



Muthoot Housing Finance Company Limited

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Application No	
Loan Product	Scheme

Major Terms and Conditions agreed between the borrower and Muthoot Housing Finance Company Limited (MHFCL) are as under:

1. Loan Sanction Amount	(Rs)/-
2. Interest	Rate % p.a.
	i) Type of Rate - Floating Fixed.
	ii) Interest chargeable (..... i.e. % (reference rate +/-) for floating rate loans; and% for fixed rate loans)
	iii) Moratorium / Subsidy: As per govt scheme.
	iv) Date of reset of interest: MHFCL shall be entitled to revise the Rate of Interest at any time and from time to time as per its market conditions and/or change in applicable laws and regulations if any during the tenure of the loan, at its sole discretion. Such variation/revision in respect of interest shall have a prospective effect.

In event of any change in Rate of Interest /EMI or Special preferential rates we will communicate the same to you through letters/SMS/registered email at the last known address as updated in our records or through updation on www.muthoothousing.com (website) or other source of communication.

3. Instalment Types	Monthly	
4. Loan Tenure/ Total No. of EMIsmonths/.....EMIs (Subject to change with a change in MHFCL Prime Lending Rate, in cases of Floating Rate of Interest)	
5. Purpose of Loan		
6. Fee and Other Charges		
6.i. UPFRONT FEES	(i) Administrative and Operational Cost -1	At the time of loan application: For HL Rs.2,500 + GST For Non-Home Loan Rs.3,250 + GST (Non-refundable)
	(ii) Administrative and Operational Cost – 2	At the time of Disbursement: 2% for HL, 3% for Non-Home Loan (of the Sanction loan amount) GST Applicable
	(iii) LIP (Liquid Income Program) Charges (As applicable for self-employed case)	Rs.2,000 + GST

6.ii. OTHER CHARGES			
1. CERSAI Charges	Creation and Satisfaction of charge as per CERSAI Schedule of charges	2. Duplicate Interest Certificate/ Duplicate Annual Account Statement/ Duplicate Provisional Certificate	Rs. 500/-
3. Technical Visit Charges for Subsequent Disbursement	Rs.500/-	4. Duplicate No Dues Certificate	Rs. 500/-
5. Cheque/ECS/NACH Bounce Charges (Per Instrument/Transaction)	Rs. 500/-	6. Foreclosure Statement Charges / SOA/ Repayment Schedule	Rs.500/-
7. Penal Charges/ Late Payment Charges	2% per month of the overdue amount	8. Document Retrieval Charges	Rs.1000/-
9. Each personal Visit to customer place for Collection of dues.	Rs.250/-	10. List of Documents (LOD) Charges	Rs.500/-
11. Legal & Recovery Charges	As per actuals	12. RCU Charges	Rs.1000/-
13. Photocopy of Property Documents	Rs.500/-	14. Disbursement Cheque Cancellation Charges & Re-issuance	Rs. 500/-
15. Cash Collection Charges	1% of Total amount collected	16. Repayment account swapping Charges	Rs. 500 /-
17. Document Custodian Charges	Rs.200 per month post three months from the date of Loan closure.	18. Disbursement Cancellation Charges	Rs. 5000+ taxes & PEMI till the cancellation request received.
19. Switch/Conversion of Interest Rate Charges. • Floating to Floating Rate of Interest • Fixed Rate to Floating Rate or Vice Versa • Fixed to Fixed Rate of Interest	1% on balance Principal Outstanding Amount	20. Upfront Charges: Non-encumbrance Certificate / Search Report, Valuation Technical Fee, Completion Certificate, Document Custodian Charges	As per Actual

- Goods and Service Tax (GST) and any other taxes shall be charged extra as applicable by Govt.
- Any other Government levy, charges, taxes, etc on the loan/loan application, as and when applicable will be paid by the borrower.
- The rates fees and charges etc. as stated herein above are subject to changes/revision from time to time as per sole discretion of MHCFL.
- Charges for execution/registration of any loan document would be payable by the customer to the concerned authorities as applicable.

