

**RHISS - DECLARATION CUM UNDERTAKING**

(To be Stamped and Notarized)

I/ We \_\_\_\_\_ (Name) aged \_\_\_\_\_ years son/daughter/Wife/husband of \_\_\_\_\_ and resident of \_\_\_\_\_ and \_\_\_\_\_ (co-owner's name) aged \_\_\_\_\_ years son/daughter/wife of \_\_\_\_\_ resident of \_\_\_\_\_ do hereby solemnly affirm and declare as under-

- (1) That I/We have applied for Loan facility with IIFL Home Finance Limited (IIFL HFL). IIFL HFL has granted the Loan facility upon acceptance of Sanction Letter and execution of Loan Agreement and other relevant documents (hereinafter referred to as 'Loan Documents').
- (2) That my/our household has not availed any assistance provided by the Government of India under any housing scheme including this Rural Housing Interest Subsidy Scheme (RHISS).
- (3) That our family member/s name/s does/do not appear/ figure on the permanent waitlist for PMAY-G.
- (4) That I/we have read and aware about the RHISS scheme and our household fulfills coverage criteria defined in Chapter II of RHISS guidelines.
- (5) That we have no objection to geo referencing of existing dwelling/vacant site AwaasApp/ any other application developed in this regard by Ministry of Rural Development (MoRD), Government of India.
- (6) That I /We have read and understood the RHISS Scheme Guidelines and are in compliance with all the eligibility provision stipulated in the Scheme Guidelines.
- (7) That I/we have read and understood the RHISS Scheme Guidelines and am/are aware that in case of event of default in repayment of the Loan amount, as per the Loan Documents, the Subsidy amount (as availed) shall be recalled and the same shall also be due and payable together with the Loan amount, in terms of the Loan Documents. The quantum of the subsidy amount and reversal of the same (in case of event of default), shall be calculated as per the guidelines of above-said scheme, issued by such authorities from time to time.
- (8) That I hereby give the consent to use my Aadhaar number for running de-duplication services between PMAY-G, RHISS or any other housing schemes deemed relevant.
- (9) That I/we hereby affirm and declare that I/we have disclosed all facts relating to Household/Family Income, Property Details, Credit history, Ownership etc. through this undertaking and/or elsewhere through separate documentation.
- (10) That I/We do hereby confirm and verify that all the information, documents and the contents submitted by me/us are true and correct to my/our knowledge and nothing material has been concealed therefrom.
- (11) That I do not have any dependent(s) / have dependent(s) whose information is duly communicated to IIFL HFL and also mentioned in the application Form.

- (12) That I/we hereby agree, confirm and undertake that no processing fee has been charged by IIFL HFL for loan amount eligible for subsidy.
- (13) That I confirm that the flat/house shall be constructed within 3 years of date of first disbursement. Further, I/we shall submit utilization certificate on completion of the house within one year period from the completion of construction or a maximum of 36 months from the date of the disbursement of the 1st installment/tranche of loan by IIFL HFL.
- (14) That I am /we are aware and do hereby affirm and declare that in case of failure to comply with the clause 13 mentioned above, the entire subsidy and loan amount along with interest and other charges shall be refunded to IIFL HFL by me.
- (15) That I/we do hereby agree and confirm that any information found wrong/ incorrect/ false/ misleading and/ or any breach of the above undertakings shall tantamount to be the breach of the terms and conditions of the loan and IIFL HFL shall be at liberty to take such action against me/us including revocation of Credit Subsidy, withholding of the balance loan and/or recall of the loan as they may deem fit.
- (16) That I/we do hereby agree and confirm that in case the loan turns to be Non-Performing Asset, the entire subsidy and loan amount along with interest and other charges shall be payable by me to IIFL HFL.
- (17) That I/we hereby agree and confirm that I/we would provide all documents/details to IIFL HFL as and when advised from time to time.

Signed by the Borrower(s) on behalf of household.