

MOST IMPORTANT TERMS & CONDITIONS

HOME LOANS

HOME EQUITY LOANS

MOST IMPORTANT TERMS AND CONDITIONS - HOME LOANS

Following are the major Terms and conditions agreed between (Borrower) and the (Housing Finance Company)

Loan

Loan Amount	To be determined on the basis of Credit appraisal of the profile, income and valuation of the security being offered
Purpose of Loan	<u>Acquisition of residential unit</u>
Rate of Interest	Prevailing Floating / Fixed / Dual Rate**
Reference Rate (RPLR*)	
Discount on RPLR	
Applicable Rate	
Tenure	

*Retail Prime Lending Rate – RPLR is the rate announced by TCHFL and shall govern the Rate of Interest for your loan contract from time to time.

This is subject to the provisions for variation thereof in terms of the loan agreement to be executed by you.

TCHFL has the right to revise the Retail Prime Lending Rate from time to time and accordingly, reset the applicable Rate of Interest and stipulate the revised equated monthly installments or Loan Tenure.

**Post completion of the Fixed Rate tenure, Loan will be converted in to Variable rate basis and linked to TCHFL RPLR prevailing at that time

Fees & Charges[#] (Conditions Apply)

Processing Fee	Up to 0.50% plus Service Tax*
	Amount Payable at the time of Application:
	For Loan Amount less than 1 crore - Rs. 5,000/- + Service Tax*
	For Loan Amount more than 1 crore - Rs. 10,000/- + Service Tax*
	The balance processing fee would be collected on sanctioning of the loan.
	The initial processing fee paid is non refundable and subsequent to disbursement, the balance processing fees is also non refundable.
	Special schemes available for salaried customers
	Please check the sanction letter for your Loan offer
Stamp Charges	As per applicable rates in the state
Loan Cancellation Charges	Rs. 1000/- plus applicable taxes
Cheque dishonour charges/rejection of ECS mandate	Rs.700/- for every Cheque dishonor/ rejection of ECS/auto debit
Swapping Charges	Rs. 550/- per swap instance
Delayed Payment Charges (Overdue Charges)	HOME LOANS - 2.00% per month over and above prevailing interest rate
Annual Account Maintenance Charges	Rs.250 p.a.

CERSAI Charges (Non-Refundable)					
For Loans up to Rs.5 lakh (for an original filing and for modification)	Rs.250/- (per filing / modification)				
For Loans above Rs.5 lakh (for original filing and for modification)	Rs. 500/- (per filing / modification)				
Collection Agency Charges	As per Actuals				
Legal Charges	As per Actuals				
Pre Payment & Foreclosure Charges:					
Part Pre-Payment & Foreclosure Charges:	RATE	PARTY TO THE AGREEMENT	FORECLOSURE CHARGES*		PARTIAL PREPAYMENT CHARGES
	DESCRIPTION		CLOSURE BY OWN FUNDS	CLOSURE BY BALANCE TFR	CLOSURE BY OWN FUNDS
	FLOATING RATE SCHEME	ALL INDIVIDUALS	NO CHARGES	NO CHARGES	NO CHARGES
		EVEN 1 NON INDIVIDUAL	2% + TAXES	2% + TAXES	2% ON PREPAID AMOUNT OVER 25% OF PRINCIPAL O/S
	FIXED RATE SCHEMES	INDIVIDUALS/ NON INDIVIDUALS	NO CHARGES	2% + TAXES	NO CHARGES
<ul style="list-style-type: none"> Foreclosure Charges will be levied on the Principal Outstanding and all part payments, if any, made within immediate preceding 12 months of such foreclosure. In case of Semi-Fixed Loans (fixed for initial period and then floating), the Foreclosure & Pre-payment norms for floating rate loans would be applicable on loan being converted into floating rate. 					
PDC Charges (Repayment mode other than ECS)	Rs. 750/-				
Charges for Photocopy of original title deeds of property	Rs. 1000/- plus Service Tax*				