6.iii. PRE PAYMENT/FORECLOSURE CHARGES		
	Prepayment / Foreclosure of Home Loan	Prepayment / Foreclosure - Loan Against Property
Variable / Floating rate of Interest	For any loan sanctioned to individual borrowers with or without co-applicant no prepayment charges shall be payable on account of part or full prepayments made through any sources, except when the loan is sanctioned for business purpose***.	For all loans sanctioned with or without co-applicant, the prepayment charge* shall be levied, except when part or full prepayment is being made through own sources. However, if the loan is taken for business purpose the prepayment charges are applicable.
Fixed rate of Interest	For all loans sanctioned with or without co-applicant, the prepayment charge* shall be levied, except when part or full prepayment is being made through own sources*	For all loans sanctioned with or without co-applicant, the prepayment charge* shall be levied.
<p>*Prepayment charges – 5% if the loan foreclosed within 12 months of disbursement. 3% if the loan is foreclosed after 12 months of disbursement. (plus applicable taxes/statutory levies of the amounts being so prepaid on account of part or full prepayments)</p>		
<p>**Own Source means any source other than by borrowing from a Bank/HFC/NBFC and or a Financial Institution. The Customer will be required to submit such documents that company may deem fit & proper to ascertain the source of funds at the time of prepayment of the loan.</p>		
<p>***BUSINESS PURPOSE: The following loans shall be classified as business purpose: 1. Loans against property Business Purpose i.e. Working Capital, Debt Consolidation, Repayment of Business Loan, Expansion of business, Acquisition of Business asset or any similar end usage of funds. 2. Top up loans for Business Purpose i.e. Working Capital, Debt Consolidation, Repayment of Business Loan, Expansion of business, Acquisition of Business asset or any similar end usage of funds.</p>		
<p>v) The Administrative and Operational Cost paid /payable by the customer is non-refundable in nature vi) There are no charges/penalties for foreclosing (i.e. Full pre-payment), or part pre-payment of housing loan availed on variable interest rate (other than loan for Business Purpose).</p>		
<p>Note -1. Foreclosure issuance and any part/full payment will be accepted before 25th of the month. All payments received after 25th of the month will be considered in the subsequent month on issuance of fresh foreclosure letter for the same month. Request for Foreclosure shall be accepted and processed in 21 days for the communications received through letters/registered email ID at MHFCL</p>		
7. REPAYMENT OF THE LOAN & INTEREST		
(i) EMI and Pre-EMI (Equated Monthly Instalment) is calculated on monthly balance at the applicable rate of interest.		
(ii) The rate of interest is variable and is linked to RPLR. In case of changes in the rate of interest the EMI will be kept unchanged, with a resultant change in the residual tenure. However, the EMI will be changed in case the residual tenure exceeds the maximum permitted tenure as per prevailing policy of Muthoot Housing Finance Company Limited.		
(iii) Any changes in the rate of interest / tenure will be intimated to the customer in writing/sms/email. The Pre - EMI interest will be calculated on the amount disbursed at the applicable interest rate.		
(iv) Switch to Lower Rate in Variable rate Loans - charges applicable as mentioned above in other charges.		
(iv) Switch from fixed rate to Variable rate Loans - charges applicable as mentioned above in other charges.		
(v) EMI Amount	(Rs)/-	
(vi) No of EMIs months	
(vii) Due date of payment:5th of Every Month	
(viii) EMI/PEMI for a month becomes due on 5th of each month and is collected on the same day of the month		
8. SECURITY/ COLLATERAL FOR THE LOAN		
Mortgage of Below mentioned property in Favour of Muthoot Housing Finance Company Limited		
(i) Details of the Security/ Collateral for the Loan	Property Address:	
(ii) Name of the Guarantor (If Applicable)		
