

MOST IMPORTANT TERMS AND CONDITIONS	
Loan _____ (a. Purchase b. Construction C. Repair, renovation & Extension d. Plot cum construction e. Others)	
OFFER CUM ACKNOWLEDGEMENT LETTER	
Major Terms and conditions of the housing loan agree to between _____ (Borrower(s) name and Adani Housing finance Pvt Ltd are as under:	
Loan Account No (LAN No.) _____	(For office use only)
Dear Customer	
Thank you for your decision to avail loan facility for the purpose/on referred above. We hereby confirm our acceptance to extend the facility on terms referred herein	
PARTICULARS OF THE LOAN	
Application Form No _____	
Facility Loan Sanction Amount Not exceeding (Rs)	Rs. _____
Facility Loan type (Please specify)	a. Purchase b. Construction C. Repair, renovation & extension d. Plot cum construction e. Others
Rate Type	a. Fixed b. Floating/Adjustable Interest rate C. Dual/Special Rate
Adani Housing Finance Pvt Ltd Lending rate(AHFPL)/PLR	<p>For a. Fixed Rate of Interest:</p> <p>(i). The Applicant/s shall pay interest on the principal amount of the facility outstanding from time to time monthly at _____% per annum (Fixed Rate) plus applicable Interest tax or other statutory levy on the dates mentioned below.</p> <p>(ii). The Applicant shall pay PEMI at _____% (Fixed) per annum plus applicable interest tax on other statutory levy until commencement of the EMI. Such PEMI will be calculated from the date of respective disbursement(s) and shall be payable on the dates mentioned below.</p> <p>For b. Floating/Adjustable Interest Rate:</p> <p>(i). Base Rate = _____% per annum as on the date of sanction.</p> <p>(ii). The Applicant/s shall pay Adjustable Rate of Interest = _____% per annum (AHFPL Lending rate/PLR +/- margin of _____%) plus applicable interest tax or other statutory levies.</p> <p>(iii). The Applicant/s shall pay PEMI at _____% per annum (Floating rate) until commencement of the EMI payable on the dates mentioned below plus applicable interest tax or other statutory levies.</p>
Moratorium or Subsidy _____	
Date of reset of Interest	The applicable rate of interest on the loan will be revised/reset with the change in AHFPL lending rate /PLR rate i.e Interest rate on loan may change with effective date of change in AHFPL Lending rate /PLR.
Mode of communication of changes in interest rate	Through Letter/update on _____ website/SMS/registered email/other source of communication.
Loan Tenure/Total No of EMIs	_____ months/_____ EMIs (Subject to change with a change in Base rate, in case of Floating/Adjustable Rate of Interest)
Installment Type	Monthly
REPAYMENT OF THE LOAN AND INTEREST	
EMI (Rs) _____	Rs. _____ (Subject to change in Base Rate, in case of Floating/Adjustable Rate of Interest)
Date of Commencement of EMI	
Due date for payment of EMI cycle	
Procedure for intimation of the changes in the Rate of Interest/EMI	In the event of any change in the Rate of Interest/EMI, we will communicate the same to you through letter at the last known address as updated in our records or through updation on _____ (Website)/SMS/registered email/Other source of communication
INSURANCE - PROPERTY & BORROWER	
Insurance of the Borrower	Requirement: To ensure and protect the Life of borrower. Features: Life coverage of the Insured
Insurance of the Property	Requirement: To ensure that the property offered as security to be insured against the losses arising due to earthquake, fire, flood, explosion, storm, tempest, etc. Features: To Indemnify the losses arising due to earthquake, fire, flood, explosion, storm, tempest, etc.
FEES & CHARGES	
UPFRONT CHARGES (CHARGES BEFORE DISBURSEMENT)	
Admin Charges	Upto 3%+GST(on the sanctioned value) to be collected before disbursement or deducted from first disbursement
Stamp Duty	As per applicable law of the state
Documents handling charges	Rs 3000/- (On sanctioned Value) to be collected before disbursement or deducted from the disbursement
Technical and Legal Fees	Rs 4000/- per property offered as mortgage + GST
CERSAI: At the time of disbursement: Creation of charge	Rs 100 + Applicable GST for loans above Rs 5 lac Rs 50 + Applicable GST for loans upto Rs 5 lac
CUSTOMER SERVICE CHARGES	
CERSAI: At the time of Modification of charge (in case of Top up)	Rs 100 + Applicable GST for loans above Rs 5 lac Rs 50 + Applicable GST for loans upto Rs 5 lac
Prepayment Charges	<p>*(A) Part-Prepayment/Foreclosure of Home Loan on Variable/Floating rate of Interest :- No Prepayment charges.</p> <p>*(B) Part-Prepayment/Foreclosure of Home loan on Fixed rate of Interest:- No prepayment charges, if loan is foreclosed through own source.</p> <p>**However if payment is made by borrowing from a bank/HFC/NBFC and/or a Financial Institution, then prepayment charges as follows:</p> <p>1.) 5% + GST as applicable in Pre-closure charges would be levied on principle o/s & all part prepayments done in case loan is closed within 12 months of the first disbursement.</p> <p>2.) 3% + GST as applicable in pre-closure charges would be levied on principle o/s & all part prepayment done in last 12 months in case loan is closed after 12 months of the first disbursement. Non Individual Home loan would attract the same charges as mentioned above.</p> <p>*(This is applicable in case of individual loans only),</p> <p>** (This applicable in case individual [LAP] and Non Individual loans both)</p>

