

Dear Customers,

We value your relationship with Centrum Housing Finance Limited ("CHFL").

We have always endeavoured to provide you with the best of services. In order to do so, we need to take continual cognizance of market trends. CHFL offers loans which are benchmarked to our internal reference rate – Centrum Housing Finance Reference Rate ("CHFRR") and this rate is intrinsically linked to economic and market situations which affect our cost of funds. In line with the increase in market benchmark rates, we wish to inform you that with effect from March 01, 2023 ("Said Date"), we have revised the CHFRR upwards by 0.25%. Accordingly, the rate of interest on loans which are on floating rate of interest will be revised with effect from the Said Date. All other terms & conditions of the loan documents shall remain the same. This is without prejudice to the provisions of the loan agreement.

Assuring you the best of our services.

For Centrum Housing Finance Limited

**Sd/-
Authorised Signatory**

Date:- March 01, 2023