(iii) Other Security (mention the details of other securities, if any)		
9. INSURANCE OF THE PROPERTY/ BORROWERS		
(i) Muthoot Housing Finance Company Limited has been issued a Group Credit Life Insurance Policy for securing the life of the borrower on loan amount outstanding.		
(ii) Muthoot Housing Finance Company Limited has been issued a Group Property Insurance Policy for securing the property offered as security to be insured against the losses arised due to earthquake, fire, flood, explosion, storm, etc.		
(ii) The premium would be paid in a single instalment which will cover the outstanding principal amount for the loan tenure.		
(iii) The premium could be added to the loan amount funded by MHFCL. MHFCL only transmits the data to the life insurance company based on the customer's acceptance of availing the cover as indicated in the life insurance Intent clause of Loan Application Form.		
(iv) MHFCL does not underwrite the risk or decide the terms of cover. The premium quoted for the cover or the suitability of the cover for a particular case lies solely with the insurance company after it conducts its process.		
10. CONDITIONS FOR DISBURSEMENT OF THE LOAN		
(i) Acceptance of the sanction letter along with payment of Administrative and Operational cost.		
(ii) Margin contribution having been paid in full, as stipulated. The loan amount shall be restricted to the prescribed ratio as per MHFCL policy. This ratio is calculated with the loan amount as a percentage of agreement value / market value, whichever is lower. The Borrower's margin will be determined by MHFCL on case to case bases with reference to the prevailing lending norms in force. For determining the amount to be disbursed, the decision of MHFCL would be final.		
(iii) Necessary security documents having been executed and other pre-disbursement forms and conditions having been compiled with to the satisfaction of the Muthoot Housing Finance Company Limited		
(iv) Muthoot Housing Finance Company Limited having received proof of satisfactory utilization of prior disbursed amounts before seeking subsequent disbursements and satisfactory progress of construction of the property. Disbursements are linked to stage of construction of the property.		
(v) Muthoot Housing Finance Company Limited stipulates a part disbursement period up to 24 months. This period may be extended by MHCFL at its discretion subject to review of stage of property completion. The PEMI may be charged up to the period extended by MHFCL. PEMI would be charged from the date/respective dates of disbursement to the date immediately prior to the commencement of EMI. Thereafter, the loan should be fully disbursed. Any part-disbursement thereafter shall be considered at the sole discretion of Muthoot Housing Finance Company Limited.		
(vi) Satisfactory legal and technical clearances of the property based on documents and information furnished by the customer While MHFCL would adopt all reasonable care during due diligence, the customers are advised to obtain an independent legal/ technical opinion of the property and not hold, MHFCL responsible for any deficiency in due diligence.		
(viii) In addition to the above points, customers are also bound by all the terms and conditions of the Loan Agreement & other documents and annexure as executed by them from time to time.		
(ix) Muthoot Housing Finance Company Limited reserves the right to alter the terms and conditions or stipulate additional condition at any time before loan disbursement, or thereafter. In case of any, discrepancy between the sanction letter and loan agreement, the terms and conditions of the loan agreement will override the terms and conditions mentioned in the sanction letter.		
(x) Satisfactory compliance of all terms and conditions as stipulated in the legal opinion report, technical verification report of the property, sanction letter, loan agreement and other terms and conditions as applicable, to be funded by MHFCL.		
(xi) Payment of own contribution by the borrower.		
(xii) Any Special Condition:		

