

RBI Covid-19 Regulatory Package – EMI Moratorium

These are unprecedented times and it is a time that we need to be together to fight this COVID-19 crisis.

In line with the RBI guidelines, GIC Housing Finance Limited (GICHF) is offering its customers EMI moratorium as a relief measure.

We understand in this current situation there may be disruptions in business leading to low cash flows or the earnings of individuals and self-employed professionals may have been impacted. Our aim through implementing this relief package is to ensure that you can continue to take care of your family, your business and your own self and tide over this temporary situation.

We advise you to stay safe and healthy.

Do check below on details of the EMI moratorium package and also guidance on how you can avail the EMI moratorium.

1. What is the EMI moratorium provided for loans under COVID 19 - regulatory package?

The prevailing situation may pose a huge challenge for people at large. As a measure of solidarity, RBI has permitted all Indian Banks / Indian Financial Institutions to offer its customers up to 3 months moratorium on their EMI payments falling due from 1 March 2020 to 31 May 2020.

2. Who is eligible?

All GICHF customers who have availed of loan prior to 1st March 2020 are eligible.

3. What will happen if I choose the EMI Moratorium?

If you choose EMI moratorium,

- GICHF will not ask for any EMI payment till 31 May 2020
- Interest will continue to accrue on the principal outstanding for the period of the moratorium at the contracted rate of the loan.

4. If I do not want the EMI moratorium, what should I do?

If you do not want the EMI moratorium, no further action is required from your side. We will continue to bank your repayment instructions.

We encourage customers with adequate funds to continue paying during this period to avoid the extra interest charges and tenor extension.

5. What charges will I pay, if I avail of this EMI moratorium?

If you avail the EMI moratorium, there will be a levy of interest at the contracted rate of the loan for the period of EMI moratorium on the loan outstanding. Such interest will be collected by extending the original tenor of the loan accordingly.

6. How do I get this EMI moratorium?

You will have to provide your consent to GICHF by clicking <https://www.gichfindia.com>

7. What if I have already paid my EMIs and would like to avail the moratorium till 31 May 2020

You can avail of the moratorium benefits for the unpaid EMIs. Please follow the process given above for availing the moratorium

8. Does the moratorium affect my Credit Rating?

No. Opting for the EMI moratorium will not affect your Credit Rating or Score.

9. Customer wants to discontinue Moratorium after submitting the Moratorium request on GICHF website.

In case the customer would like to discontinue taking the moratorium and want to continue paying regular EMIs, please write this in an email and send at moratorium@gichf.com stating that he/she want to “discontinue the moratorium” and also contact your respective GIC Housing Finance Home Branch to make the payment.

10. Whether any charges/ penalties will be levied on loan a/c if the moratorium is continued?

No, if moratorium is opted no penalties will be charged.

If you have any queries, you can reach out to the following members listed statewise below:

ZONE	STATES	CONTACT PERSON	MOBILE NO
EAST	WEST BENGAL, ODISHA, ASSAM & BIHAR	PRADEEP	9130219670
NORTH	CHANDIGARH, UTTARAKHAND, DELHI, UTTAR PRADESH, MADHYA PRADESH, HARYANA, RAJASTHAN, PUNJAB & CHHATISGARH	PRAVIN	9082908416
SOUTH	KARNATAKA, TELENGANA, TAMIL NADU, KERALA & ANDHRA PRADESH	BHASKER	9943443009
WEST	GUJRAT, GOA & MAHARASHTRA	YOGESH	9131184554
WEST	MAHARASHTRA	BHASKER	9943443009

You can also contact the Branch In-charge or Recovery In-charge of your respective GICF Housing Finance Home Branch. The contact numbers of the Branch In-charges & Recovery In-charges is as follows:

