

### Step : 1

First Click on "Change ROI" Menu.



### Step : 2

Read "Important Terms Conditions and Explanation" then tick on "I Understand and Accept the Terms and Conditions and process flow of rewriting." and Click on "Next" button.

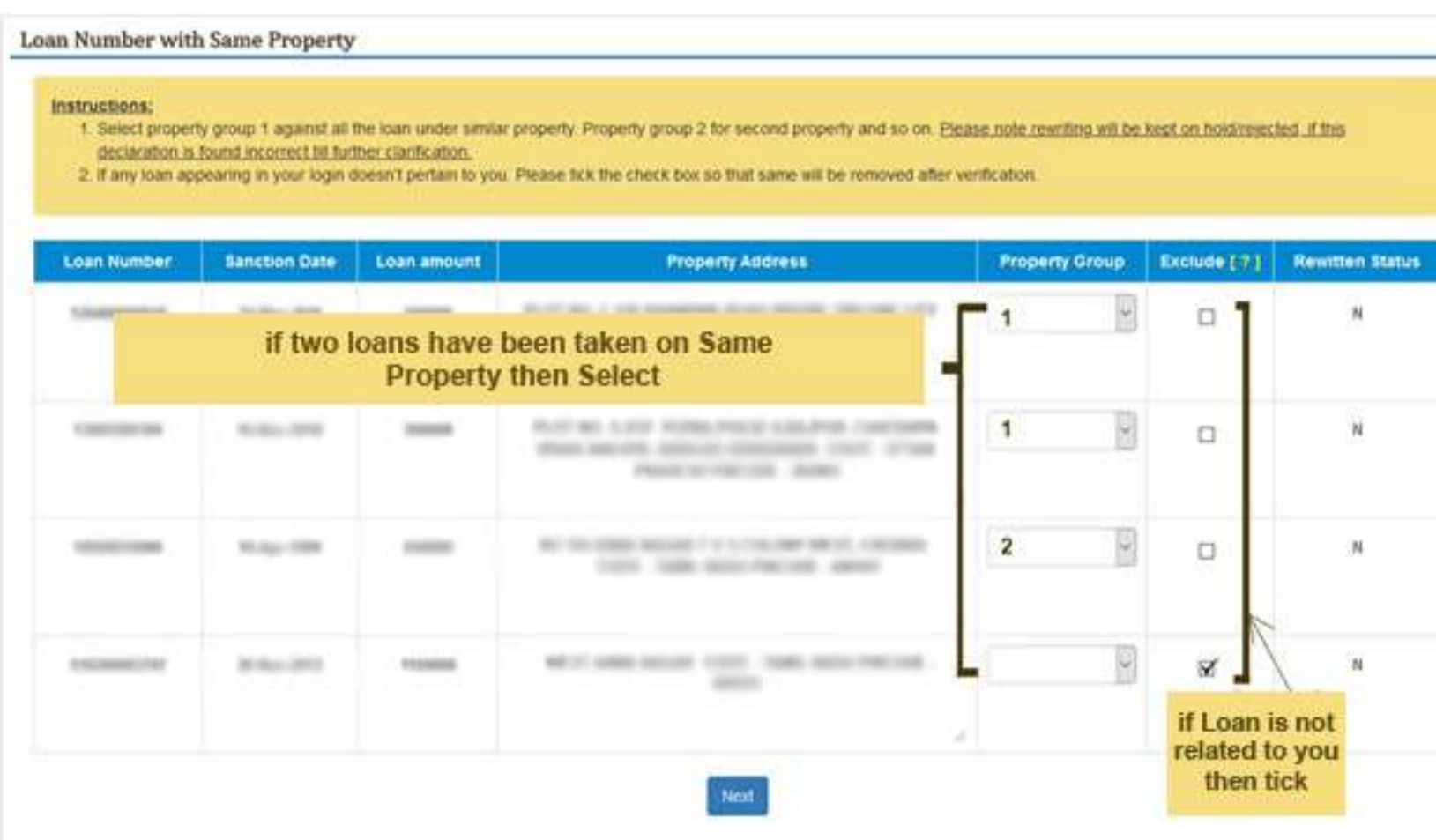


### Step : 3

You will land on "Loan Number with Same Property" page.

on this page, You can see some loan numbers and its related information. The aim of this page is, If you have taken two and more loans on same property then you can group all these loans into a single category and if any loan number which is not related to you, then you can remove it from your portfolio.