11. PROCEDURE TO BE FOLLOWED FOR RECOVERY OF OVERDUES:

- (i) Tele calling: It involves contacting the borrower/co borrower after missed due date, dishonour of the mandate for ECS/NACH or bouncing of cheque
- (ii) Field visit: It involves meeting the borrower and collecting the payment of the amount due.
- (iii) Legal action: In the event of default or declaration of a loan account as NPA a loan recall notice and legal notice will be sent to initiate legal action and/or Sarfaesi on case to case basis for loan recovery

12. Based on customer request Annual Outstanding balance statement will be issued after 30th April for the last financial year.

13. CUSTOMER SERVICES

We believe in providing with easy access to information, products and services to our customers, as well as the means to get their grievances redressed, in line with the Grievance Redressal Policy uploaded on the website

Customer shall place a request by means of written communication through letter or last known email ID registered with us

- (i) Visiting Hours at office : Monday to Friday - 10:00 AM to 4.00 PM, Saturday- 10:00 AM to 1.00 PM (Except 2nd Saturday, Sunday and Public Holidays)
- (ii) The operation officers in the branch may be contacted for any customer related queries.

(iii) Customers can place a written request with the nearest branch office and the documents will be processed, within the below stated timelines :

- (i) Loan account statement 7 working days
- (ii) Photocopy of the title documents 30 days
- (iii) Return of original documents on closure/transfer of the loan 30 days from date of foreclosure payment realization and completion of required formalities

The above Terms and Conditions have been read by the borrower/s / read over to the borrower by Shri./Smt. of the Muthoot Housing Finance Company Limited and have been understood by the borrower/s

14. GRIEVANCE REDRESSAL

(a) The customer can register his complaints through the following means -

- (i) Verbally: By calling to the Toll Free No.18001021616 (Monday to Saturday, between 9.30 a.m. to 6.00 p.m., except Sunday & Public Holidays)
- (ii) In writing: The customer can issue a complaint in writing through a letter addressed to the branch manager of the loan account branch or through an email sent to the email id: mhflcustomer@mutthoot.com
- (iii) Website: Customers can register their grievances at "Contact Us" link available on our website www.muthoothousing.com
- (iv) In case of non-assistance, the complaint may be escalated as per below escalation matrix

Branch Operations/
Branch Manager ➡ Regional Operations Manager/
Regional Manager ➡ Head Operations ➡ CEO ➡ MD

(v) Our Grievance Redressal Officer is Head Operations

Address : Muthoot Housing Finance Company Limited.
01,13th Floor, Parinee Crescenzo,
Plot No. C-38&C-39, Bandra Kurla Complex,
Mumbai - 400051

Email ID : Grievanceredressalofficer@mutthoot.com

(vi) Complaints made will be acknowledged by MHFCL within 7 working days from date of receipt.

(vii) MHFCL will provide a response to the customer's complaint within 15 working days of the complaint having been received. When the response requires retrieval of old documents/records etc MHFCL will revert to the customer within 30 days of receipt of complaint.

(b) If the complainant does not receive response from the company within a period of one month or is dissatisfied with the response received, the complainant may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaints online on the website of NHB or through post to NHB, New Delhi. The details are as follows:

National Housing Bank
Department of Regulation and Supervision (Complaint Redressal Cell)
4th Floor, Core-5A, India Habitat Centre, Lodhi Road, New Delhi-110003.
www.nhb.org.in

Offline Mode : By post, in prescribed format available at the link under Citizen's Charter at <https://nhb.org.in> >>>

<https://nhb.org.in/wp-content/uploads/2021/08/complaint-form.pdf> or https://nhb.org.in/citizencharter/Complaint_form.pdf

Online Mode : www.grids.nhbonline.org.in

I/We Acknowledge That :

1. I / We have not made any payments in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application form.
2. All other terms and condition of the contract will be as per our loan agreement signed by you.
3. It is hereby agreed that for detailed terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed / to be executed by them.
4. Company may withdraw this offer, if any information/document provided by you seems doubtful.
5. Please read our agreement carefully for executing the same, our executive will help you in understanding/ clarifying any clause if you required.

