Adani Housing Finance Private Limited (AHFPL)

A. Customer Service Information:

We provide the following products to our Customers

1. Home Loans (New Purchase / Resale)

Loans availed to acquire a ready /under construction residential property / construction of a residential property on own land. AHFPL also provides loans to refinance home loan availed by the customer from other Banks / HFCs.

Loan Amount	• Minimum Loan Amount: Rs.2 Lakhs • Maximum Loan Amount: Rs.30 Lakhs
Loan Tenure	• Minimum 5 years to a maximum of 20 years for salaried customers and 15 years for self-employed customers • Loan tenure should not go beyond the age of retirement or on reaching sixty years of age in case of Salaried and Sixty Five in case of self-employed customers

2. Home Improvement Loans

AHFPL offers loans for renovation of an existing space for a more comfortable environment and a better quality of living. This loan facilitates internal and external repairs and other structural improvements in existing home. Towards this end, the AHFPL Home Improvement Loans would typically cover the following improvements: Tiling, Flooring, Roofing, Painting, Electrical work, Plumbing work, Furniture work, Waterproofing, and Grill work for windows.

Loan Amount	We offer loans covering the total cost towards home improvement with the cost estimates approved by a certified engineer / architect and verified by an AHFPL valuer with a cap of 80% of the market value of the property
Loan Tenure	• Minimum of 5 years to a maximum of 20 years for salaried customers and 15 years for self-employed customers. • Loan tenure should not go beyond the age of retirement or on reaching sixty years of age in case of Salaried and Sixty Five in case of self-employed customers

3. **Home Extension Loans**

These loans are for those with a growing family or those who aspire for more comfortable living by creating extra space for their loved ones by extending their home for eg: an extra bedroom for children or a comfortable space. We make it convenient to make this extension to your existing home so that you sit back and relax the way you like it. Adani Home Extension Loan is provided to construct additional room/s or floor within the permissible building plan.

Loan Amount	We offer loans covering the total cost towards home extension with the cost estimates approved by a certified engineer / architect and verified by an AHFPL valuer with a cap of 80% of the market value of the property
Loan Tenure	• Minimum of 5 years to a maximum of 20 years for salaried customers and 20 years for self-employed customers. • Loan tenure should not go beyond the age of retirement or on reaching sixty years of age in case of Salaried and Seventy in case of self-employed customers.

Interest Rates Offered:

Customer Type	**Interest Rate**
Salaried	11.50% to 15.00%
Self Employed	12.00 % to 15.00%
Self Employed / Non Professional	12.00% to 16.00%

AHFPL offers floating interest rate on all its products. Any change in the interest rates would be communicated to the customer through email / sms / call on the registered phone / mobile number.

4. **Loan Against property**

AHFPL Offers Loan against residential as well against commercial property, The Collateral must be fully owned by the customer. AHFPL also finance purchase of commercial property in and around approved branch locations. End use to be well defined

Loan Amount	• Minimum Loan Amount: Rs.2 Lakhs • Maximum Loan Amount: Rs.30 Lakhs
Loan Tenure	• Minimum 5 years to a maximum of 15 years for salaried customers and 15 years for self-employed customers

	• Loan tenure should not go beyond the age of retirement or on reaching sixty years of age in case of Salaried and Sixty Five in case of self-employed customers

Interest Rates Offered:

Customer Type	**Interest Rate**
Salaried & Self Employed	15.00% to 18.00%

B. Fees and Other Charges: -

FEES & CHARGES	
UPFRONT CHARGES (CHARGES BEFORE DISBURSEMENT)	
Admin Fees	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	*A. Part-Prepayment/Foreclosure of Home Loan on Variable/Floating rate of Interest: - No Prepayment charges. *B. Part-Prepayment/Foreclosure of Home loan on Fixed rate of Interest: - No prepayment charges, if loan is foreclosed through own source. **However, if payment is made by borrowing

	from a bank/HFC/NBFC and/or a Financial Institution, then prepayment charges as follows: (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. (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 Indivual Home loan would attract the same charges as mentioned above. *(This is applicable in case of individual loans only), **(This applicable in case individual {LAP} and Non Individual loans both)
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 ishonoured 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, provisional certificate	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)

Note:

a. GST and other Government taxes, levies etc applicable as per prevailing rate will be charged over and above these charges.
b. The charges mentioned above under the title “Fees and other charges”, comprise of all -in-cost for the purpose of processing the application.
c. We share credit performance details of your loan account with credit information bureau of India limited (CIBIL) and with other agency.

C. Grievance Redressal :

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
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

D. Other Services Provided:

We are not providing any services other than mentioned above.