For Example, On this page you have six loans. The loan numbers of these loans are xxx1, xxx2, xxx3, xxx4, xxx5, xxx6. Now, Assume that, loan number "xxx1" and "xxx2" have been taken on same property, then select "1" on property group of these loans. Similarly, Loan no. "xxx3" and "xxx4" have been taken on same property then select "2" on both loans "Property Group". Now assume, Fifth loan "xxx5" is availed on single property then select Property Group "3" for this loan, and "xxx6" does not relate to you then tick on checkbox on "Exclude [?]" column which is available in front of loan number "xxx6".

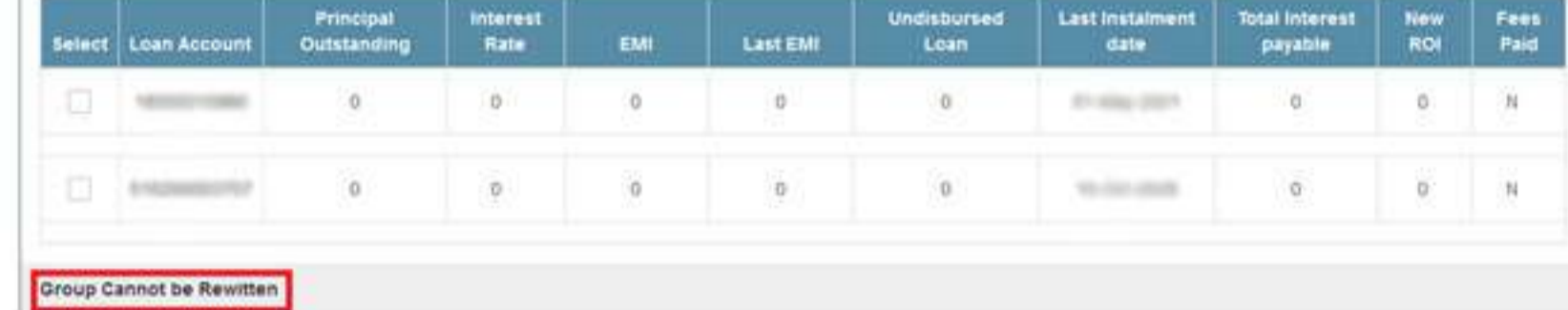


Then Click on "Next" Button

### Step : 4

you will land on "Change Rate of Interest" page –

- o If groups (which are selected by you on last page) can't Re-written then System will generate a message "Group can not be rewritten" at footer of the panel



- o On select Checkbox, you can see the New ROI and it's related information about the Loan Number-



- o If the groups, which can be Rewritten, then System will generate a "Pay Group [Group Number]" button. If you wants to Rewrite the loans then click on "Pay Group" button. [Rewritten Charges will (Rs. 10,000/- + 18% GST) ] -



