



Panthoibi Housing Finance Company Ltd.
 URIPOK TOURANGBAM LEIKAI
 NEAR FLYOVER BRIDGE

IMPHAL-795001
 Tele :(0385) 2414889
 Fax :(0385) 2416894
 phfcldc@gmail.com

Run Date : 26/07/2019

Most Important Terms and Conditions

PLEASE READ CAREFULLY BEFORE SIGNING

Loan Account No: *** Customer ID: ***** - *******

Referring to the agreement dated 24/05/2017 between ***** and Panthoibi Housing Finance Company Ltd. (PHFCL). I/We acknowledge, with my/our clear conscience that the following information have been provided with respect to the loan availed by me/us.

I. Loan

1. Sanctioned Amount	: Rs.***** /- (Rupees *****)
2. Type of Loan	: *****
3. Purpose of Loan	: *****
4. Rate of Interest(ROI)	Rate Type : Floating : Base Rate (PLR / Fixed) : ***** : Scheme Rate Variation : ***** : Variation for this A/c : *****% : Net Rate of Interest : *****%
5. Tenure of Loan	: *****
6. Installment Type	: Monthly
7. EMI	: Rs. *****/- (Rupees *****)
8. Date of Commencement of PEMI	: *****
9. Due Date for repayment of first EMI	: *****
10. Mode of Payment	: Cheque/NEFT/RTGS/ECS
11. Security for the Loan (Details of Security)	:
12. Insurance of the Property and / or Borrower	: *****
13. Conditions for Disbursement of Loan	: The Loan is subject to satisfactory compliance of all terms & conditions as stipulated in the legal opinion report & technical verification report of the property to be funded by PHFCL.
14. Procedure for Recovery of Overdue	: i. Personal Contact ii. Written Notice iii. Legal Procedure

II. Other Charges

1. Pre/Part payment Charges	: NIL
2. Processing Fees	: Rs.*****/-
3. Administrative Fees	: Rs.*****/-
4. Credit Information Report Generation Charges	: Rs./-

5. CERSAI(Security Interest Creation)	: As per applicable CERSAI charges
6. Charges for Late Payment of EMI/PEMI	: Charges for late payment of PEMI/EMI of a month is applied on last day of the respective month i.e. 2% of months PEMI/EMI demand outstanding
7. Cheques / ECS Bource Charges	: Rs.300/- Per Bounce

III. Customer Services

1. Visiting Hours	: 11 am to 4 pm (Monday to Friday)
2. Person of Contact	: Will be handled directly by the Assistant Manager
3. Loan account Statement	: Will be handled directly by the Assistant Manager
4. Photocopy of the title documents	: Will be handled directly by the Assistant Manager
5. Return of original documents on	: Will be handled directly by the Assistant Manager

IV. Grievance Redressal

1. Level 1	: Customers are requested to visit, call or write to the nearest branch of PHFCL or email us at databank@phfcl.org.in with the following details Name of branch head Customer's Contact details: phone, email and full address
2. Level 2	: If not attended in 7 working days, lodge a complaint by mailing to us at rockyk@phfcl.org.in Or visit our website http://phfcl.org.in/contact-us/ to lodge an online complaint
3. Level 3	: If the complaint is not resolved satisfactorily in 15 working days, contact our Grievance Redressal Officer, at: dhanabir@phfcl.org.in or through letter at T. Dhanabir Singh Panthoibi Housing Finance Company Ltd. 3rd Floor Uripok Tourangbam Leikai Near Flyover Bridge Imphal West, Manipur Pin - 795001
4. Level 4	: If the complaint is not redressed satisfactorily within 30 working days, customer may directly mail at crcell@nhb.org.in or write to The General Manager Complaint Redressal Cell Department of Regulation and Supervision National Housing Bank 4th Floor, Core 5-A India Habitat Centre, Lodhi Road

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 borrower/s read over to the borrower by Shri/Smt./Km. _____ of the Company and have been understood by the borrower/s.

Deputy Manager

(Signature Or left thumb
impression of the Borrower/s)

Authorised Signatory