



Frequently Asked Questions (FAQ)

1. What is the recent update regarding ManiBhavnam Home Finance India Private Limited (ManiBhavnam)?

ManiBhavnam Home Finance India Private Limited (ManiBhavnam) has been merged with Shivalik Small Finance Bank, effective **28-07-2026**.

2. What does this merger mean for me as a customer?

You will now be serviced by Shivalik Small Finance Bank. This merger enables you to benefit from enhanced banking services, improved customer support, and a wider branch network.

3. Will there be any change in my loan terms and conditions?

No. There will be no changes to your existing loan terms, including Interest Rate (ROI), Equated Monthly Instalment (EMI) amount, EMI date and Loan Tenure. Your loan agreement remains unchanged.

4. Will my loan account number change?

Yes, your loan account number will be updated in Shivalik Small Finance Bank's system. The revised loan account details will be communicated to you individually via SMS and/or official communication (letters).

5. Are there any changes to contact details for customer support?

Yes. Please note the new contact details:

Customer Care Number: 1800 202 5333

Email ID: customercare@shivalik.bank.in

We request you to use these details for all future communication.

6. Will I continue to receive support for my Home Loan or Loan Against Property (LAP)?

Yes.

All Home Loan and LAP customers will continue to receive full support and servicing without any disruption.

7. Will this merger improve services?



Yes.

Post-merger, you will benefit from enhanced customer service capabilities, access to a larger branch network and Improved digital and banking services.

8. Do I need to take any action due to this merger?

No immediate action is required from your end. However, you are advised to:

Note the new contact details

Keep track of your updated loan account number once communicated

9. Will my repayment process change?

Your repayment instructions will continue as is. In case of any changes, the same will be communicated to you in advance.

10. Who should I contact for further queries?

For any queries or assistance, please reach out to us:

☎ 1800 202 5333

✉ customercare@shivalik.bank.in

11. Where can I find further updates?

All updates related to the merger will be available on the official website and through direct communication.

12 What should I do if I do not receive updated account details?

If you do not receive communication regarding your updated loan account number or servicing details, please contact Shivalik Bank customer care or visit the nearest branch for assistance.

13. Can I continue prepayment or foreclosure of my loan?

Yes, Existing prepayment and foreclosure facilities will continue as per the terms of your original loan agreement. Applicable charges, if any, will remain as per policy.

We look forward to serving you better through Shivalik Small Finance Bank.