Date :

Place :

(Signature or thumb Impression of the Borrower(s)/Coborrowers/Guarantors)

(Signature of the authorised person of Lender)

Note: Duplicate copy of the MITC to be handed over to the Borrower/s

Language	Declaration	Signature (Against appropriate Box)
English	I have been read out and explained in the language known to me, the contents of the MITC (Most important Term and conditions) and all other documents incidental to availing the loan from Muthoot Housing finance Company Limited. And I have signed the said documents after having understood them and by signing the same. I do hear by agree to abide by all the terms and conditions of the MITC and the Information of the same.	
Hindi	मुथूट हाउसिंग फाइनेंस कंपनी लिमिटेड से ऋण प्राप्त करने के लिए मुझे ज्ञात भाषा में, एमआईटीसी (सबसे महत्वपूर्ण नियम और शर्तों) की सामग्री और अन्य सभी दस्तावेजों को पढ़ा और समझाया गया है। और मैंने उक्त दस्तावेजों को समझने के बाद और उन पर हस्ताक्षर किए हैं। मैं एमआईटीसी के सभी नियमों और शर्तों और उसी की जानकारी का पालन करने के लिए सहमत हूँ।	
Marathi	मला माहीत असलेल्या भाषेत, MITC ची माहिती (सर्वात महत्वाच्या अटी आणि शर्ती) आणि मुथूट हाउसिंग फायनान्स कंपनी लिमिटेडकडून कर्ज मिळवण्यासाठी अनुषंगिक इतर सर्व कागदपत्रे मला वाचून समजावून सांगितली गेली आहेत. आणि मी सदर कागदपत्रे समजून घेऊन त्यावर स्वाक्षरी केली आहे. मी एमआयटीसीच्या सर्व अटी आणि त्यामधील माहिती. पालन करण्यास सहमत असल्याचे ऐकले आहे.	
Gujarati	મુથૂટ હાઉસિંગ ફાઇનાન્સ કંપની લિમિટેડ પાસેથી લોન મેળવવા માટેના આનુષંગિક તમામ દસ્તાવેજો, MITC (સૌથી મહત્વપૂર્ણ શરતો અને શરતો) ની સામગ્રી અને અન્ય તમામ દસ્તાવેજો જે મને ઓળખાય છે તે ભાષામાં મને વાંચવામાં અને સમજાવવામાં આવ્યા છે. અને મેં ઉક્ત દસ્તાવેજો સમજી લીધા પછી અને સહી કરીને સહી કરી છે. હું એમઆઈટીસીના તમામ નિયમો અને શરતો અને તેની માહિતીનું પાલન કરવા માટે સંમત છું.	