RECOVERY MASTER FOR FY 2020-21

ZONE	S. No	BRANCH	BRANCH MANAGER	MOBILE NO.	EMAIL ID	RECOVERY STAFF (1-INCHARGE & OTHERS)	MOBILE NO.	EMAIL ID
WEST	1	AHMEDABAD	ARPIT TAMBHI	9828480900	arpit.tambi@gichf.com	VISHWANATH MARAKALA	8511852784	vishwanath.marakala@gichf.com
	2	BOISAR	SANTOSH JANABA KHAVARE	9819906655	santosh.khavare@gichf.com	PRAFUL RAJABHAU DHOKE	9823641271	praful.dhoke@gichf.com
	3	BORIVALI	KIRAN ALHAD LAD	9930712677	kiran.lad@gichf.com	SAMBHAJI PATIL	9773186761	sambhaji.patil@gichf.com
	4	CHINCHWAD	M TAMIL SELVI	8928955223	m.tamilselvi@gichf.com	SHAILESH SALVI	8355883574	shailesh@gichf.com
	5	HADAPSAR	VICKY ADTANI	9011529645	vicky.adtani@gichf.com	SURESH WAGHCHOURE	9773561004	suresh.waghchoure@gichf.com
	6	HINJEWADI	SURESH YELVE	9822852187	suresh.yelve@gichf.com	RUCHIRA MITTAL	9527285533	ruchira.mittal@gichf.com
	7	INDORE	KRITI KAUL OGRA	9479333210	kriti.ogra@gichf.com	AJAY YELLA	9691412325	yella.ajay@gichf.com
	8	KALYAN	ROHIT MEDHEKAR	9821215605	rohit.medhekar@gichf.com	NANDKISHOR WAGHMODE	7710004422	nandkishor.waghmode@gichf.com
	9	KOLHAPUR	AMIT VILAS DESAI	9967715364	amit.desai@gichf.com	AMIT VILAS DESAI	9967715364	amit.desai@gichf.com
	10	MARGAO	CHRISTOPHER D SOUZA	9545588220	christopher.dsouza@gichf.com	SANDEEP PATIL	8108111217	sandeep.patil@gichf.com
	11	MUMBAI	SUPRIYA JOSHI	9820953300	supriya@gichf.com	SHRADHESH DESAI	9967042504	shradhesh.desai@gichf.com
	12	NAGPUR	AMOL ARVIND BHOSALE	9987163242	amol.bhosale@gichf.com	VIKRANT GUPTA	9403587862	vikrant.gupta@gichf.com

	13	NASHIK	ANKUSH ARJUN RAUT	9820229168	ankush.raut@gichf.com	VISHVAMBHER MATKAR	9892609303	vishvamber.matkar@gichf.com
	14	NAVI MUMBAI	MAHALAKSHMI SHARMA	9892354846	mahalaxmi@gichf.com	ASMITA PATWARDHAN	7506497658	asmita.patwardhan@gichf.com
	15	NERE PANVEL	SWAPNIL CHANDRAKANT MORE	8080217210	swapnil.more@gichf.com	DILIP KAMBLE	9819383644	dilip.kamble@gichf.com
	16	PANAJI	HARISH KAMATH	7738422484	harish.kamath@gichf.com	HARISH KAMATH	7738422484	harish.kamath@gichf.com
	17	PANVEL	S VIJAYARAMESH	7406578662	vijay@gichf.com	DIPAK PADWAL	7021990953	dipak.padwal@gichf.com
	18	PUNE	YOGESH DESHPANDE	9823423838	yogesh.deshpande@gichf.com	SANTOSH SATOPE	9004269145	santosh.satope@gichf.com
	19	RAIPUR	RAGHWENDRA SINGH	9039848704	raghwendra.singh@gichf.com	RAGHWENDRA SINGH	9039848704	raghwendra.singh@gichf.com
	20	SURAT	YOGESH SURESH NAMAYE	9892452572	yogesh@gichf.com	YOGESH SURESH NAMAYE	9892452572	yogesh@gichf.com
	21	THANE	JOSEPH THOMAS	9323958378	joseph.thomas@gichf.com	SUDHIR KASBEKAR	9890275544	sudhir.kasbekar@gichf.com
	22	VADODARA	ARIJIT GHOSE	8105840922	arijit.ghose@gichf.com	DEEPAK DAS	9045800047	deepak.das@gichf.com
	23	VASAI	SUSHMA ROHIT SHETTY	8108986111	sushma.shetty@gichf.com	ASHOK KONDASKAR	9028380219	ashok.kondaskar@gichf.com
	24	VIRAR	AMIT KUMAR JHA	8108950222	amit.jha@gichf.com	SUSHIL HENDRE	9595080139	sushil.hendre@gichf.com
NORTH	1	CHANDIGARH	VARUN MEHTA	9888388301	varun.mehta@gichf.com	ASHOK KUMAR	9877370784	ashok.kumar@gichf.com
	2	DEHRADUN	AMIT KUMAR SINGH	9911552157	amit.singh@gichf.com	RAJIV MEHRA	9716665166	rajiv.mehra@gichf.com
	3	DELHI	VINAYAK KUMAR	9650636111	vinayak.kumar@gichf.com	MUNESHWAR BASUKAR	9892641989	muneshwar@gichf.com
	4	DWARKA	NIRMAL KISHORE RAWAT	9871191487	nirmal.rawat@gichf.com	NIRMAL KISHORE RAWAT	9871191487	nirmal.rawat@gichf.com

