

Oct 07, 2025

Mr. Vikkraman Jatia

Subject: Letter of Recommendation

Vastu Housing Finance Corporation Ltd. is a Mumbai-based housing finance company dedicated to helping low-income families and individuals achieve home ownership and long-term financial stability. With a sharp focus on financial inclusion, Vastu provides responsible, sustainable credit solutions to people who often have informal incomes or limited documentation and are typically excluded from mainstream lending.

Vikkraman joined Vastu Housing Finance Corporation as a Project Intern. During his time here, Vikkraman focused on supporting low-income applicants in navigating the housing-loan process. He worked directly with prospective borrowers to complete application forms, gather and verify the necessary documentation, and clearly explain loan structures by covering things such as interest rates, repayment timelines and eligibility conditions so that families could make fully informed decisions.

He approached every task with genuine enthusiasm and a strong sense of purpose by treating each interaction as an opportunity to help families move closer to owning a home. During one interaction, an applicant was visibly stressed about how she would keep track of her loan once the paperwork was done. Vikkraman guided her through the Vastu Connect app, showing her how to check her repayment schedule, download important documents, and raise queries directly. By the end, she was confidently navigating the app on her own phone and said she finally felt in control of the process.

His calm, encouraging manner consistently put applicants at ease. He worked with steady initiative and professionalism by bringing patience, empathy and clear communication to a setting that can often feel intimidating for the loan applicants. He also quickly adapted to the environment, listened carefully to clients and looked for ways to make the process smoother for everyone.

VASTU HOUSING FINANCE CORPORATION LTD.

Head Office: Unit No. 203 & 204, 2nd floor, 'A' Wing, Navbharat Estate, Zakaria Bunder Road, Sewri (West), Mumbai 400015. Maharashtra

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CIN NO.: U65922MH2005PLC272501

Thanks to Vikkraman's guidance, a greater number of applicants submitted complete and accurate files on their first visit allowing their approvals to move through more quickly. Families also shared that his explanations and encouragement helped them feel comfortable with the housing-loan process and confident in the commitments they were making.

We understand that he wants to pursue a career in real estate and can't recommend a better person for this path.

Thanking you,

for **Vastu Housing Finance Corporation**

A handwritten signature in blue ink that reads "shefali pathak". The signature is written in a cursive, lowercase style.

Ms. Shefali Pathak

Head – People, Diversity and Change

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