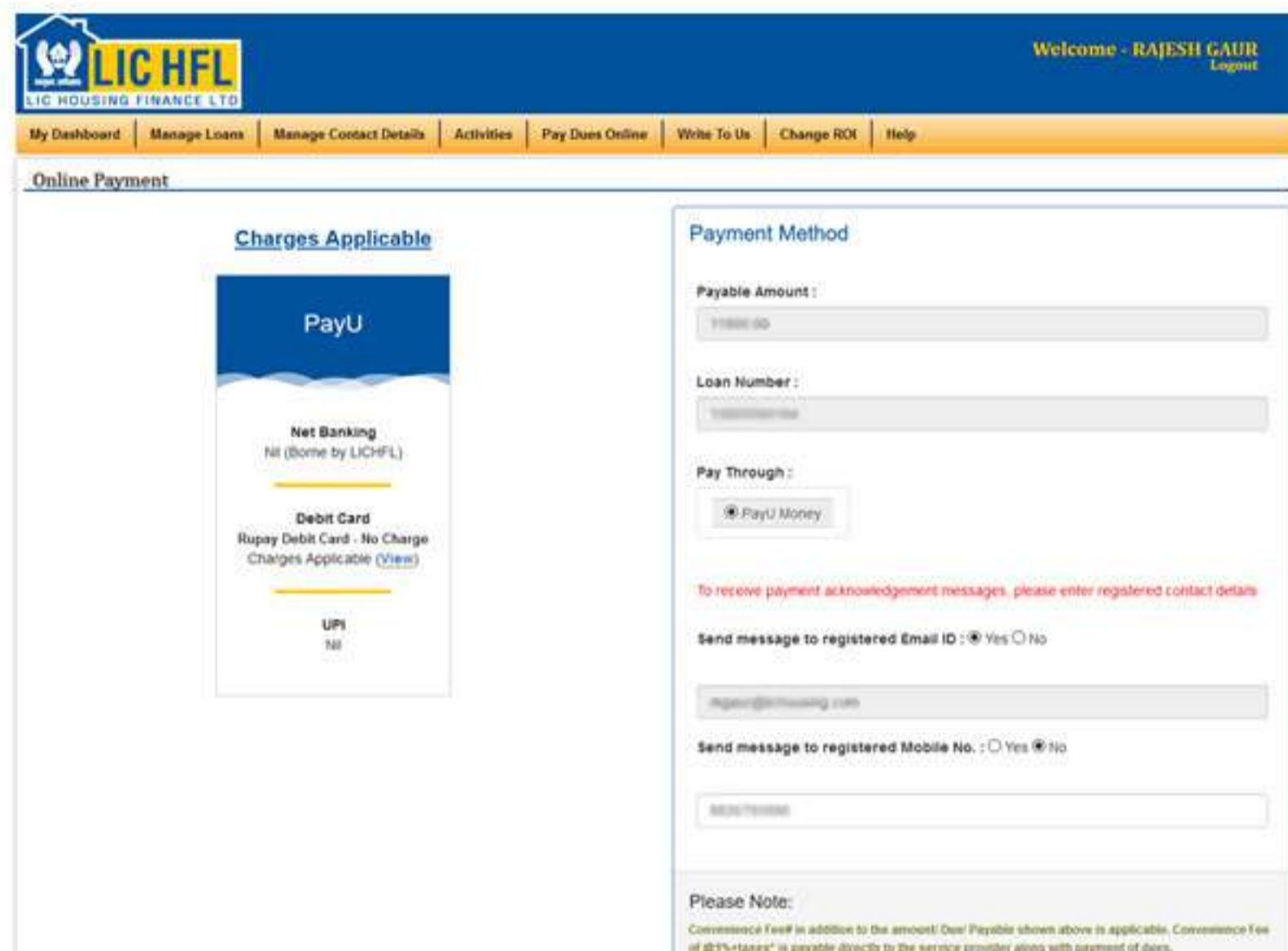
### Step : 5

After Clicking on Pay Group button, you will land on "Online Payment" Page.

On this page, You can see "Payment Amount", "Loan Number", Mobile and Email Option.

