

Date:

Indiabulls Housing Finance Limited
M - 62 & 63, First Floor,
Connaught Palace,
New Delhi - 110001

SUB : Request for start of EMI in partly disbursed loan facility.

REF : Loan Account Number

Dear Sir,

| Title | Preference (Tick the choice) |
|-------------------------|------------------------------|
| EMI on Disbursed Amount | |
| EMI on Sanction Amount | |

Vide and in terms of the Loan Agreement pertaining to my/our above Loan account (main Agreement which expression shall include supplemental agreement(s) / letter(s), if any) IHFL agreed to sanctioned a loan to me / us as provided for in the Main Agreement.

In terms of the Main Agreement, I/we had agreed to pay the interest on partly disbursed loan amount till the full disbursal is availed me/us.

I am / we are desirous to start the EMI on disbursed loan amount / sanctioned loan amount, as above, towards repayment of the loan amount. In the above connection, I/we hereby request IHFL to accede to my/our above request.

I / we hereby agree that upon IHFL accepting my/our above request, the loan agreement and documents shall stand modified by these presents, with the same terms and conditions contained in the Main Agreement modified as aforesaid, shall be valid and binding upon me/us.

I/We do hereby request you to start my/our Equal Monthly Installment (EMI) as per norms. I/We do agree to comply with requisite documentation and formalities.

I/we do hereby accept and confirm that incase I/we failed to avail further disbursement by next 12 months from date of last disbursement, the disbursal till date shall be treated full and final and I/we shall provide necessary proof of payment of balance sale consideration to the developer/builder/person concerned to support the same.

Notwithstanding the date mentioned by me/us above, the date of request would be deemed to be the date when this request letter has been received by IHFL and confirmed vide Letter of Confirmation for the same.

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(Name and signature of Borrower and Co-borrower)