

### **MOST IMPORTANT TERMS AND CONDITIONS (MITC)**

The Most Important Terms and Conditions (MITC) of loan between the Borrower and Roha Housing Finance Private Limited having its registered office at JJT House, Plot No. A/44-45, Road No. 2, MIDC, Andheri East, Mumbai 400 093 (hereinafter referred to as “RHFPL”) are agreed upon and mentioned below.

#### **1. 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 RHFPL. Borrower(s) is/ are advised to refer the Facility Agreement and sanction letter to know the security details of the loan sanctioned.

#### **2. Insurance of the property/ Borrower(s):**

- i. The Borrower(s) shall keep all properties under security, insured with comprehensive insurance policy which shall be of an amount which is at least equivalent to the loan outstanding at any point of time during the pendency of the loan and RHFPL will be the sole beneficiary under said policy/ policies till the outstanding under the loan facility is cleared by the Borrower(s) to the satisfaction of the RHFPL.
- 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 RHFPL as the sole beneficiary under said policy/ policies.

#### **3. Conditions for Disbursement of the loan:**

RHFPL shall not disburse any loan to the Borrower(s) unless the conditions mentioned in the sanction letter and Facility Agreement are complied with to the satisfaction and sole discretion of the Lender, few of which are as given below:

- The Borrower(s) must fulfill the RHFPL's requirement of credit worthiness.
- Execution of Facility Agreement and such other ancillary documents.
- Submission of cheques/ NACH/ etc. or any other clearing system in force for the time being towards repayment of installments & creation of security in favour of RHFPL.
- Utilisation of disbursed amount should be as per the end-use specified.
- The Borrower(s) must disclose every material fact which may affect the Borrower's loan proposal.
- Submission of all relevant documents as mentioned by RHFPL in the Facility Documents.
- Legal & technical assessment of the property provided as Security to be done.

- Payment of own contribution by the Borrower(s) (total cost/expense of flat/property less the Loan amount), as specified in the Disbursement Letter along with proof to be provided.
- Providing adequate utilization proof of the Loan disbursed.
- Undertaking by the Borrower(s) to regularly provide RHFPL information, including details regarding progress/delay in construction, any major damage to the Security, 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(s) 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.
- RHFPL shall not disburse any loan to the Borrower(s) unless the condition mentioned in the sanction letter and/or facility Agreement are compiled to the satisfaction of the Lenders.

#### **4. 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 Facility Agreement. Borrower(s) is advised to refer to the Facility Agreement for details of repayment, Equated Monthly Installments (EMI/ Pre-EMI) or other payments, EMI cycle, due dates etc. Any change in the RRR/ EMI would be communicated in advance. .

#### **5. Brief on procedure to be followed for Recovery of Overdues:**

When Borrower(s) fails to make a contractual payment the collection phase of the credit cycle begins. The Borrower(s) will be informed immediately and also reminder will be sent from time to time for payment of the outstanding amount on regular basis on his/her loan account by Telephone/E-mail/ Courier/ SMS/ WhatsApp and/ or by the employees/third parties appointed for collection purposes to remind, follow-up and collect dues.

On the occurrence of Event of Default as mentioned in the Facility Agreement, all outstanding amounts owed by the Borrower(s) to RHFPL shall become payable forthwith and RHFPL reserves the right to undertake such necessary processes/measures to enforce its rights under the Facility Agreement and other documents including but not limited to levy of penal charges for the delayed payment, recovery of over dues by enforcing the Security in accordance with the remedy available under the Law. The actual procedure shall be determined by RHFPL depending upon the circumstances of each case.

**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 the payment of the amount due. The activity shall be carried out through employees of RHFPL or authorized representatives. The payment would be collected either in cash or in the form of a cheque/ DD against the valid receipt which will be issued to Borrower(s).

**c) Legal Action:**

Legal action shall be taken based on the circumstances of each delinquent account, as per the policy of RHFPL and pursuant to the provision of applicable laws.

Hence, RHFPL shall use a judicious mix of field visits, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.

**6. Annual Outstanding Balance Statement:**

The Lender will issue the Annual Outstanding Balance Statement for the preceding Financial Year to all Home Loan Borrower(s) in the first quarter of every financial year.

**7. Customer Services:**

a) **Visiting hours to Branch Office:** Borrower(s) can visit the Branch Office during visiting hours of 10:00 am to 6:00 pm from Monday to Saturday (Except on Public Holidays & 1st and 2nd Saturdays).

b) **Contact person at Branch:** Branch Manager

Borrower(s) can also contact to our Call Centre at 1800-266-2111 (toll free) between 10:00 am – 6:00 pm from Monday to Saturday (Except Public Holidays & 1st and 2nd Saturdays) or reach out to the Customer Service vide e-mail: [customerservice@rohahousing.com](mailto:customerservice@rohahousing.com) / [grievances@rohahousing.com](mailto:grievances@rohahousing.com) for any assistance.

**Indicative Timelines of common request servicing and process for various requests:**

1. Loan account statement – Once the request is placed along with charges remitted at the branch, processing of request will take 7 working days from the date of such request.
2. Photocopy of the title documents – Once the request is placed along with charges remitted at the branch, processing the request will take 14 working days from the date of such request.

3. Return of original documents on closure/ transfer of loan – within 30 days from date of full payment of loan account and NOC being generated. Process to be followed for return of original immovable property documents to the legal heirs in case of the contingent event of sad demise of the Borrower(s) is available in the Company website at [www.rohahousing.com](http://www.rohahousing.com)

#### **8. Grievance Redressal:**

The customers may raise their complaint in writing, orally, electronically, through website or over telephone.

