



SAHARA HOUSINGFINA CORPORATION LIMITED

Registered & Corporate Office : 46, Dr. Sundari Mohan Avenue, Kolkata – 700 014

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CIN No. : L18100WB1991PLC99782

The Reserve Bank of India (RBI) permitted all lending institutions, including housing finance companies to give their borrowers a **“Three Month”** moratorium on term loans. The moratorium was for payment of all installments falling due between **March 1, 2020** and **May 31, 2020**. According to the RBI, the deferred installments under the moratorium will include the following payments falling due from March 1, 2020 to May 31, 2020:

- (i) Equated Monthly Installment (EMIs);
- (ii) Bullet Repayments;
- (iii) Principal and/or Interest components;

In accordance to the RBI directive, Sahara Housingfina Corporation Limited (SHCL) states below the detail in respect of the moratorium in Installments/EMIs.

Who is eligible?

All intending customers of SHCL who have availed loan/credit facility prior to March 1, 2020 are eligible. Customers having over dues prior to March 1, 2020 may also opt for the moratorium, and their requests shall be considered by SHCL based on its merit. You are advised to contact our local representative (details given below) for further assistance.

What will happen if I choose the EMI Moratorium?

If you choose EMI moratorium, SHCL will not ask/demand for any installment/EMI payment till May 31, 2020. Interest will continue to accrue on the principal outstanding for the period of the moratorium at the contracted rate of the loan. The loan tenure will get extended by the corresponding period for which the moratorium has been availed. *For example, if the installment/EMI for the month of March'2020 has been paid and moratorium for April & May'2020 has been availed, then the loan tenure will be extended by 2 (two) months.*

If I do not want the Installment/EMI moratorium, what should I do?

If you do not want the Installment/EMI moratorium, **“NO FURTHER ACTION IS REQUIRED FROM YOUR SIDE”**. SHCL will continue to BANK/DEPOSIT your repayment instructions as per the agreed schedule of payment. We encourage customers with adequate funds to continue paying during this period to avoid the **“Extra Interest Charges” and Tenor Extension**. However, if you skip your installment/EMI payment during this period, it is understood that you require the said moratorium till May 31, 2020.

Why was my account debited when the RBI has announced a moratorium?

Opting for the Moratorium is entirely the customers' choice. We understand that all our customers may not opt for the moratorium given that there is an additional levy of interest payable under the terms of the moratorium.

What charges will I pay, if I avail of this moratorium?

If you avail the moratorium, there will be a levy of interest at the contracted rate of the loan for the period of Installment/EMI moratorium on the loan outstanding. Such interest will be collected by extending the original tenor of the loan accordingly.

How do I get this EMI moratorium?

Customers have to provide their consent to SHCL by submitting a formal application, addressed to the concerned Branch Official and/or the designated Regional Business Head (RBH). The request may preferably be sent via Electronic Mail (e-mail). The application/request must **compulsorily** mention the full name of Borrower/Co-Borrower, the Loan Account Number (LAN), the contact details (i.e. communication address, telephone number & e-mail address). The application must also include the acceptance of levy of additional interest applicable for the said period of moratorium.

The contact details of the concerned Branch Official and the RBH is stated below:

| Region | Branch | Contact Person | Contact Details | E-mail |
|--------|--------------------|--------------------------|-----------------|--|
| EAST | Kolkata | Shri S.C. Maitra (RBH) | 9830267474 | subhesh.maitra@sahara.in |
| | | Shri Swarup Mitra | 9051705969 | mitra337@gmail.com |
| | Durgapur & Asansol | Shri Palash Banerjee | 9434745756 | palash.banerjee@sahara.in |
| | Siliguri | Shri Shuva Dey | 9832010250 | shuva.dey83@gmail.com |
| | Ranchi | Shri Ashok Kumar | 7677701223 | ashok.kumar3@sahara.in |
| WEST | Mumbai | Shri Sarvesh Kumar (RBH) | 9839391620 | sarveshsw@gmail.com |
| | | Shri Jignesh G Thakar | 9820202932 | jignesh.thakar@sahara.in |
| | Pune | Shri Nasir Karim Shaikh | 9823992786 | sk.naasir@gmail.com |
| NORTH | Lucknow & Kanpur | Shri Sarvesh Kumar (RBH) | 9839391620 | sarveshsw@gmail.com |
| | | Shri Manish Gaur | 9335634680 | manish.gaur@sahara.in |
| | Gorakhpur | Shri Ashutosh Anand | 9839664450 | callashu81@gmail.com |
| SOUTH | Hyderabad | Shri R.N. Singh (RBH) | 9885363419 | raghwendra.singh@sahara.in |
| | | Shri G. Narsing Rao | 9246184025 | gnarsing.rao@sahara.in |
| | Vijayawada | Shri B. Sharish Babu | 7801086929 | sharish.babu@sahara.in |
| | Visakhapatnam | Shri M. Naga Srinivas | 9704435557 | naga.srinivas@sahara.in |

What if I have already paid my EMIs and would like to avail the moratorium till May 31, 2020.

You can avail of the moratorium benefits for the unpaid EMIs. Please follow the process given above for availing the moratorium.

Does the moratorium affect my Credit Rating?

NO. Opting for the installment/EMI moratorium on the basis of the directive of RBI will not affect your Credit Rating or Score.

Note : The same is also published in the website of the company.

STAY HOME STAY SAFE