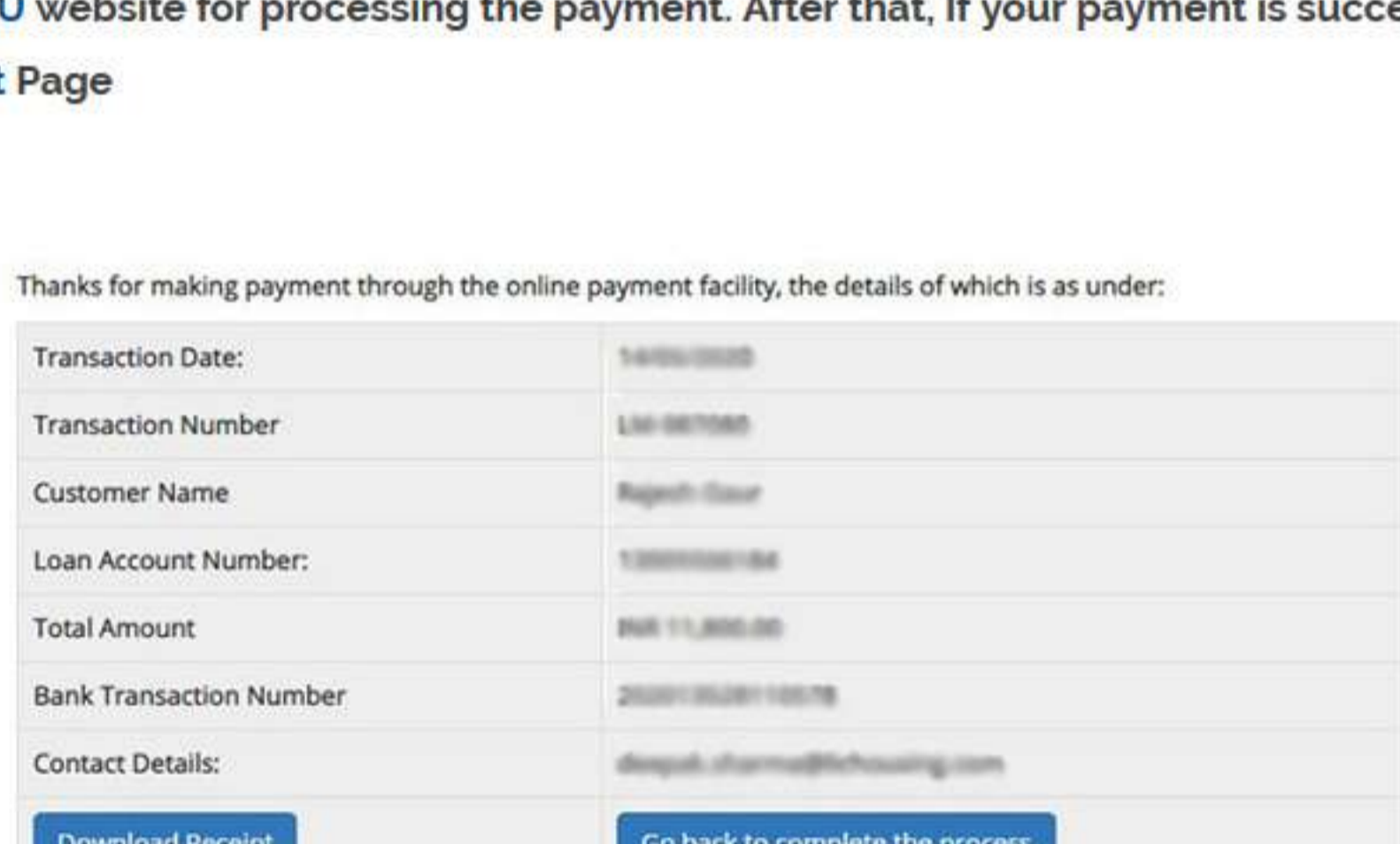
If your Mobile and Email are registered with us, then select "Yes" option by clicking on radio button. Then you can see your registered mobile and email in non-editable textbox. If your detail/s are not registered then select "No" and fill the detail (Mobile and Email) in textbox which is open after clicking on "No".

then, tick on "I accept all terms and conditions of LICHL" and then click on "Proceed to Pay" button.

