

Notice for Change in Loan Agreement

The Borrowers of Godrej Finance Limited (“Company”) are hereby informed that the Product Terms & Conditions for Flexible Pre-EMI have changed as below.

A. Revision in Point No. 3 (Features of Flexible Pre-EMI Product)

1. *Addition of new point (h)*

Lender reserves the right to allow any change/switch from Flexible Pre-EMI mode to either pre-EMI or Regular EMI post receipt of first flexible Pre-EMI.

2. *Deletion of existing point (m)*

In case of part payment by the borrower in the first six months itself towards principal / interest, the Company will presume that the borrower does not require the Flexible Pre-EMI facility and adjust the amount so paid towards normal Pre-EMI/ Principal.

B. Revision in Point no. 4 (Features of the Moratorium Product)

1. *Deletion of existing point (j)*

In case of part payment by the borrower during Moratorium Period, the Company will presume that the borrower does not require the Moratorium facility and adjust the amount so paid towards normal Pre-EMI / Principal.

All other points remain the same.

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