

## One Time Loan Restructuring Scheme

In order to provide relief to borrowers affected by Covid 19 pandemic, Sundaram Home has decided to offer a one-time loan restructuring scheme in line with the regulatory framework and guidelines issued by RBI.

Borrowers whose loan accounts were classified as Standard but not in default for more than 30 days as on March 1 2020 and continue to remain standard as on date and whose repayment capacity is severely restricted due to Covid 19 pandemic shall alone be eligible to apply for the scheme.

The eligibility for loan restructuring shall be determined only after a thorough assessment and scrutiny of necessary documents and the Company is satisfied of a reasonable assurance of repayment by the borrower as per restructured terms.

Borrowers can contact our branches for further details regarding the scheme and those who wish to apply for loan restructuring can do so by submitting a written request along with necessary documents at the branch where the loan was availed.

The request for loan restructuring shall be evaluated based on the internal policies of SHFL and RBI framework and the decision of the Company shall be final and binding in this regard. A one-time processing fee and rescheduling charges shall be applicable.