

## Truhome Finance Limited

(Formerly Shriramhousing Finance Limited)

**Corp. Office:** Level 3, East Wing, Wockhardt Towers, C2 G Block,

Bandra-Kurla Complex, Bandra East, Mumbai- 400051

☎ +91 22 4241 0400 | CIN: U65929TN2010PLC078004



### KEY FACTS STATEMENT

<b>Date:</b> To,							
Part 1 (Interest rate and fees/charges)							
1	Loan proposal/ account No:			Type of Loan:			
2	Sanctioned Loan amount (in Rupees)						
3	Disbursal schedule (i) Disbursement in stages or 100% upfront. (ii) If it is stage wise, mention the clause of loan agreement having relevant details						
4	Loan term (year/months/days)						
5	Instalment details						
Type of instalments	Number of EPIs			EPI (₹ )	Commencement of repayment, post sanction		
Monthly					If disbursed after 15th of any month then EMI starts from subsequent month.		
6	Interest rate (%) and type (fixed or floating or hybrid)						
7	Additional Information in case of Floating rate of interest						
Reference Benchmark	Benchmark rate (%) (B)	Spread (%) (S)	Final rate (%) $R = (B) + (S)$	Reset periodicity (Months)		Impact of change in the reference benchmark(for 25 bps change in 'R', change in)	
				B	S	EPI (₹ )	No. of EPIs
SHPLR(Truhome Finance Prime Lending Rate)							
8	Fee/Charges						
			Payable to the RE (A)		Payable to a third party through RE (B)		

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		One-time/Recurring	Amount (in ₹ )orPercentage (%)as applicable	Onetime/Recurring or Percentage(%) as applicable	Amount (in ₹ ) or Percentage(%) as applicable
(i)	Processing fees				
(ii)	Insurance charges				
(iii)	Valuation fees				
(iv)	Any other (please specify)				
9	Annual Percentage Rate (APR) (%)				
10	Details of Contingent Charges (in ₹ or %, as applicable)				
(i)	Penal charges, if any, in case of delayed payment			36% per annum to be accounted on receipt basis.	
(ii)	Other penal charges, if any			NO	
(iii)	Foreclosure charges, if applicable			As per defined policy for the same.	
(iv)	Charges for switching of loans from floating to fixed rate and vice versa			As defined in MITC	
(v)	Any other charges (please specify)			36% per annum to be accounted on receipt basis.	

Part 2 (Other qualitative information)		
1	Clause of Loan agreement relating to engagement of recovery agents	Please refer Clause 10 Subsequent Part of Consequences of Event of Default clause A of Loan agreement.
2	Clause of Loan agreement which details grievance redressal mechanism	Please refer Appendix I Clause 4 of loan agreement.
3	Phone number and email id of the nodal grievance redressal officer	02242410400 compliance.officer@truhomefinance.in
4	Whether the loan is, or in future maybe, subject to transfer to other REs or securitisation (Yes/ No)	yes
5	In case of lending under collaborative lending arrangements (e.g., co-lending/ outsourcing), following additional details may be furnished:	
Name of the originating RE, along with its funding proportion	Name of the partner RE along with its proportion of funding	Blended rate of interest
NA as of now	NA as of now	NA as of now
6	In case of digital loans, following specific disclosures may be furnished:	
(i)	Cooling off/look-up period, in terms of RE's board approved policy, during which borrower shall not be charged any penalty on prepayment of loan	NA

**Regd. Office:** Srinivasa Tower, 1st Floor, Door No. 5, Old No.11, 2nd Lane, Cenotaph Road, Alwarpet, Teynampet, Chennai - 600018.

☎ 1800 102 4345

✉ [contact@truhomefinance.in](mailto:contact@truhomefinance.in)

🌐 [www.truhomefinance.in](http://www.truhomefinance.in)

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(ii)	Details of LSP acting as recovery agent and authorized to approach the borrower	Companies Collection team.
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### Appendix XII

#### (b) OTHER MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Loan No / Sanction No - / (Name of the specific Loan Product -

Other major terms and conditions of the housing loan [other than KFS as at Appendix XII(a)(a)] agreed to between \_\_\_\_\_ (the borrower) and the \_\_\_\_\_ (Name of the housing finance company) are as under:

##### 1. Security/ Collateral for the Loan

Mortgage of below mentioned property in favour of Truhome Finance. Property Address: **Property 1:**

Guarantee: Other Security: The Security shall mean and include mortgage, guarantee and any other form of security as deemed fit by Truhome Finance for securing the loan and submitted by the Borrower accordingly. Borrower shall be required to register the Memorandum of Deposit of Title Documents/ Registration with the IGR as per the states laws. Truhome Finance shall also register its charge in the records of CERSAI.

