

Most Important Terms and Conditions (MITC)

(Housing Loans & Home Equity Loans)

Application Number: _____ **Product Type :** _____ **Agreement Dated:** _____

Borrowers and CO-Borrowers:

1.

2. _____

3.Others, _____

important terms and conditions with reference to the agreement between a for mentioned borrower and all Co-Borrowers and Sewa Grih Rin Limited (SGRL) (Housing finance Company).

1. Details of Loan

Sanctioned Loan Amount	Rupees INR _____ (INR _____ only)
Purpose of Laon / Desired use of loan amount	
Rate of interest	_____ % p.a Interest will be charged at monthly rests _____ %Per Year
Types of Rate of Interest	
Tenure of Loan	Months
(Tenure is Subject to change with a Change in SGRL retail lending rates in case of floating rate loans)	
Equated Monthly Installment (EMI):	INR _____ (INR _____ only)
Due Date of EMI	1 of next Month
Cheque presentation date:	10 th of every month
Pre-EMI(Only Simple Interest)	charged during part/tranche disbursement period@ _____ %p.a
(For the monthly due days, until full/complete disbursement of loan is done.)	
Date of reset of interest	Reset frequency to be decided by SGRL from time to time based on customer and product type, prevailing market conditions and guidelines issued by any statutory authority or as per change in internal policy of SGRL. Any change in the interest rate shall be notified by SGRL through its website or via medium of SMS/Email etc. in vernacular language.
Any Moratorium or Subsidy Applicable to this Loan	YES/NO

2. Fees and Other Charges:

SEWA Grih Rin Limited Regd.off.: 1 st Floor , 216/C-12, Old No. C-12, Plot No. 13-B, Guru Nanak Pura, Laxmi Nagar, Delhi-110092 Phone +911143521832 GST 07AAQCS0870H1Z2	Crop.off.: Building No. 8, Tower c, 8 th floor DLF Cyber City gurugram-122002 Phone +911244271750 GST 06AAQCS0870HIZ4	Website : sgrlimited.in TollFree : 1800 11 3909 Email : contact@sgrlimited.in	CIN : U65923DL2011PLC222491
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- Cost of Stamp papers and notarization for the purpose of obtaining loan or preparation of loan agreement or disbursal of loan as per the loan agreement shall be borne by the borrower and/or the co-borrowers. Any other expense such as Technical fee, Legal fee, Documentation charge/ PDD will be charged in addition to the Processing Fee.
- In case of any expense towards any legal action with reference to your loan or non-receipt of loan installment, the borrower will be liable to pay the total expenses incurred by Sewa Grih Rin Limited.
- Please do collect the receipts of all the payments made to SGRL.
- Kindly refer to our website for Latest terms and conditions.

You may also connect with the Customer Services Officer at our Branch Office.

FEES & CHARGES			
a. The below Fee & Charges are subject to change and will be at the sole discretion of SGRL and any change in charges, would be informed to the customer via information updated on company's website.			
b. All the mentioned charges are Exclusive of GST.			
	Particulars/Head	Fees & Charges	Description
1	Initial Money Deposit (IMD): Login Fees.	Charged @ Rs.2000/- (Rupees Two Thousand Only) for loan amount upto 10 Lacs Charged @ Rs, 3000/- (Rupees Three Thousand only)for loan amount over and above Rs. 10 lacs	IMD is payable at the time of Application IMD is a onetime deposit being collected by SGRL for the purpose of sourcing of the application, door step services for collection of documents for loan application.
2	Processing Fees (PF):	H o m e L o a n s : Rs...../- up to Sanction amount of Rs/- Lacs. or @ 2% for sanction amount a b o v e R s/- lacs	PF is payable at the time of Sanction PF is collected for the purpose of appraisal and disbursement and covers the cost incurred by SGRL during the appraisal of loan, like field investigation, fraud check, legal and search report, technical report, etc. PF is refundable before disbursement subject to conditions and further approval from the designated authority after deducting expenses incurred for appraisal and assessment of loan application.
		Home Equity(LAP): Rs/-up to Sanction amount of Rs Lacs	