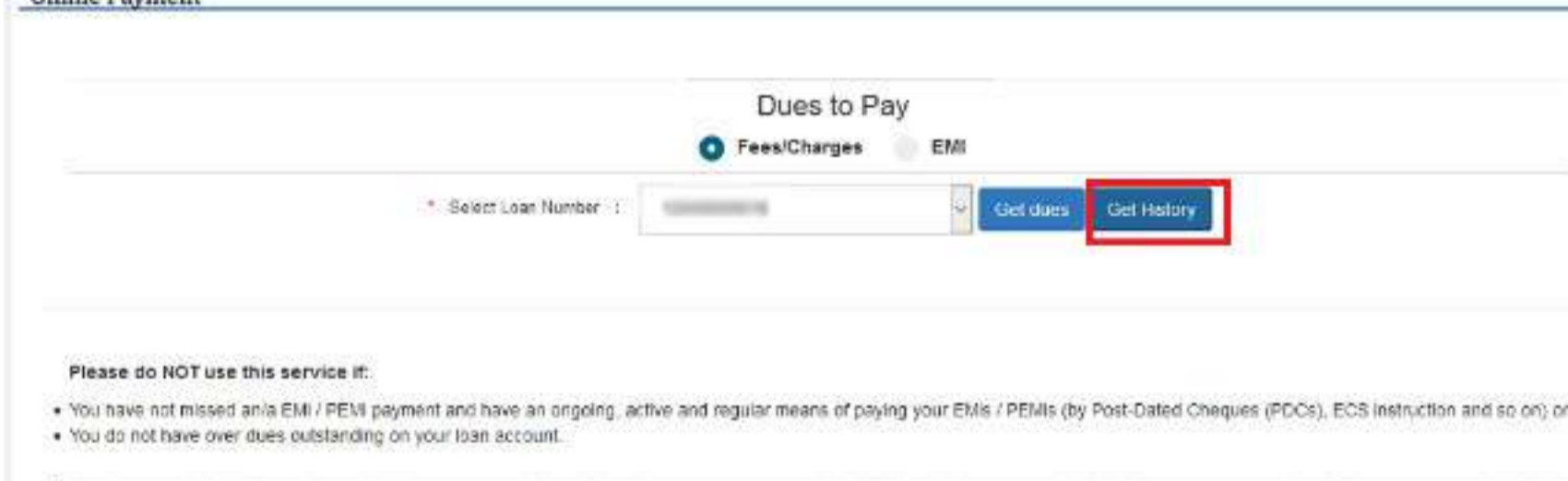


### Step : 6

Now, You will be redirected on PayU website for processing the payment. After that, If your payment is successfully completed then you will land on "Payment Success - Receipt Page



If your payment fails, then you will be redirected on "Payment fail" Page. After that, you have to first check your Payment Status by Clicking on "Pay Dues Online" menu. Then Select Fee/Charges and Loan No. then Click on "Get History" button.



If your Payment status shows Success then you can again Click on "Change ROI" menu and go to "Change Rate of Interest" page then follow the next steps.

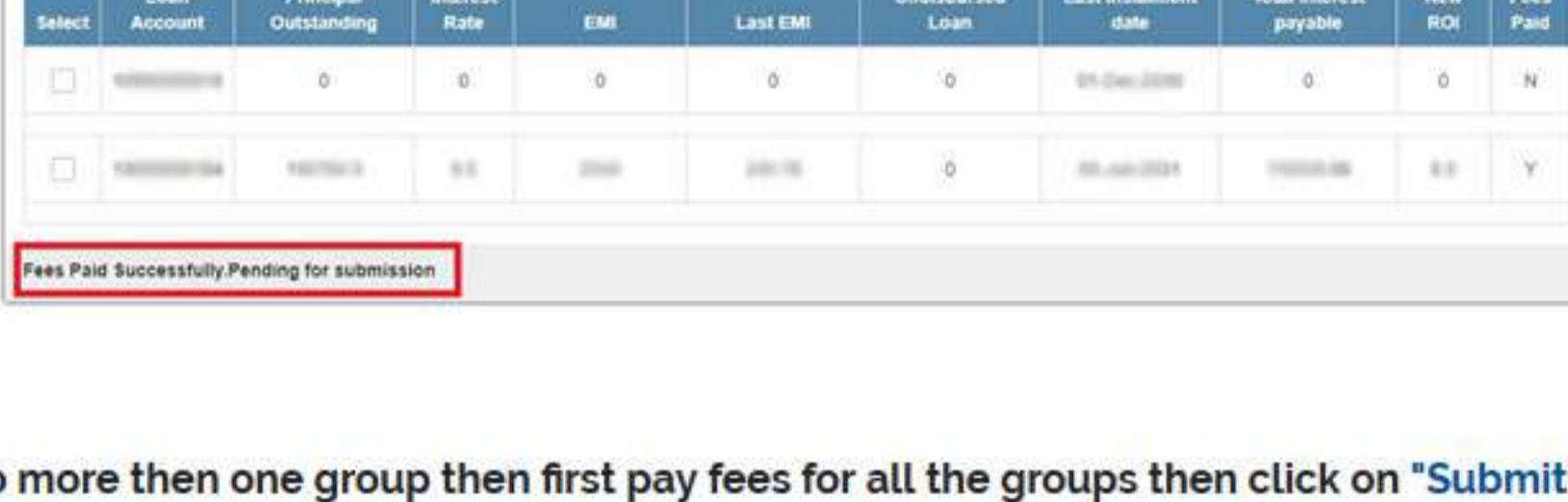
If your Payment status shows failed then you can again Click on "Change ROI" menu and go to "Change Rate of Interest" page then first you have to Pay Fee then you can proceed further.

