MOST IMPORTANT TERMS AND CONDITIONS (MITC)

For Housing Loan / Loan Against Property

Date:

Place:

The Most Important Terms and Conditions ("**MITC**") are issued in relation to the terms and conditions agreed between Tyger Home Finance Private Limited (formerly known as Adani Housing Finance Private Limited) (hereinafter referred to as "**the Company**") and _____ (hereinafter referred to as "**Borrower**"), _____ (hereinafter referred to as "**Co-Applicant 1**"), _____ (hereinafter referred to as "**Co-Applicant 2**"), _____ (hereinafter referred to as "**Co-Applicant 3**"), _____ (hereinafter referred to as "**Co-Applicant 4**"), and _____ (hereinafter referred to as "**Co-Applicant 5**"), as more particularly detailed in agreement dated _____ ("**Loan Agreement**"), sanction letter dated _____ ("**Sanction Letter**") and other document(s) in relation to the loan.

The Borrower, Co-Applicant 1, Co-Applicant 2, Co-Applicant 3, Co-Applicant 4 and Co-Applicant 5 shall be collectively referred to as Borrower. The Loan Agreement, Sanction Letter and other documents in relation to the loan are collectively referred to as the "**Finance Documents**".

The MITC has to be read in conjunction with the terms and conditions specified in the Finance Documents. In the event of conflict between terms and conditions in the MITC and those in Finance Documents, the terms and conditions in Finance Documents shall prevail.

The MITC agreed between the Company and the Borrower are as under:

1.	**Loan Amount (in INR)**	INR _____ /-

2.	**Interest**	
	I) Type	Floating / Variable Rate of Interest
	II) Interest Chargeable / Rate of Interest company's (in % per annum i.e. annualized rate of interest)	_____ % (Company's RPLR + Margin / Spread As on the date of this MITC, the RPLR is ____% As on the date of this MITC, the Margin / Spread is ____% **Note:** The rate of Interest is subject to revision in accordance with the policies of the Company or in case of change in Margin / Spread or RPLR.
	III) Interest Reset Day	On the first date of the month post the month in which the rate is changed (in relation to Variable Interest Rate this will be monthly)
	IV) Moratorium or Subsidy	Not Applicable
	V) Modes of Communication of Changes	Via letters / mail(s) / SMS / Other Electronic Modes such as Whatsapp Mobile Application, etc.
3.	**Installment Types**	Monthly
4.	**Loan Tenure (in months) / Total No of EMIs**	_____months / _____EMIs (Subject to change with a change in Retail Prime Lending Rate (RPLR))
5.	**Purpose of Loan**	a. Purchase b. Construction c. Repair, renovation & extension d. Plot cum construction e. Others_____

6.	**Fees and Other Charges[1]**	
	a. Admin Fees & Login Fees	**Admin Fees:** **Home Loan – up to** 3% of Sanctioned Loan Amount + GST **LAP – up to** 3% of Sanctioned Loan Amount + GST **Top Up (Call Centers Only) -** 2.5% of Sanctioned Top Up Amount + GST **Login Fees:** **Home Loan – up to** ₹ 3500 + GST **LAP – up to** ₹ 3500 + GST **Note:** For Home Loan & LAP loans (including top-up loans) the Admin Fees & Login Fees may be reduced on case to case basis, subject to the Bank's policies.
	b. Document Handling Charges	**Home Loan** – up to ₹ 7000 + GST **LAP** – up to ₹ 7000 + GST **Top Up (Call Centers Only) -** up to .25% of Sanctioned Top Up Amount + GST

[1] **The charges for LAP include charges for all types of top up loans sanctioned against property, except for top up loans offered through call centers for which charges have been specifically provided above.**

	c. Legal & Valuation / Technical Charges	**Home Loan** – up to ₹ 6000 + GST per property **LAP** – up to ₹ 6000 + GST per property **Top Up (Call Centers Only) –** If applicable, ₹ 6000 + GST per property
	d. Foreclosure Charges / Early Closure Charges for Individual Loans (other than business purpose)	**For Home Loan, LAP and Top Up (Call Centers Only)** NIL
	e. Foreclosure / Early Closure Charges for Non-Individual Loans (for business purpose)	**For Home Loan, LAP and Top Up (Call Centers Only)** Within 12 Months - 6% of Principal Outstanding + GST After 12 Months - upto 24 months- 4% of Principal Outstanding + GST After 24 Months- 2% of Principal Outstanding + GST
	f. Dishonour of Instrument- Cheque/NACH/ECS/Direct Debit Return Charges	**For Home Loan, LAP and Top Up (Call Centers Only)** **₹ 1000 + GST per instance**
	g. Penal Charges for late payment of dues / Penal Charges for delay in payment on due date	**For Home Loan, LAP and Top Up (Call Center Only)** **3% per month on overdue instalment amount** **To be charged on the overdue amount, and shall be computed for the period starting from the expiry of the respective due date until the date of**

