

Most Important Terms and Conditions (MITC)

(Housing Loan)

Agreed to between:

Name of the Borrower:

Loan Account No.(LAN)

Name of the Co-Borrower: None

And Home First Finance Company India Limited (HFFC) are mentioned below:

To be filled & Explained by HomeFirst Loan Officer at Loan Agreement Signing

1. Loan Amount	Rs. /-
2. Interest Rate a) Type b) HFFC-PLR on Sanction Date c) Interest Chargeable (HFFC PLR +/- Spread) d) Moratorium/Subsidy e) Date of reset of interest f) Mode of communication of change in Interest Rates	% % None None Letter/Email/SMS
3. Installment Type	EMI
4. Loan Tenure	Years
5. Repayment Details a) Number of EMIs b) EMI Amount c) Due date of Pre-EMI/EMI (Frequency - Monthly) d) Repayment Mode	Rs. /- 4th of every month PDCs/ACH-Mandate
6. Purpose of Loan	
7. Fees and Charges 1. On application: a) Login Fees (Non-Refundable) b) Project Appraisal Charges 2. During the term of the loan: a) CERSAI Charges b) MOE Charges (Charges for stamp duty and registration of Memorandum of Equitable Mortgage) c) Document Charges (SOA/LOD/Outstanding Letter) 3.(i) Foreclosure charges on Home/Commercial/TopUp/Plot loans (ii) Foreclosure charges on LAP loans 4. Fees Refundable if loan not sanctioned / disbursed 5. Conversion Charges (Floating to Fixed, Fixed to Floating) 6. Penal Charges & Other Charges for delayed payments a) Pre-EMI/EMI bounce charges (Per Instrument/Transaction) b) Default Penalty c) Legal and Incidental Charges d) Regularization Fee (for NPA cases) e) Recovery Fee (for sale of property in NPA cases)	Rs./- (Includes GST @ 18%) Rs./- (Includes GST @ 18%) NIL As per the State laws First Time: NIL ; Subsequently : Rs 100/- NIL NIL NIL 2% on Principal Outstanding + applicable taxes Rs.500 + applicable taxes 2% per month on overdue EMIs/PEMIs + applicable taxes [for the overdue period] As per actuals Rs.10,000/- 2% of the realized sale amount
8. Security/Collateral for the Loan a) Property Details mortgaged to HFFC b) Guarantor Details c) Other securities if any	None -

- Write to us at:
Central Customer Service Unit
Home First Finance Company India Limited,
511, Acme Plaza, Andheri Kurla Road, Andheri East, Mumbai 400059,

b) Documents can be provided as per the enclosed schedule:

- Loan Account Statement can be provided in 2 working days from date of placing request through the above channels
- Copies of title documents can be provided in 7 working days from date of placing request
- All the original property documents that were provided by the borrower at the time of loan approval shall be released along with release of any charge on property within a period of 30 days after full repayment/closure of the loan account.

15. Grievance Redressal:

Customer may raise their queries through the below mentioned channels:

Step 1:

Write it to us at loanfirst@homefirstindia.com, or alternatively can call at **1800 3000 8425**.

The Customer Service Manager / Branch Manager shall provide you a suitable resolution in 7 working days.

Step 2:

If the resolution provided is not up to your expectations, or in case no reply is received within the stipulated period, write to us on query@homefirstindia.com

This query will be redressed and resolved by **Central Customer Service Team in 15 working days**.

Step 3:

In case the resolution received in Step 2 is not satisfactory or in case no reply is received within the stipulated period, the Customer shall escalate its complaint with the Grievance Redressal Officer at the following address:

Mr. Gaurav Mohta (Grievance Redressal Officer)
Home First Finance Company India Limited
511, Acme Plaza, Andheri Kurla Road, Andheri (East)
Mumbai-400 059

Email: complaints@homefirstindia.com

Contact No. - 8880549911

If you do not receive any response from the company within 30 working days from the receipt of the complaint in the Corporate Office or if you are unhappy with the response, you may approach the National Housing Bank by following modes:

Online Mode: Complaints can be lodged at <https://grids.nhbonline.org.in/>

Offline Mode: The customer can alternatively write it to National Housing Bank in a prescribed format available at <https://nhb.org.in/en/complaint-cell-against-hfcs/> and can post the same to

Complaint Redressal Cell
Department of Regulation and Supervision,
National Housing Bank,
Core 5A, India Habitat Centre, Lodhi Road,
New Delhi - 110 003

The complaints can also be mailed at crcell@nhb.org.in

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the terms contained in the Sanction Letter and the loan transaction documents ("Transaction Documents"). The MITCs mentioned here are merely indicative and not exhaustive. The loan shall be governed by the Transaction Documents including the loan agreement.

The above terms and conditions have been read by the borrower/s / read over to the borrower by Shri/Smt./Km. of HomeFirst and have been understood by the borrower/s.

Signature or Thumb impression
of the Borrower/s

Authorized Signatory of HomeFirst