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b. All the mentioned charges are Exclusive of GST.

		or @ 2.5% for sanction amount more than Rs.lacs.		
3	Dishonour/ Bouncing charges per transaction on Cheque / ECS / ACH / DDM	Charged @ Rs.300/- (Rupees Three Hundred Only) per instrument, per dishonor	Payable on dishonour of Cheque/ECS/ACH/DDM Charges applicable to borrowers in case Cheque/ ECS/ACH/DDM OR any other banking instrument being issued by the borrower/co- borrowers or both, is dishonoured by drawer's bank.	
4	Loan Prepayment Charges on amount of Prepayment (Payable at the time of prepayment of loan)	Interest Type	Purpose/Prepaid Or Pre-closed Through	Charges (Exclusive of GST (Please refer to Notes below))
		Floating Rate	Housing Loans/ Non- Housing Loans to individual borrowers unless end use is for business purpose.	"NIL" charges
		Floating Rate	For all types of Loans where end use is for business purpose or where the borrower is not individual	4% of the Loan Amount Paid
		Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources' of the Borrower(s)	"NIL" charges
		Fixed Rate	Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans with any purpose.	4% of the Loan Amount Paid
		Notes: 1. The expression "Own Sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution. 2. All dual/ special rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a dual/ special rate housing loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period. 3. It is also clarified that a fixed rate loan is one where the rate is fixed for entire duration of the loan.		
5	Charges Per Instalment (EMI) for delayed payment, after Due Date/ Late payment of EMI	Charged @ 2 % per month	In case the monthly instalment is not received by SEWA Grih Rin Limited on or before scheduled date, late payment charges @ 2% per month (Taxes extra) shall be chargeable on the due amount from the date it is due.	
6	Charges for collection at customer's point. (Home / Office / other requested location or point of collection)	Charged @ Rs.250/- (Rupees two hundred and fifty only) per visit	Upon borrower's request, employee of Sewa Grih Rin Limited can collect the installment amount from Home or Office or other suitable/ requested collection location of Borrower. Charges of Rupees 250/- for collecting Loan installment from the House / Office /other location of the Borrower / co-borrower shall be paid along with the installment amount so collected.	

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7	Charges for document retrieval. (Photocopy)	Charged @ Rs.500/- (Rupees Five Hundred Only)	Upon your application for retrieval of original documents and further request for photocopy of your property papers mortgaged with Sewa Grih Rin Limited or for sighting of documents in front of our authorised personnel at branch / HO, all is chargeable @ Rs.500/- shall be applicable.
8	Charges for Retrieval of LOD (List of Document deposited- SGRL) Duplicate copy	Charged @ Rs.2000/- (Rupees Two Thousand Only)	Upon your application for a duplicate copy of your LOD (List Of Documents), that is, list of property papers and other documents being deposited with SGRL for the creation of mortgages, which is chargeable @ Rs.2000/- per LOD shall be applicable.
9	Charges of each Amortization Schedule / Statement of account/Prepayment Statement.	Charged @ Rs.2000/- (Rupees Two Thousand Only)	The borrower is entitled to receive one statement of account of her/ his loan account every year for the previous financial year. In case of requirement of any additional statement of account related to the loan account by the Borrower or Amortization Schedule or Loan prepayment/closure statement, charges of Rupees 2000/- per statement, shall be applicable .
10	Charge for No Dues Certificate / Duplicate NOC	Charged @ Rs.500/- (Rupees five hundred Only)	Upon borrowers' request, branch can issue Duplicate NOC / No Dues Certificate @ Rs.500/-only.
11	Bank Account Swapping Charges	Charged @ Rs.500/- (Rupees five hundred Only)	Upon borrower's request SGRL would consider swapping of Bank account in an existing loan.Charges for availing this facility would be Rs. 500 (Charges are not applicable where reason of swapping is – a) Repayment mode change from PDC to NACH b) Non-CTS to CTS bank Or c) Non-MICR to MICR Clearing.
12	Technical fee	Charged @ 1000/- (Rupees One Thousand Only) upto loan amount of 5 lacs Charged @ 1500/- (Rupees Fifteen Hundred only) for loan amount of 5 lac to 10 lacs Charged @2000/- (Rupees Two Thousand Only for loan amount over and above 10 lacs	Technical fee as mentioned shall be charged in addition to the Processing Fee.
13	Legal fee	Charged @ 1000/- (Rupees One Thousand Only)	Legal Fee as mentioned shall be charged in addition to the Processing Fee.