Any customer having a grievance/ complaint/ feedback with respect to the product and services offered by RHFPL may write to the Company's Customer Service Department through any of the following channels:

- **Call at** 1800 266 2111
- **Email ID:** [customerservice@rohahousing.com](mailto:customerservice@rohahousing.com) / [grievances@rohahousing.com](mailto:grievances@rohahousing.com)
- **You may write a letter at the address-** Roha Housing Finance Private Limited, A-45,  
2nd Floor, Civtech Building, Noida Sec-4, Noida-201301
- **Website:** [www.rohahousing.com](http://www.rohahousing.com)
- **How a complaint should be made:**

In order to resolve queries and complaints/ grievances, the Company has laid down the following Grievance Redressal Mechanism.

**Level 1: Modes of Raising Complaint:** A customer may raise complaint in writing, orally, electronically or over telephone:

<b>Complaint in Person</b>	A complaint register is available at the branches. A customer can record his /her grievances therein. A customer can also drop his/her complaint in complaint boxes during the working hours from 10:00 A.M to 6:00 P.M.
<b>Call us</b>	Complaints can also be logged at Call Centre on toll free number of the company at 1800 266 2111
<b>Emails</b>	<a href="mailto:customerservice@rohahousing.com">customerservice@rohahousing.com</a> / <a href="mailto:grievances@rohahousing.com">grievances@rohahousing.com</a>
<b>Write to us</b>	Customer care Cell, Roha Housing Finance Private Limited, A-45, 2nd Floor, Civtech Building, Noida Sec-4, Noida-201301

**Website****www.rohahousing.com**

Complaints can also be lodged on our website by filing up the application form available on our website.

At this level, a complaint is expected to be responded within 7 working days of receipt of complaint.

**Level 2:**

If the resolution of complaint provided at level 1 does not meet expectation or response is not received within the defined timescales, such complaints may be escalated to the Grievance Redressal Officer (GRO) of the Company at the below mentioned details:

**Name:** Mr. Mrinal Agarwal (Grievance Redressal Officer)

**Email ID:** GRO@rohahousing.com

**Contact No:** 18002662111

**Address:** Roha Housing Finance Private Limited,

A-45, 2nd Floor, Civtech Building, Noida Sec-4, Noida-201301

On registration of a complaint, the Grievance Redressal Officer (GRO) shall provide acknowledgement/response within seven working days to the complainant along with unique complaint identification number and request the complainant to use the number in all future conversation and correspondence. The acknowledgment letter shall contain the name and designation of official who will deal with the grievance. If the complaint is relayed over the phone at company's helpdesk or customer service number, the customer shall be provided with complaint reference number and be kept informed of the progress within a reasonable period. After examining the matter, the company shall send the customer its final response within a maximum of 30 days. If more time is required, in the interim, the company will inform the expected timeline to such customer, and he/ she should be informed how to take his/ her complaint further if he/ she is still not satisfied.

**Level 3:**

If the customers are not satisfied or do not receive any reply even from the Grievance Redressal Officer, he/she may appeal to the Managing Director & Chief Executive Officer (MD & CEO) of the Company within a period of 30 days from the date of decision intimated to the customer/appellant at the below mentioned details:

**Mr. Sunil Kapoor**

**Managing Director and Chief Executive Officer Roha Housing Finance Private Limited**

A-45, 2nd Floor,

Civtech Building, Noida Sec-4, Noida-201301 Email:

[ceo.hf@rohahousing.com](mailto:ceo.hf@rohahousing.com)

Note: This Grievance Redressal Machinery will also deal with the issue relating to services provided to the outsourced

agency.

In case, a complaint is not redressed or the customer is dissatisfied with the response received, the customer may approach the Complaint Redressal Cell of the National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in> OR in offline/ physical mode by post, to the following address:

**The Complaint Redressal Cell,  
Department of Regulation and Supervision, National  
Housing Bank,  
4th Floor, Core- 5A, India Habitat Centre,  
Lodhi Road, New Delhi-110003**

9. RHFPL retains the right to alter any charges, fees and to introduce any new charges, fee, timeline or procedure as it may be deemed appropriate with due intimation to the borrower on a prospective basis.

These MITC shall be governed by the Laws of India. It is hereby agreed that for detailed 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 Most Important Terms and Conditions ("MITC") for the loan availed by the Borrower(s) from Roha Housing Finance Private Limited are to be read and understood in conjunction with the terms contained in the Sanction Letter, the Loan Agreement and other transaction documents which shall be executed with reference to your Loan with RHFPL (collectively referred to as the "Loan Documents").

The MITCs mentioned above are only important terms and conditions and are not exhaustive. The Loan shall be governed by the Loan Documents. In the event of any gap/ difference between the terms and conditions set out herein and the Loan Documents, the terms and conditions mentioned in the Loan Documents shall prevail.

The above terms and conditions have been read by the Borrower(s) /read over to the borrower by Shri/Smt./ \_\_\_\_\_ of the Company and have been understood and agreed upon by the Borrower(s).

Additionally, in accordance with RBI guidelines, any future changes will be updated on the Company's website at [www.rohahousing.com](http://www.rohahousing.com).

उपरोक्त नियम व शर्तें उधारकर्ता/ओं द्वारा पढ़ी गई हैं तथा कंपनी के श्री/श्रीमती/ \_\_\_\_\_ द्वारा उधारकर्ता को पढ़कर सुनाई गई हैं तथा उधारकर्ता/ओं द्वारा उन्हें समझा गया है तथा उन पर सहमति व्यक्त की गई है। इसके अतिरिक्त, आरबीआई के दिशानिर्देशों के अनुसार, भविष्य में होने वाले किसी भी परिवर्तन को कंपनी की वेबसाइट [www.rohahousing.com](http://www.rohahousing.com) पर अपडेट किया जाएगा।