	5	GHAZIABAD	SHANISH SHARMA	8800712221	shanish.sharma@gichf.com	SONKAMBLE SANAL RAJENDRA	8425850018	sanal.sonkamble@gichf.com
	6	GREATER NOIDA	LOHIT T. V.	9849472693	lohit.v@gichf.com	LOHIT T. V	9849472693	lohit.v@gichf.com
	7	GURGAON	SAWRABH KUMAR	9540200011	sawrabh.kumar@gichf.com	NITESH KUMAR	9876264551	nitesh.kumar@gichf.com
	8	JAIPUR	SUKHENDU ACHARYA	9320061455	sukhendu.acharya@gichf.com	MOHD ALI MURTUZA	8769054480	mohd.murtuza@gichf.com
	9	JODHPUR	GANESH SINGH HADA	9001895747	ganesh.hada@gichf.com	YOGESH GARIBE	9870141654	yogesh.garibe@gichf.com
	10	MEERUT	AMIT THAKUR	9899584838	amit.thakur@gichf.com	ANEESH ASWAL	8171428887	aneesh.aswal@gichf.com
	11	LUCKNOW & LUCKNOW SAD	DEEPAK KUMAR	9918829508	deepak.kumar@gichf.com	ROHIT RAGHAVA	9650067251	rohit.raghava@gichf.com
	12	LUDHIANA	AMIT DAHIYA	9417415469	amit.dahiya@gichf.com	HARISH ARORA	9811285944	harish.arora@gichf.com
	13	MALOUT	JAGMOHAN	9988602310	malout@gichfindia.com	JAGMOHAN	7696975750	malout@gichfindia.com
	14	NOIDA	K JAGADISH	7836815588	k.jagadish@gichf.com	AKSHAY SINGH	9654099513	akshay.singh@gichf.com
	15	PATIALA	ANGAD SINGH	8427993014	angad.singh@gichf.com	PRASHANTH KUMAR SHARMA	9316989932	prashant.sharma@gichf.com
	16	PITAMPURA	SAKSHI ARORA	7838961978	sakshi.arora@gichf.com	ABHISHEK MITRA	9873491527	abhishek.mitra@gichf.com
	17	VARANASI	ASHISH SINGH	9653312847	ashish.singh@gichf.com	ASHISH SINGH	9653312847	ashish.singh@gichf.com
SOUTH	1	BANGALORE	MITHUN MOHAN	9847300199	mithun.mohan@gichf.com	ASHOK MOGAVEERA	8286328665	ashok.mogaveera@gichf.com
	2	CHANDANAGAR	THANGARAJ	9902726271	thangaraj@gichf.com	MADHUBALA SANKA	9581830629	madhubala.sanka@gichf.com
	3	CHENNAI	SANJAY KOPPIKAR	9594188000	sanjay@gichf.com	BHAVANI S	7904293497	bhavani.v@gichf.com
	4	COIMBATORE	OSHO YADHU T R	9495669880	osho.yadhu@gichf.com	S SUBRAMANIAM	8807862240	s.subramaniam@gichf.com