Punjabi	ਮੈਨੂੰ ਮੇਰੀ ਜਾਣੀ ਜਾਂਦੀ ਭਾਸ਼ਾ ਵਿੱਚ ਪੜ੍ਹਿਆ ਅਤੇ ਸਮਝਾਇਆ ਗਿਆ ਹੈ, MITC (ਸਭ ਤੋਂ ਮਹੱਤਵਪੂਰਨ ਨਿਯਮ ਅਤੇ ਸ਼ਰਤਾਂ) ਦੀ ਸਮੱਗਰੀ ਅਤੇ ਮੁਥੂਟ ਹਾਊਸਿੰਗ ਫਾਈਨਾਂਸ ਕੰਪਨੀ ਲਿਮਿਟਡ ਤੋਂ ਕਰਜ਼ਾ ਪ੍ਰਾਪਤ ਕਰਨ ਲਈ ਹੋਰ ਸਾਰੇ ਦਸਤਾਵੇਜ਼ । ਅਤੇ ਮੈਂ ਉਕਤ ਦਸਤਾਵੇਜ਼ਾਂ ਨੂੰ ਸਮਝ ਕੇ ਉਹਨਾਂ 'ਤੇ ਦਸਤਖਤ ਕਰ ਦਿਤੇ ਹਨਲ ਮੈਂ MITC ਦੇ ਸਾਰੇ ਨਿਯਮਾਂ ਅਤੇ ਸ਼ਰਤਾਂ ਅਤੇ ਉਹਨਾਂ ਦੀ ਜਾਣਕਾਰੀ ਦੀ ਪਾਲਣਾ ਕਰਨ ਲਈ ਸਹਿਮਤ ਹੋ ਕੇ ਸੁਣਦਾ ਹਾਂ।	
Tamil	முத்தூட் ஹவுஸிங் ஃபைனான்ஸ் கம்பெனி லிமிடெட் இலிருந்து கடனைப் பெறுவதற்குத் தொடர்புடைய MITC இன் உள்ளடக்கங்கள் (மிக முக்கியமான விதிமுறைகள் மற்றும் நிபந்தனைகள்) மற்றும் பிற அனைத்து ஆவணங்களும் எனக்குத் தெரிந்த மொழியில் படித்து விளக்கப்பட்டுள்ளன. மேலும் மேற்படி ஆவணங்களை புரிந்து கொண்டு கையொப்பப்பிட்டு கையொப்பப்பட்டுள்ளேன். MITC இன் அனைத்து விதிமுறைகள் மற்றும் நிபந்தனைகள் மற்றும் அதன் தகவல்களுக்கு கட்டுப்படுவதை நான் ஒப்புக்கொள்கிறேன்.	
Telugu	ముత్తూట్ హౌసింగ్ ఫైనాన్స్ కంపెనీ లిమిటెడ్ నుండి లోన్ పొందేందుకు సంబంధించిన MITC (అత్యంత ముఖ్యమైన నిబంధన మరియు షరతులు) మరియు ఇతర అన్ని పత్రాలు నాకు తెలిసిన భాషలో నేను చదివి, వివరించాను. మరియు నేను చెప్పిన పత్రాలపై వాటిని అర్థం చేసుకున్న తర్వాత మరియు సంతకం చేయడం ద్వారా సంతకం చేసాను. MITC యొక్క అన్ని నిబంధనలు మరియు షరతులు మరియు అదే సమాచారం పకారం కట్టుబడి ఉండటానికి నేను అంగీకరిస్తున్నాను.	
Kannada	ಮುತ್ತೂಟ್ ಹೌಸಿಂಗ್ ಫೈನಾನ್ಸ್ ಕಂಪನಿ ಲಿಮಿಟೆಡ್‌ನಿಂದ ಲೋನ್ ಪಡೆಯಲು ಪ್ರಾಸಂಗಿಕವಾದ MITC (ಅತ್ಯಂತ ಪ್ರಮುಖ ನಿಯಮ ಮತ್ತು ಷರತ್ತುಗಳು) ಮತ್ತು ಇತರ ಎಲ್ಲಾ ದಾಖಲೆಗಳನ್ನು ನನಗೆ ತಿಳಿದಿರುವ ಭಾಷೆಯಲ್ಲಿ ನಾನು ಓದಿದ್ದೇನೆ ಮತ್ತು ವಿವರಿಸಿದ್ದೇನೆ. ಮತ್ತು ನಾನು ಹೇಳಿದ ದಾಖಲೆಗಳನ್ನು ಅರ್ಥಮಾಡಿಕೊಂಡ ನಂತರ ಮತ್ತು ಸಹಿ ಮಾಡುವ ಮೂಲಕ ಸಹಿ ಮಾಡಿದ್ದೇನೆ. MITC ಯ ಎಲ್ಲಾ ನಿಯಮಗಳು ಮತ್ತು ಷರತ್ತುಗಳು ಮತ್ತು ಅದರ ಮಾಹಿತಿಗೆ ಬದ್ಧವಾಗಿರಲು ನಾನು ಒಪ್ಪುತ್ತೇನೆ ಎಂದು ಕೇಳುತ್ತೇನೆ.	