##### 2. Insurance of the Property/ Borrowers

**Property Insurance:** It is mandatory for the customer to obtain Property Insurance, fully insuring the property to be purchased / constructed against all losses, unforeseen hazards like damages on due to fire, riots and other natural calamities like earthquake, floods etc. and if required by Truhome Finance against any other insurable risk for Home Loan / Addition Finance. Such Insurance Policy obtained by the borrower will be assigned in favour of Truhome Finance.

##### 3. Conditions for Disbursement of the Loan

The Loan disbursement would be subject to satisfactory compliance of all terms and conditions as stipulated in the sanction letter, legal opinion report, technical verification report, creation of security, furnishing of requisite statutory approvals of the property to be funded by Truhome Finance. And in cases of construction of homes, disbursement will also be based on its stage of construction. Borrower shall intimate Truhome Finance of any change in his employment/contact details. The mode and manner of disbursement is left to the sole discretion of the Truhome Finance. The disbursement of the Loan or any part thereof by the Truhome Finance may be made to the Borrower, or directly to the developer/builder/construction company /contractor/seller of the Property, where applicable or any other concerned Person, as the Truhome Finance may in its sole discretion, deem fit. In case the Loan being availed of by the Borrower is in replacement/switchover of a housing loan earlier made by the Borrower from another bank/financial institution, the disbursement of the Loan Amount or any part thereof by the Truhome Finance may be made to the Borrower, or directly to such other bank/financial institution, as the Truhome Finance may in its sole discretion, deem fit.

##### 4. Repayment of the Loan & Interest

For repayment terms, please refer to KFS. The rate of interest & other charges are reviewed on periodic basis. In event of any change in rate of interest /EMI, Truhome Finance will communicate the same to the borrower via updating it on website/letter/email/ electronic message or any other form of communication acceptable under extant guidelines, at the last known contact details, updated in our records. Such changes in interest rates and charges, if any, shall be made effective on prospective basis. Further, if such change is to the disadvantage of the customer, he/she may within 60 days and without notice close his / her account or switch it without having to pay any extra charges or interest.

##### 5. Brief procedure to be followed for Recovery of overdues

In the event of non-payment of any scheduled dues to Truhome Finance, e.g. EMIs, pre-EMIs, charges etc., the Borrower would receive intimation by SMS (on the mobile number registered with Truhome Finance) and/or telephonic call and/or letter. Such unpaid dues would need to be paid within 7 days of the originally scheduled date, along with all overdue and bounce charges, as listed out under the section

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â€œFees and other chargesâ€ In the event of the dues, remaining unpaid, in full or in part, after 7 days, Truhome Finance shall, at its sole discretion, initiate legal action for its recovery. Credit information relating to any customers account is provided to the Credit Information Bureau (India) Limited (CIBIL) or any other licensed bureau on a monthly basis. To avoid any adverse impact on the credit history with CIBIL, it is advised that the customer should ensure timely payment of the amount due on the loan amount. 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 Securitisation 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 law. Intimation/Reminders/Notice(s) are given to customer prior to initiating steps for recovery of overdues, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

### 6. Date on which annual outstanding balance statement will be issued

Based on customers request, the annual outstanding balance statement will be issued after 30th April, for the last financial year within 15 working days from date of request from customer, subject to payment of Fees as per the tariff schedule.

### 7. Customer Services

- Visiting Hour at the office: 10.30 AM till 4.00 PM on all working days (Monday to Saturday) Closed on 2nd Saturday & Public Holidays
- For any other queries, you can contact us at our toll free number 1800-102-4345
- Procedure to obtain loan account statement, photocopy of the title documents, return of original documents on closure/transfer of loan:- For obtaining any of above mentioned document borrowers are requested to provide a written request letter / application along with Online Payment / Demand Draft / Pay order / Cheque of amount mentioned in the above schedule of charges in favour of Truhome Finance Limited and submit it to nearest Truhome Finance Branch.
- Foreclosure Letter shall be issued within 21 days upon receipt of request and payment of (FCL) issuance charges
- Truhome Finance will return the original documents within 30 days from date of full foreclosure amount received in Truhome Finance Loan Account. On closure of loan account, you may collect the collateral documents from Home Branch within 30 day on receipt of full and final payment, if you intend to collect collateral documents from any other active branch of Truhome Finance (list of active Branches are available on our Website) Please inform in advance to home branch or send a request to [contact@truhomefinance.in](mailto:contact@truhomefinance.in)

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 by Shri/Smt./Km. \_\_\_\_\_ of the company and have been understood by the borrower(s).

Accepted

\_\_\_\_\_  
(Signature or thumb impression of the borrower(s))

Date :

Note: Duplicate copy of the MITC should be handed-over to the borrower/s.

\_\_\_\_\_  
Signature of the authorized person of Lender

Date :