		actual payment of such amounts
	h. Non-submission of the Security Documents within the stipulated time frame.	**For Home Loan, LAP and Top Up (Call Center Only)** **₹100/- per day after 45 days from the date of disbursement.** *** These charges shall be deducted from any excess in Loan Account or recovered separately.**
	i. Penal Charges for delay in creation or perfection of Security within the timelines provided by the Company	**For Home Loan, LAP and Top Up (Call Centers Only)** **₹ 500 + GST**
	j. Part Payment Charges	**For Home Loan, LAP and Top Up (Call Centers Only)** NIL
	k. Duplicate No Dues Certificate (NDC) / No Objection Certificate (NOC)	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 500 + GST per instance
	l. Copy of Property Documents (for photocopy of property documents)	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 500 + GST per instance
	m. Statement of Account / Duplicate Interest Certificate / Foreclosure Letter Charges	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 500 + GST per instance

	n.	Instrument Swapping Charges- PDC/ECS/NACH	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 1000 + GST per instance
	o.	CERSAI Charges	**CERSAI Creation (per property)** For Home Loan and LAP Only - Upto 5 lakh of loan amount- ₹ 50 + GST - Above 5 lakh of loan amount- ₹ 100 + GST For Top Up (Call Centers Only) - Not Applicable **CERSAI Release** (irrespective of loan amount) - ₹ 200 + GST
	p.	Loan/Cheque Cancellation Charges	**For Home Loan, LAP** ₹ 10000 + GST and **For Top Up (Call Centers Only)** Within 7 days of Disbursement - ₹ 2000 + GST After 7 days of Disbursement - ₹ 2000 + GST (**Note**: In addition to charges mentioned above, Pre-EMI amount due till the date of loan cancellation will also have to be paid)
	q.	Property Document Custodian Charges where customer does not collect property documents even after intimation	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 1500 + GST per instance

		(Chargeable after 30 days of Closure of loan account)	
	r.	**Visit Charges for collection of Overdues**	**For Home Loan, LAP and Top Up (Call Centers Only)** **₹ 250 + GST per instance**
	s.	Cash Collection Charges when foreclosure is made in cash	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 5 per thousand + GST per instance
	t.	Duplicate Repayment Schedule Charges	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 500 + GST
	u.	Disbursement Cheque Cancelation & Re-issuance for customer initiated requests.	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 1000 + GST per instance + Pre-EMI
	v.	Subsequent Technical Verification Charges for verification of stages of construction	**For Home Loan, LAP** – up to ₹ 1000 + GST per instance **For Top Up (Call Centers Only)**- Not Applicable
	w.	List of Document Charges for obtaining the list of documents submitted	**For Home Loan, LAP and Top Up (Call Centers Only)** ₹ 1000 + GST
	x.	Loan Re-schedulement Charges in case of reduction in rate of interest on the	**For Home Loan, LAP and Top Up (Call Centers Only)** 1% of Principal Outstanding + GST

	request of the customer, subject to the Company exercising its discretion	
	y. Post Dated Cheque Management Charges	**For Home Loan, LAP**- ₹ 500 + GST per instance **For Top Up (Call Centers Only)**- If applicable, ₹ 500 + GST per instance
	z. Stamp Duty / Registration Charges	At actuals, as per applicable laws of the state
	aa. Legal / Repossession & Incidental Charges post account turning delinquent	**At actuals**
	Note: The Borrower shall not be liable to pay any charges or fees which are not specified here. In case the Company wishes to levy any fees or charge which is not specified in the schedule of charges, the Company would take prior consent of the Borrower before levy of such fees or charge. The nature and/or quantum of the fees/charges/levies mentioned herein may undergo review/modification. The Company shall provide an intimation to the Borrower in case of a revision of any of the charges specified here. It is clarified that the revised charges will be applicable prospectively.	
7.	**Security/ Collateral for the Loan**	
	a. Details of Mortgage of properties in favour of Tyger Home Finance Pvt.	<< details of the property to be mortgaged as security to be provided>>

	Ltd.	
	b. Details of Guarantee & Guarantor(s)	Name of Guarantor: Address of Guarantor:
8.	**Life & General Insurance**	
	a. Life Insurance	Requirement: To provide financial security in case of unforeseen circumstances of the insured person. Insurance is offered to home loan borrowers to ensure that their loans are repaid in the event of insured person's death. Features: To provide Financial Protection
	b. General Insurance • Hospicash and EMI Protect • Critical Illness and Personal Accident (CI+PA) • Property Insurance	Requirement: A general insurance policy provides financial protection for non-life assets such as property and health etc. Hospicash and EMI Protect: Feature: Cover hospitalisation Expenses. Critical Illness and Personal Accident (CI+PA): Feature: Critical illness insurance policy is designed to provide financial support if insured person diagnosed with severe illnesses covered under the policy and Personal accident insurance policy provides financial protection in case of Accidental Death, Permanent Total Disablement (PTD) and Permanent Partial Disablement (PPD) Property Insurance: Feature: Property insurance is designed to Indemnify the losses for physical assets (Property) arise due to earthquake, fire, flood, explosion, storm, tempest, etc. for the Home Loan borrowers. *This is applicable only to the borrowers who