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		Charged @ 1500/- (Rupees Fifteen Hundred only) for loan amount of 5 lac to 10 lacs Charged @2000/- (Rupees Two Thousand Only for loan amount over and above 10 lacs	
14	Documentation charge/ PDD	Charged @ 500/- (Rupees Five hundred only) upto loan amount of 10 lacs Charged @1000/- (Rupees One Thousand Only for loan amount over and above 10 lacs	Documentation fee as mentioned shall be charged in addition to the Processing Fee.
15	Conversion Fee	2% of outstanding amount	2% of outstanding amount if customer is switching from fixed to floating rate of interest

3. Security For the Loan

- Your property, which is addressed as _____ shall be kept under mortgage with the company (on first charge basis) till the complete payment of loan amount. You are required to submit all documents related to this property in original / photocopy as may be required by the company
- Personal Guarantee Provided by _____
- Details of other Security, if any _____

4. Conditions for Loan disbursement: The loan amount shall be disbursed subject to the fulfillment of below mentioned conditions:

- Submission of all relevant documents as mentioned by SGRL in the sanction letter / Loan agreement.
- Legal and technical assessment of the property.
- Payment of own contribution by the borrower (Difference in loan amount and total cost to the customer/borrower).
- Undertaking by the customer to regularly provide information to SGRL regarding the dues/taxes/duties pertaining to collateral security / property.
- Construction in authorised areas is being undertaken as per the bye laws applicable and all permission to execute construction is taken or applied by the borrower / developer, or both. Same has been rechecked by the borrower in case of purchases.
- Other Terms & Conditions required as per the Sanction letter, Home Loan agreement, legal & technical reports and aspects within the subject.

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- SGRL reserves the right to decline the loan disbursement till the amount of loan is transferred to the borrowers account. Further, SGRL also reserves the right to share credit performance details of customers loan account with Credit Information Bureau of India Limited and with other agencies.

5. Information related to Insurance

- We advise you to take an insurance cover for the property kept mortgage with Sewa Grih Rin Limited for at least the period of Loan and equivalent to the loan amount and assign the same to Sewa Grih Rin Limited. Name of the Insurance Company where the property is insured and assigned to Sewa Grih Rin Limited. Value and Other terms and conditions of the Insurance Cover:

- Insurance is a subject matter of solicitation.

6. Subsidy:

- We have been informed about the Credit Linked Subsidy Scheme (CLSS) under the Pradhan Mantri Awas Yojna. We understand that we are covered / not covered under this scheme. If covered, the government will give us a benefit as per the applicable rules of the Subsidy Program. We understand that we shall be covered under this scheme only as per the conditions laid down by the government and Sewa Grih Rin Limited has no control over this.
- On receiving the subsidy under Credit Linked Subsidy Scheme (CLSS)- PMAY, my EMI shall be reduced as a mandatory feature and a new schedule along with the further applicable terms and conditions shall be communicated and acknowledged.
- One of the main features on availing the subsidy is that, in case of default, the beneficiary is liable to repay the complete outstanding of SGRL Loan basis the amount being sanctioned and disbursed to the borrowers/ beneficiary by SGRL as per the first schedule. Therefore, both SGRL balance Loan amount and Government subsidy is recoverable from the beneficiary/borrowers.