### Step : 7

After Successful payment, If you want to download the receipt then Click on "Download Receipt" button. then, you have to click "Go back to complete the process" button to complete the remaining process.



After Clicking on "Go back to complete the process" button you will land on Change Rate of Interest" page again, and now you can see the message "Fees Paid Successfully, pending for Submission" in groups which payment have been made successfully.

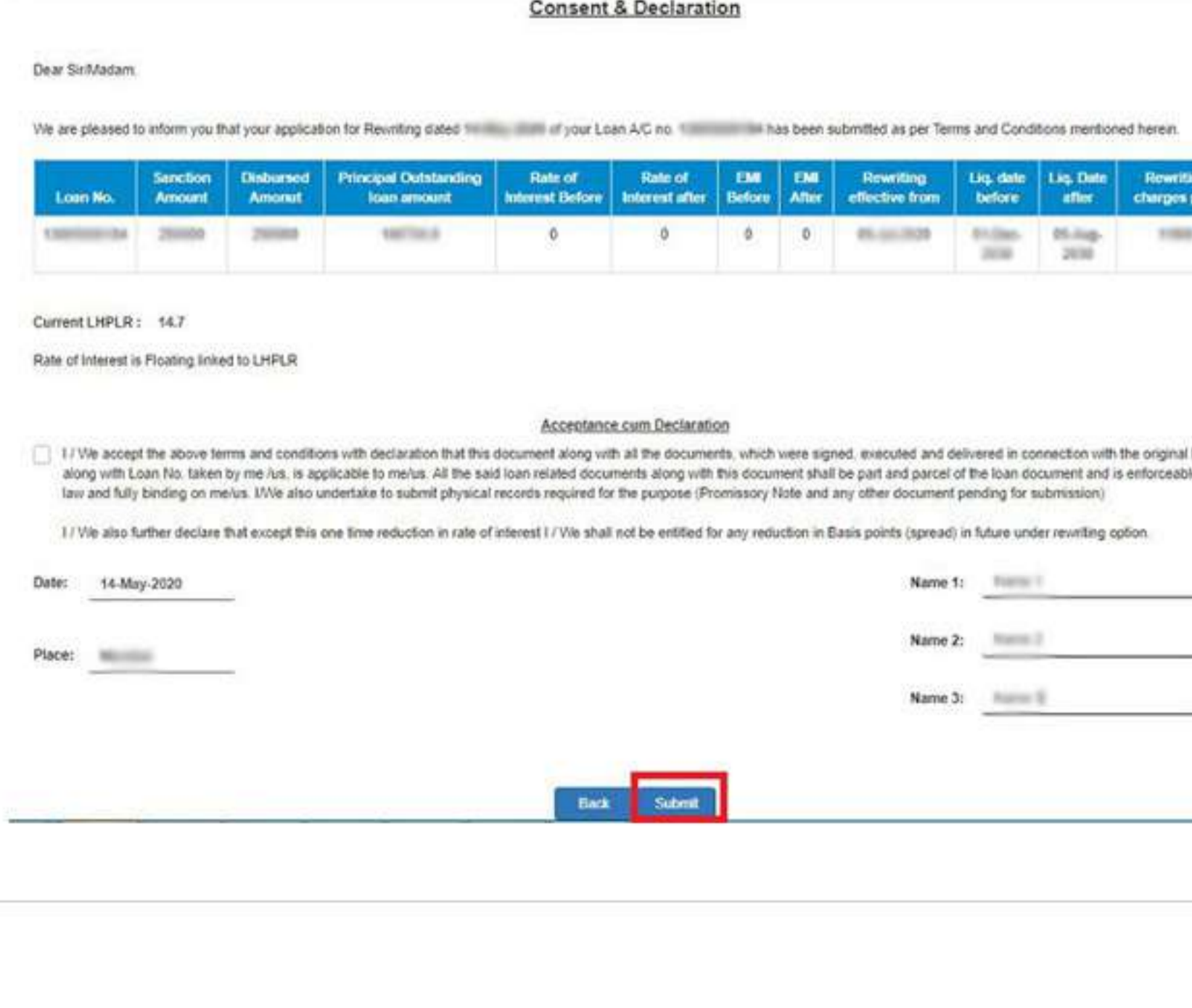


If your loans have been divided into more then one group then first pay fees for all the groups then click on "Submit" button.