		purchase an insurance policy. *Subject to the terms and conditions of the insurance company
9.	**Condition for Disbursement of Loan**	1. The security to be created upfront before disbursement or within such extended timelines as may be specifically stipulated by the Company, if any. 2. The annual audited financial statements/net worth statements/income tax returns or salary/income statements of the Borrower (as maybe applicable) for the period of [2 (two) financial years] preceding this sanction letter. 3. The bank account statements of the Borrower for the period of _____ months preceding the date of sanction letter. 4. Title search report or a certificate from a lawyer empaneled with the Company with respect to the clear and unencumbered title of the property on which security is being created. 5. The Borrower to provide such evidence, to the satisfaction of the Company, evidencing investment / contribution made by the Borrower towards the purchase or construction of the property for which this loan is being taken.
10.	**Repayment of the Loan & Interest**	
	a. EMI (Amount in INR and number of instalments.)	INR _____ _____ Instalments (Subject to change in RPLR)

	b. Due date for payment of EMI cycle	5th of Every Month
	c. Procedure for intimation of the changes in the Rate of Interest/EMI/charges or any applicable fees, etc.	In the event of any change in the Rate of Interest/EMI/ charges or any applicable fees, etc., we will communicate the same to you through advance intimation by way of letter at the last known address as updated in our records or through updation on (Website)/SMS/registered email/Other source of communication.
11.	**Brief procedure to be followed for Recovery of overdues**	
	a. Up to two PEMI/EMI outstanding	You will be informed via SMS or Phone call or other electronic modes such as Whatsapp, Mobile Application, etc. or the Company's representative would be visiting personally
	b. More than two PEMI/EMI outstanding	Along with point a, legal notice will be sent informing PEMI/EMI overdues
	c. More than three PEMI/EMI outstanding	Total loan recall notice will be sent & legal proceedings are started.
12.	**Date on which annual outstanding balance statement will be issued**	Within 30 days of closure of financial year
13.	**Customer Services**	
	a. Visiting Hours at office / Branch	*Monday to Friday 9:30 AM to 6:30 PM *Saturday 9:30 AM to 1:30 PM (*Except Public Holiday)
	b. Detail of Person to be contacted for customer service	In case of queries related to your loan account, you can contact to Customer Service Officer at 18002104111 or send an email at customercare.thfpl@tyger.in

	c. Procedure to obtain following including timeline therefore:	
	i. Statement of Account (SOA)	SOA are provided on request within 7 working days, subject to charges as applicable.
	ii. Photocopy of the title documents	The copy of title documents are provided within 15 working days on request on chargeable basis as prescribed in Charges Sheet mentioned above.
	iii. Prepayment and Return of Original documents on closure/ transfer of the loan	The process for prepayment to be initiated through written request via letter at the branch. The procedure for returning original documents on foreclosure of loan will require 30 days after closure of the loan in the system and completion of required formalities.

14.	**Other Conditions**	i. The Company shall intimate in the vernacular language or a language as understood the Borrower of any change in the terms and conditions including disbursement schedule, interest rates, penal charges (if any), service charges, prepayment charges, other applicable fee/ charges etc. Company will also ensure that changes in interest rates and charges are affected only prospectively. ii. The terms of the Finance Documents may be amended, modified or cancelled, in whole or in part, at Company's sole discretion after providing an intimation to the Borrower. If the Borrower does not agree with such changes, the Borrower may within 60 days of such intimation being provided by the Company, repay all the amounts due to the Company.
15.	**Customer Grievance Mechanism**	The Company believes in providing the best of services to its customer. The procedure for grievance redressal is as under:
	i. Level 1	If you have any grievances/ complaints, Walk-in at Branch and write to the branch manager, or email at customercare.thfpl@tyger.in or call on our toll free number at 18002104111. The complaint will be addressed as soon as it is received.
	ii. Lever 2	If the Borrower is not satisfied with the resolution provided or the queries are not solved within 8 days, the Borrower may escalate it to escalations.thfpl@tyger.in

	iii. Level 3	If the Borrower is not satisfied with the resolution provided at Level 2 or the queries are not solved within 15 days, the Borrower may escalate it to: Grievance Redressal Officer Mr. Anurag Pandey Email ID - anurag.pandey@tyger.in Tyger Home Finance Private Limited. Corporate Office; 1004/5, C-Wing, One BKC, C-66, G – Block, Bandra Kurla Complex, Bandra East, Mumbai 400 051.
	iv. Level 4	In case the Borrower does not receive response from the Company within a period of one month or where the Borrower dissatisfied with the response received, the Borrower 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 The Borrower 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

It is hereby agreed that for detailed terms and conditions of the Loan, the parties hereto shall refer to and rely upon the Finance Documents executed by the Borrower.

The above terms and conditions have been read by the Borrower or read over to the Borrower by Shri/Smt./Km. _____ of the Company and have been understood by the Borrower.

Signature/Thumb impression of the Borrower: **For Borrower** Name: _____ **For Co-Applicant 1** Name: _____ **For Co-Applicant 2** Name: _____ **For Co-Applicant 3** Name: _____ **For Co-Applicant 4** Name: _____ **For Co-Applicant 5**	For and on behalf **of Tyger Home Finance Private Limited** Name:_____ Designation:_____

Name: _____	