7. Repayment of Loan Amount and Interest

- Simple Interest in the form of Pre-EMI shall be payable on the disbursed Loan amount from the date/respective dates of disbursement to the date of commencement of EMI either through ECS/PDC/ACH/DDM.
- Loan amount shall be repaid in _____ Months, Equal monthly installments of Rupees INR _____ (INR _____ only) /- which shall start from the next month of the date when full loan amount is disbursed.
- You will be duly informed by means of a letter/calls or any other appropriate manner in case of any change of Rate of Interest in future. Then you will be required to communicate with the Sewa Grih Rin Limited Branch Office to adjust the Instalment Amount or Duration of Loan as per the new Rate of Interest.
- EMI on your loan with SGRL would be banked in advance basis the due date.

8. Brief of recovery process of balance instalments

- You may be reminded through a phone call or message on the mobile phone number provided by you to deposit sufficient funds in your bank to pay your EMI.
- In case the banking instrument provided by you for payment of your EMI is dishonoured by your bank, a phone call or message may again be sent on the mobile phone number provided by you. You will be required to deposit the due amount along with the cheque (instrument) dishonour charges in the branch office of Sewa Grih Rin Limited. The Employees of the company may visit your home or office to collect the due amount.
- If you don't pay the total due amount within the specified time limit, Sewa Grih Rin Limited shall be entitled to initiate appropriate legal action against the borrower / co-borrowers in accordance with the loan agreement and other security documents executed between the parties. Legal action such as u/s 138 Negotiable Instruments Act and / or SARFAESI is initiated in case-to-case basis. Your property kept under mortgage by the company may be possessed and / or further sold out to recover the loan amount under the legal course of action or directions or judgement of court or relevant judicial authority as per applicable law.

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9. Annual outstanding balance statement will be issued to the borrowers during the first quarter of subsequent financial year.

10. Mode of Communication. By Post/SMS/E-mail

11. Customer Services during the Loan duration

- a) Time to meet in office – 10:00 AM – 6:00 PM on any working day.
- b) You may contact the Customer Service Officer in the branch for any help related to his/her loan.

12. Other Conditions:

- During the period of loan, the borrower may collect
 - The statement of account related to her/his loan account from the customer service officer within 15 working days from the payment of specified fee.
 - The service time to process foreclosure letter is 30 working days and the service time to process list of documents is 30 working days from the payment of specified fee.
 - The photocopy of the borrower's property ownership documents kept as mortgage with SGRL. The borrower is required to give a written request along with specified fee. The borrower may collect the photocopy of said documents within 15 working days from the Branch Office after payment of specified fee.
 - Original documents for all Closed/Matured loans shall be returned within 30 days from the date of loan closure post receipt of complete due amount in the bank account of SGRL. They can be collected from the same SGRL branch from where the loan was disbursed/Or from any branch of Customer's choice given at the time of foreclosure. Please visit our website for updated list of SGRL branches.
- Our website may be referred to know the address of our branches.
- MITC is an integral part of SGRL credit Policy.

13. Grievance Redressal Process

In case of any complaints the complainant may first meet the Grievance Redressal Officer (GRO) appointed by the Company. The customer can also call on the Toll Free number and talk to GRO or write a mail to GRO. The details of GRO is as follows:

Ms. Sunila Sweta

Minj Grievance

Redressal Officer

(GRO)

Register Office:

1st Floor, 216/C-12, Old No. C-12,

Plot No. 13-B, Guru Nanak Pura,

Laxmi Nagar, Delhi-110092

Phone: 01143521832

Corporate Office

Building No. 8,

Tower C, 8th Floor

DLF Cyber City,

Gurugram-122002

Phone: 0124-4271-750

E-mail: sweta.m@sgrlimited.in/ complaints@sgrlimited.in

Toll Free Number: 1800113909

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14. If the complaint is not redressed to the satisfaction of the customer, the matter may be taken up with the Chief Business Officer of the Company.

