

Notice for Change in Loan Agreement

The Borrowers of Godrej Housing Finance Limited (“Company”) are hereby informed that the Product Terms & Conditions for Flexible Pre-EMI have changed as below.

A. Revision in Point No. 3 (Features of Flexible Pre-EMI Product)

1. *Addition of new point (h)*

Lender reserves the right to allow any change/switch from Flexible Pre-EMI mode to either pre-EMI or Regular EMI post receipt of first flexible Pre-EMI.

2. *Deletion of existing point (m)*

In case of part payment by the borrower in the first six months itself towards principal / interest, the Company will presume that the borrower does not require the Flexible Pre-EMI facility and adjust the amount so paid towards normal Pre-EMI/ Principal.

B. Revision in Point no. 4 (Features of the Moratorium Product)

1. *Deletion of existing point (j)*

In case of part payment by the borrower during Moratorium Period, the Company will presume that the borrower does not require the Moratorium facility and adjust the amount so paid towards normal Pre-EMI / Principal.

All other points remain the same.

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The Borrowers of Godrej Housing Finance Limited (“Company”) are hereby informed that the definition of GHFPLR has been changed as below:

“Godrej Housing Finance Limited Prime Lending Rate” or “GHFPLR / GHFPLR-CR” as the case may be means the interest rate announced by the Lender from time to time as its prime lending rate with which the Floating Interest Rate / Semi-Fixed Rate is linked along with Margin. Current GHFPLR / GHFPLR-CR as the case may be, is set out in Schedule I to the Loan Agreement which may be revised by the Lender, at its sole discretion, from time to time and notified to the Borrower as per the General Terms & Conditions.”

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Notice for Change in Loan Terms & Conditions

The Borrowers of the Godrej Housing Finance Limited (Company or Lender) are hereby informed that the Competent Authority has decided to make following changes in Terms & Conditions for loans from 20th May 2021 onwards:

“If the monetary value of a transaction is less than Rs. 500/- (Rupees Five Hundred Only) then the Lender may in its sole discretion take decisions such as loan downsizing.”

If any borrower wishes to close their account owing to the change in above Terms & Conditions, the transaction shall be governed as per the Fair Practice Code.

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