	5	ELECTRONIC CITY	R RAMACHANDRAN	7829962829	r.ramachandran@gichf.com	SANJAY NAYAK	9108241736	sanjay.nayak@gichf.com
	6	HUBLI	UMESH M MOGAVEERA	9739912839	umesh.mogaveera@gichf.com	UMESH M MOGAVEERA	9739912839	umesh.mogaveera@gichf.com
	7	HYDERABAD	MAINAK PAL	9007010785	mainak.pal@gichf.com	ASHA SOMAYAJULA	9908833126	asha.somayajula@gichf.com
	8	KENGERI	PRAJARANJAN REDDY	9705161222	prajaranjan.reddy@gichf.com	PRAJARANJAN REDDY	9705161222	prajaranjan.reddy@gichf.com
	9	KOCHI	ABHILASH P.S.	9895364039	abhilash.s@gichf.com	BEJOY BABU	8547592387	bejoy.b@gichf.com
	10	KOZHICODE	TOM THOMSON	9495819394	tom.thomson@gichf.com	DINIL RAJ C R	9747717727	dinilraj.cr@gichf.com
	11	LB NAGAR	MAHESH MOGAVEERA	8106967957	mahesh.mogaveera@gichf.com	MAHESH MOGAVEERA	8106967957	mahesh.mogaveera@gichf.com
	12	MADURAI	CHANDRA MOGAVEERA	9867923939	chandra.mogaveera@gichf.com	T SRINIVASAN	9884365939	t.srinivasan@gichf.com
	13	MANGALORE	SHASHIDHARA A MOGAVEERA	8108781355	shashidhara.mogaveera@gichf.com	SHASHIDHARA A MOGAVEERA	8108781355	shashidhara.mogaveera@gichf.com
	14	NELLORE	ALURI KISHOR	9704791971	aluri.kishor@gichf.com	ALURI KISHOR	9704791971	aluri.kishor@gichf.com
	15	PORUR	ANAND KUMAR	9042630581	anandkumar.s@gichf.com	AVULA PUNEETH KUMAR	9087300997	avula.khumar@gichf.com
	16	SUCHITRA	AVINASH REDDY	9985161623	avinash.reddy@gichf.com	AVINASH REDDY	9985161623	avinash.reddy@gichf.com
	17	TAMBARAM	G RAJASEKAR	9894601538	g.rajasekar@gichf.com	V MURALIDARAN	9443110179	v.muralidharan@gichf.com
	18	THRISSUR	ASWATH KURUVILA	9003085446	aswath.kuruvila@gichf.com	ASWATH KURUVILA	9003085446	aswath.kuruvila@gichf.com
	19	TRICHY	V KUMARAGURU	9843118900	v.kumaraguru@gichf.com	R P SARATHKUMAR	9447246145	r.sarathkumar@gichf.com
	20	TRIVANDRUM	VISHNU V	9447375721	vishnu.v@gichf.com	VISHNU V	9447375721	vishnu.v@gichf.com
	21	VIJAYAWADA	K APPA RAO	9885208211	k.apparao@gichf.com	SUDHAKARA RAO G	9866930548	sudhakar.rao@gichf.com

	22	VIZAG	K VISHNU VARDHAN RAO	9949944889	vishnuvardhan.rao@gichf.com	K VISHNU VARDHAN RAO	9949944889	vishnuvardhan.rao@gichf.com
	23	WHITE FIELD	SUVANJAN BISWAS	8951340058	suvanjan.biswas@gichf.com	SUVANJAN BISWAS	8951340058	suvanjan.biswas@gichf.com
	24	YELAHANKA	SHASHANK J. REDDY	9972150512	shashank.reddy@gichf.com	SURENDRA BABU	8129099961	suendra.p@gichf.com
EAST	1	BARASAT	AKSHAY SINGH THAKUR	8334069916	akshay.thakur@gichf.com	KUNAL MALUSARE	9223490678	kunal.malusare@gichf.com
	2	BHUBANESHWAR	VINAYAK SHARAD JOSHI	9860006135	vinayak.joshi@gichf.com	SAMAPIKA DHAL	9540577705	samapika.dhal@gichf.com
	3	DURGAPUR	DIBYENDU MOHAN DAS	9732505555	dibyendu.das@gichf.com	ALOKPARNA DAS	9073096832	alokparna.das@gichf.com
	4	GARIA	SANTOSH SINGH	9836319500	santosh.singh@gichf.com	DEEPAK SONI	8017019249	deepak.soni@gichf.com
	5	GUWAHATI	MANISH AGARWAL	9874527953	manishagarwal1962@gmail.com	MANISH AGARWAL	9874527953	manish.agarwal@gichf.com
	6	KOLKATA	N RAGOTHAMAN	8056039860	n.ragothaman@gichf.com	DIPANWITA BHOWMIK	7980238252	dipanwita.bhowmik@gichf.com
	7	PATNA	SHILPA GUPTA	7033397935	shilpa.gupta@gichf.com	SHILPA GUPTA	8235075858	shilpa.gupta@gichf.com
	8	SILIGURI	PARAMESWAR GHOSHAL	9038132245	parameswar.ghoshal@gichf.com	PARAMESWAR GHOSHAL	9038132245	parameswar.ghoshal@gichf.com