Mr. Shailendra Kumar Gupta
 Chief Business Officer

Register Office:

1st Floor, 216/C-12, Old No. C-12,
 Plot No. 13-B, Guru Nanak Pura,
 Laxmi Nagar, Delhi-110092
 Phone: 011-4352-1832

Corporate Office

Building No. 8,
 Tower C, 8th Floor
 DLF Cyber City,
 Gurugram-122002
 Phone: 0124-4271-750
 E-mail: Shailendra.g@sgrlimited.in

On registration of a complaint, the Grievance Redressal Officer (GRO) shall provide acknowledgment/response within a week to the complaint along with unique complaint identification number and request the complainant to use the number in all future conversation and correspondence. The acknowledgment letter shall have the details of GRO. If the complaint is relayed over phone at company's helpdesk or customer service number, the borrower shall be provided with complainant reference number and be kept informed of the progress within a reasonable period of time. After examining the matter, the company shall send borrower its final response with maximum 6 weeks depending on type of Grievance /request. If more time is required, in the interim, the company will inform expected timeline to such borrow and she/he would be informed about how to take her/his complaint further if she/hge is still not satisfied.

15. An exclusive Customer Grievance Redressal Cell attached to Chief Business Officer has been set up at the Head Office to monitor the redressal of complaints received from the customers. Complaints can also be lodged on our website by filing up the application form available on our website. (Format of Application form- soft copy)

Name*	
Address*	
Contact No*	
Client Id*	
Loan Account No*	
Email ID*	
Subject*	
Query*	

Mandatory fields *

16. The borrowers of the Company can meet the concerned officers of the Company on any working day with prior appointment and discuss the

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issues relating to their accounts.

17. Grievance Redressal Committee comprising of GRO, Chief Business Officer and Head of Finance & Accounts shall review the Complaint and take necessary action to redress it.

18. If the borrower is dissatisfied with the response received, the borrower can escalate the matter to the Managing Director and Chief Executive Officer of the Company.

Ms. Shruti Gonsalves

MD & CEO

Register Office:

1st Floor, 216/C-12, Old No. C-12,

Plot No. 13-B, Guru Nanak Pura,

Laxmi Nagar, Delhi-110092

Phone: 01143521832

Corporate Office

Building No. 8,

Tower C, 8th Floor

DLF Cyber City,

Gurugram-122002

Phone: 0124-4271-750

E-mail: ceo@sgrlimited.in

19. In case the borrower doesn't receive any response from the company within 30 days or is dissatisfied with the response received, the the borrower can approach the complaint Redressal Cell of National Housing Bank by lodging her/his complaint online on website of NHB or through post to NHB at following address:

National Housing Bank

Complaint Redressal Cell

Department of Regulation and Supervision

4th Floor, Core 5 A, India Habitat Center,

Lodhi Road, New Delhi – 110 003

Link for filling Complaint on NHB website

<https://grids.nhbonline.org.in>

The Loan Agreement provides for Arbitration as means of dispute resolution.

This document contains only a summary of certain important terms of the loan and security transaction between the parties. Hence, it is agreed that for detailed terms and conditions of the loans, the parties shall refer to and rely upon the Loan agreement and the security documents executed / being executed by them.

Important

1) Kindly choose one out of the following

- Borrower and all the Co-borrowers of this loan have read all the terms and conditions mentioned above and have completely understood these.
- All the terms and conditions mentioned above are read to Borrower and all the Co-borrowers of this loan by Mr. / Mrs. / Ms.

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- _____ and have been completely understood by them.
- 2) For the purpose of disbursement of this loan, Borrower and all the Co-borrowers of this loan confirm that they have received a copy of this document
 - 3) Above fee and charges are exclusive of GST & other govt. taxes, levies etc. and are subject to change and will be at the sole discretion of Sewa Grih Rin Ltd. Any change in charges, would be uploaded on the company's website – www.sgrlimited.in
 - 4) Vernacular Versions of the MITC is available at our website – www.sgrlimited.in

Signatures or Thumb Impression of Borrower and all the Borrower and all the Co-Borrower's of this Loan

Name	Signature

For SEWA Grih Rin Limited.

Authorized Signatory

Address of Branch Office of Sewa Grih Rin Limited: -

(_____)

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