

Dear Customers,

We value your relationship with Ummeed Housing Finance Private Limited

It has been our endeavour to provide you the best services. In order to make our product & services available to the clients on a regular basis; we need to keep the same aligned to the market trends. As you are aware that your existing loan with Ummeed Housing Finance is on "Floating Rate of Interest" and this rate of interest is intrinsically influenced by the economic situation and other factors effecting the lending business and are also based on the type of loan, loan size, type of security provided, security cover, tenure of loan and risk profiling etc.

Therefore, in view of the aforesaid, we wish to inform you that with effect from Dec'22 ("Said Date"), we have revised the URR (Ummeed Reference Rate) by 0.50%, resulting in a revised URR of 20.75%.. This change will effect in the upward revision of your existing rate of interest by 0.50%.

Therefore, with effect from the "Said Date" mentioned above, interest is payable by you as per the aforesaid revised Rate of Interest on the outstanding loan amount availed by you from Ummeed Housing Finance Private Limited under the loan agreement and other documents executed by you with/in favour of Ummeed Housing Finance Private Limited. Please note that effect of the revision as aforesaid will be on the tenure or EMI of the loan .

All other terms & conditions of the loan documents shall remain the same. This is without prejudice to the provisions of the loan agreement.

In case of any further clarifications. Please feel free to contact our dedicated customer support team on 18002 126 127 or 0124-4836480.

Assuring you the best of our services.

For Ummeed Housing Finance Private Limited