Cheque/ECS/ACH Bounce Charges (Per Instrument/Transaction)	Cheque return charges of Rs 1000/- + GST as applicable as per instrument is payable in case of a dishonoured cheque or ECS or ACH
Late payment interest	3% per month compound for number of days delayed in PEMI/EMI
Duplicate No dues certificate	Rs 500 + GST
Copy of property documents	Rs 500 + GST
Charges for missed due date	Rs 200 + GST
Cancellation Charges/Fees	If request received within 7 days of the disbursement - Only Rs.1000/- + GST , if received after 7 days of the disbursement - Rs 1000/- + GST & PEMI till the cancellation request
Document retrieval charges	Rs 500 + GST
Duplicate Annual Account statement	Rs 500 + GST
Loan repayment/closure(fully) statement/SOA/Repayment schedule charges	Rs 500 + GST
Each personal visit to customers place for collection of dues	Rs 250 + GST
Disbursement cheque cancellation & re-issuance	Rs 1000/- + GST & PEMI will be charged
Disbursement cancellation (Deal postponed etc)	If request received within 7 days of the disbursement - Only Rs.1000/- + GST , if received after 7 days of the disbursement - Rs 1000/- + GST & PEMI till the cancellation request
Cheque/ECS swapping Charges (per set)	
PDC to PDC	Rs 1000 + GST
PDC to ECS	NIL
ECS to ECS	Rs 1000 + GST
ECS to PDC	Rs 1000 + GST
CHARGES AT THE TIME OF FORECLOSURE	
Cash collection charges	Rs 5/- per thousand for cash collection + GST
CERSAI: At the time of Loan closure :- Satisfaction of charges(removal of lien)	NIL
Document custodian fees	Rs 500 + GST per month (Chargeable after 30 days of closure in the loan account)
Applicant(s) Name :	
Guarantor(s) Name :	
Borrower Signature(s)	Authorized Signatory(AHFPL)
SECURITY/COLLATERAL FOR THE LOAN	
Mortgage of below mentioned properties in favour of Adani Housing Finance Pvt Ltd	
Property Mortgaged	
Other Security	
Details of Guarantor(s)	
CONDITION FOR THE DISBURSEMENT OF LOAN	
The Loan is subject to the below conditions	
Any Special conditions	
PROCEDURE OF RECOVERY OF OVERDUES ARE AS FOLLOWS	
Up to two PEMI/EMI outstanding	a. You will be informed via SMS, Phone call or our representative would be visiting personally
more than two PEMI/EMI outstanding	b. Along with point a, legal notice will be sent informing PEMI/EMI overdues
more than three PEMI/EMI outstanding	c. Total loan recall notice will be sent & legal proceedings are started.
ANNUAL OUTSTANDING BALANCE STATEMENT	Within 30 days of closure of financial year
I/WE ACKNOWLEDGE THAT:	
1 I/we have not made any payments in cash, bearer cheque or kind along with or in connection with this application to the executive collecting my/our application form.	
2 All other terms and conditions of the contract will be as per our loan agreement signed by you.	
3 This offer is valid for 60 days in case of housing loans and 30 days in case of non housing loans, subject to submission and fulfillment of all required document for the proposed loan.	
4 Company may withdraw this offer, if any information/document provided by you seems doubtful.	
5 Please read our agreement carefully for executing the same, our executive will help you in understanding/clarifying any clause if you required.	
CUSTOMER GRIEVANCE MECHANISM	
Adani Housing Finance Pvt Ltd, we believe in providing the best of services to our customer, We provide customers with easy access to information, products and services, as well as the means to get their grievances redressed.	
Level 1	
If you have any grievances/ complaints, Walk-in at Branch and write to the branch manager or call on our toll free number at 18002100444. The complaint will be addressed as soon as it is received.	
Level 2	
If the customer is not satisfied with the resolution provided or his/her queries is not solve within 15 days, the customer may escalate to: compliance.ahfpl@adani.com	
Level 3	
If the customer is not satisfied with the resolution provided at Level 2 or his/her queries is not solved within 15 days, the customer may escalate to:	
Grievance Redressal Officer (Mr. Viral Shah)	
Adani Housing Finance Private Limited	
Corporate Office;	
1004/5, C-Wing, One BKC,	
C-66, G – Block, Bandra Kurla Complex,	
Bandra East, Mumbai 400 051.	

Level 4

In case of non-addressal of the complaint to the customer's satisfaction, within a reasonable time frame from the above quarters, the customer may approach the Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in/>

Or may write to :

National Housing Bank.

Complaint Redressal Cell.

Department of Regulation & Supervision.

National Housing Bank. 4th Floor,

Core 5A, India Habitat Centre,

Lodhi Road. New Delhi - 110 003

WE HAVE RECEIVED ORIGINAL MITC & LOAN AGREEMENT"

Applicant(s) Name: _____

Guarantor(s) Name: _____

Borrower Signature (s):

Authorized Signatory

Adani Housing Finance Pvt Ltd