the Complainant may approach Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link <https://nhb.org.in> OR in offline mode by post, in prescribed format, available at link: <http://www.nhb.org.in/Grievance-Redressal> to Complain Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi-110003

These MITC shall be governed by the Laws of India. It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed / to be executed by them.

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