Oriya	ମୋତେ ପଢ଼ାଯାଇଥିବା ଏବଂ ମୋତେ ଜଣାଥିବା ଭାଷାରେ, MITC ର ବିଷୟବସ୍ତୁ (ସବୁଠାରୁ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଟର୍ମ ଏବଂ ସର୍ତ୍ତ) ଏବଂ ଗୁଥୁର୍ ହାଉସିଂ ଫାଇନାନ୍ସ କମ୍ପାନୀ ଲିମିଟେଡ୍ ଠାରୁ ରଣ ପାଇବା ପାଇଁ ଗୁଥୁର୍ ଅନ୍ୟ ସମସ୍ତ ଦଲିଲଗୁଡ଼ିକ ମୋତେ ପଢ଼ାଯାଇଛି ଏବଂ ବ୍ୟାଖ୍ୟା କରାଯାଇଛି। ଏବଂ ମୁଁ ବୁଝିବା ପରେ ଏବଂ ସମାନ ସ୍ୱସ୍ୱତ୍ତ୍ୱ କର ଉକ୍ତ ଡକ୍ୟୁମେଣ୍ଟଗୁଡ଼ିକୁ ସ୍ୱସ୍ୱତ୍ତ୍ୱ କରୁଛି। ମୁଁ MITC ର ସମସ୍ତ ସର୍ତ୍ତାବଳୀ ଏବଂ ସମାନ ସୂଚନା ପାଇନ କରିବାକୁ ରାଜି ହୋଇ ଶୁଣୁଛି।	
Malayalam	മുത്തൂറ്റ് ഹൗസിംഗ് ഫിനാൻസ് കമ്പനി ലിമിറ്റഡിൽ നിന്ന് ലോൺ ലഭിക്കുന്നതിനുള്ള സാന്ദർഭികമായ MITC യുടെ ഉള്ളടക്കങ്ങളും (ഏറ്റവും പ്രധാനപ്പെട്ട നിയമസനകളും വ്യവസ്ഥകളും) മറ്റ് എല്ലാ രേഖകളും എനിക്ക് അറിയാവുന്ന ഭാഷയിൽ ഞാൻ വായിക്കുകയും വീശദീകരിക്കുകയും ചെയ്തിട്ടുണ്ട്. പ്രസ്തുത രേഖകൾ മനസ്സിലാക്കി ഒപ്പിട്ട് ഞാൻ ഒപ്പിട്ടു. എംഐടിസിയിലൂടെ എല്ലാ നിയമസനകളും വ്യവസ്ഥകളും അതേ വിവരങ്ങളും പാലിക്കാൻ ഞാൻ സമ്മതിക്കുന്നു.	
Urdu	مجھے اس زبان میں پڑھا اور سمجھایا گیا ہے جو مجھے معلوم ہے جو اہم آئی ٹی سی کے مندرجات (انتہائی اہم شرائط و ضوابط) اور دیگر تمام دستاویزات جو مت ہوت ہاؤسنگ فائننس کمپنی لمیٹڈ سے قرض حاصل کرنے کے لیے متعلقہ ہیں۔ اور میں نے مذکورہ دستاویزات کو سمجھنے کے بعد اور ان پر دستخط کر کے دستخط کیے ہیں۔ میں نے سنا ہے کہ اہم آئی ٹی سی کی تمام شرائط و ضوابط اور ان کی معلومات کی پابندی کرنے پر راضی ہوں۔	
Bengali	মুথুট হাউসিং ফাইন্যান্স কোম্পানি লিমিটেড থেকে লোন নেওয়ার জন্য MITC এর বিষয়বস্তু (সবচেয়ে গুরুত্বপূর্ণ শর্তাবলী) এবং অন্যান্য সমস্ত নথিপত্র আমার পরিচিত ভাষায় আমাকে পড়া এবং ব্যাখ্যা করা হয়েছে। এবং আমি উল্লিখিত দলিলগুলি বুঝতে পেরে এবং স্বাক্ষর করে স্বাক্ষর করেছি। আমি MITC এর সমস্ত শর্তাবলী এবং একই তথ্য মেনে চলতে সম্মত হয়ে শুনছি।	