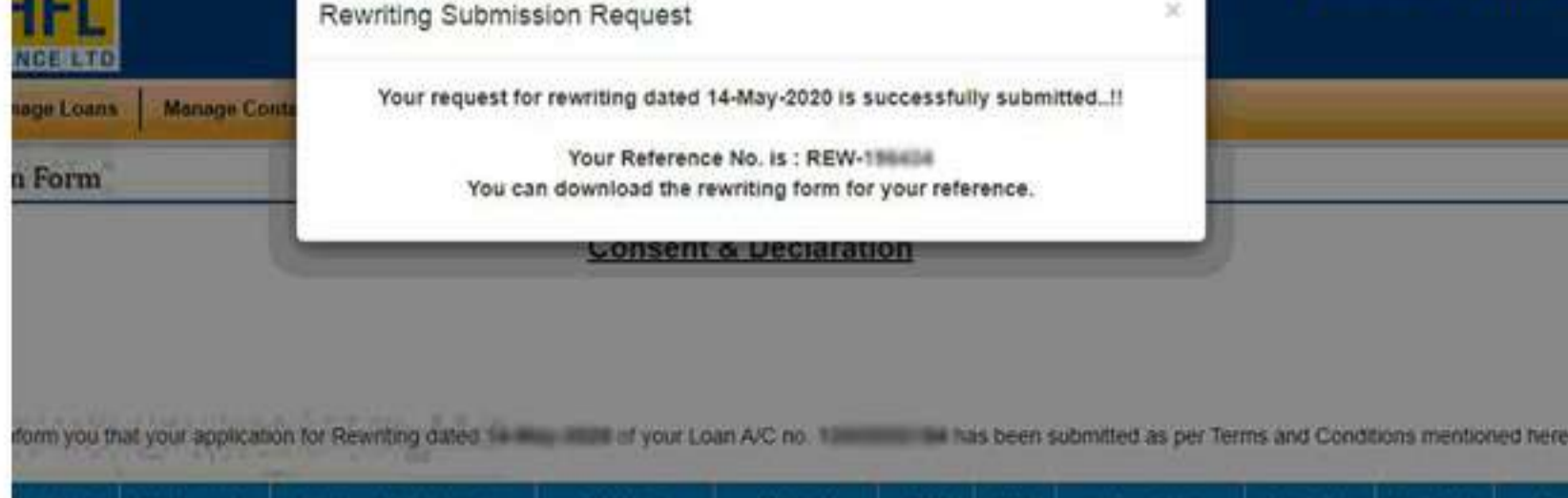
### Step : 8

After Clicking on Submit, you will land on "ROI- Declaration Form" page. Now you have to check all the details and tick on "Acceptance and declaration" checkbox then fill the Place and Name details and click on Submit.



### Step : 9

Now, Reference Number and a Message "Your request of rewriting dated xx-xx-xxxx is successfully Submitted.!!" will generate in popup. You can save this "Reference Number" for your future reference.



### Step : 10

You can print the rewriting form by clicking on "Print" button and you can save a copy for your reference.

