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paperwork. Our sales and collection activities are also managed digitally, ensuring seamless interactions and faster turnaround times. Additionally, our paperless home loan approval process enhances accessibility and convenience for our customers, allowing for quicker approvals and a smoother overall experience.

align with their financial goals and preferences.

Overall, our commitment to simplicity, technology, transparency, and customer-centricity enables us to deliver an easy and seamless home loan experience for our valued customers.

### WHAT IS HINDUJA HOUSING FINANCE'S OUTLOOK FOR THE HOME LOANS LANDSCAPE?

Hinduja Housing Finance maintains a positive outlook for the home loans landscape, especially in the affordable housing segment. Our primary focus on tier 3+ cities across India positions us well to tap into the growing demand for housing in these areas. We are committed to serving this market segment by offering tailored financial solutions that cater to the specific needs of individuals and families in these regions

### HOW DOES THE COMPANY LEVERAGE TECHNOLOGY TO ENHANCE THE EFFICIENCY AND ACCESSIBILITY OF ITS HOME LOANS SOLUTIONS?

The company leverages technology comprehensively to optimize the efficiency and accessibility of its home loan solutions. From the initial application to the disbursement stage, our entire process is digitalized, including digital KYC verification, streamlining the customer journey and minimizing

### HOW DOES THE COMPANY ENSURE AN EASY, SEAMLESS HOME LOAN EXPERIENCE FOR ITS CUSTOMERS?

**Simplified Processes:** We have streamlined our processes to minimize paperwork and reduce complexity at every stage of the home loan journey.

**Digital Accessibility:** Our digital platforms allow customers to apply and access support services conveniently from their preferred devices.

**Transparent Communication:** We prioritize clear and transparent communication with our customers, providing them with timely updates and guidance throughout the loan process.

**Personalized Support:** Our dedicated sales & credit functions are available to assist customers at every step, addressing their queries and concerns promptly to ensure a smooth experience.

**Flexible Solutions:** We offer flexible loan options tailored to meet the diverse needs of our customers, providing them with choices that

### IN TERMS OF PRODUCT INNOVATION, WHAT DIFFERENTIATES YOUR COMPANY'S HOUSING FINANCE SOLUTIONS?

Pan India presence, an end-to-end technology-driven process ensures efficiency from loan sourcing to disbursement. Inhouse sourcing and personalized credit underwriting involves in-house technical and legal evaluation, enhancing accuracy and customer satisfaction. Additionally, product parameters stored in our ERP system minimize human error, ensuring consistency in evaluations.

### WHAT IS HINDUJA HOUSING FINANCE'S GROWTH STRATEGY FOR THE NEXT 3-5 YEARS?

Expanding our footprint with a focus on low-income housing and streamlining processing to drive growth in micro markets are key elements of our growth strategy. Our goal is to emerge as the top choice for affordable housing finance, both in terms of numbers and customer preference. ■