Rate Swap Charges	<p>For Salaried Customers: [(Current ROI - Offered ROI) / 2] % of POS or Rs.5,000 + Applicable Taxes, whichever is higher.</p> <p>For SENP Customers: [(Current ROI - Offered ROI) / 2] % of POS or Rs.10,000 + Applicable Taxes, whichever is higher.</p>
Providing List of Documents (For Customer Initiated Request only)	Rs. 500/- plus Service Tax* (NIL for first LOD issuance only)
Document Retrieval Charges (For all cases under - Foreclosure / Termination / On Customer request)	Rs. 2500/- plus Service Tax* (In case of Foreclosure the above charges would be over and above the charges.)
Charges for copy of loan agreement	Rs. 250/- (NIL for issuance of first copy only)
<p># Fees and Charges may be revised from time to time as may be permissible under Regulatory Guidelines.</p> <p>*Service Tax and any other Government taxes, levies etc applicable as per prevailing rate may be charged over and above these charges</p>	

Security for the loan

Mortgage	Details of Mortgage with Address / ownership
Guarantee	Details of Guarantors if applicable
Other Securities	Any other security if applicable

Conditions for Disbursement of Loan

Please refer Loan Agreement & Sanction Letter for the same

****Insurance Details**

Insurance of Property if applicable	
Insurance of Borrowers if applicable	

**** Insurance is subjected to acceptance of customer**

Any other Terms & Conditions for fulfillment

Repayment of Loan

Monthly Installment Amount	
Mode of Repayment	
No. of Installments	
Part Prepayment	
Full Prepayment	
ROI change Advance Intimation time period (Floating / Dual Rate)	

Procedure of Recovery of Dues

- Telecalling to the Borrower / Co-Borrower after dishonour of mandate for ECS / Auto debit or bouncing of cheques.
- Field visit by the collection representative at the address of the Borrower / Co-Borrower.
- Loan Recall notice after happening of an Event of Default with notice period of 10 days.
- Initiation of legal action after 7 days notice period for enforcement of mortgage.

Customer Service

Branch Visiting Hours	10.00 a.m. to 6 p.m Monday to Friday & 10.00 a.m. to 2 p.m on Saturday.
Customer Care Contact details	customercare@tatacapital.com Toll-free No.1800 209 6060
Loan Account Statement Time line	1 day
Title Documents Photocopy Time line	2 weeks
Return of Original Documents Time line on closure / transfer of the loan	2 weeks
<p>TAT starts after completion of all the documents and submission of fee (if any); TAT does not include Sunday and Holiday's.</p> <p>By accessing the customer portal, details of which will be shared along with the welcome letter, the loan account statement can be readily downloaded.</p>	

Grievance Redressal Procedure & Time line

Level 1	Write in to customercare@tatacapital.com or call us on our toll-free no. 1800 209 6060. You will receive an acknowledgement/response within 10 business days.
Level 2	If you are not satisfied with the resolution provided to you, we request you to write to the Compliance Officer: The Compliance Officer. Tata Capital Housing Finance Limited 4th Floor, I Think Techno Campus Off Pokharan Road 2, Thane (West) - 400607. Email: balakrishna.kamath@tatacapital.com You will receive an acknowledgement / response within 10 business days of the Compliance Officer receiving your communication.

<p>Level 3</p>	<p>If you are not satisfied with the resolution provided to you, we request you to write to the Managing Director. The Managing Director Tata Capital Housing Finance Limited 4th Floor, I Think Techno Campus Off Pokhran Road 2, Thane (West) - 400607. Email: r.vaithianathan@tatacapital.com You will receive an acknowledgement/response within 10 business days of the Managing Director receiving your communication.</p>
<p>Level 4</p>	<p>In case your complaint has not been addressed to your satisfaction after following all the above steps, you can approach the regulatory authority of Housing Finance companies – the National Housing Bank – at the address given below. The National Housing Bank, Department of Regulation and Supervision (Complaint Redressal Cell) 4th Floor, Core-5A, India Habitat Centre, Lodhi Road, NEW DELHI- 110003. crcell@nhb.org.in ; www.nhb.org.in</p>

The above terms and conditions have been read by the borrower/s read over to the borrower and have been understood by the borrower/s.

For Tata Capital Housing Finance Limited

Accepted by

Authorized Signatory

Borrower(s)



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Following are the major Terms and conditions agreed between (Borrower) and the (Housing Finance Company)

Loan

Loan Amount	To be determined on the basis of Credit appraisal of the profile, income and valuation of the security being offered
Purpose of Loan	<u>Loan Against Property for Business / Personal use & Non-Residential Property purchase</u>
Rate of Interest	Prevailing Floating / Fixed / Dual Rate**
Reference Rate (RPLR*)	
Discount on RPLR	
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*Retail Prime Lending Rate – RPLR is the rate announced by TCHFL and shall govern the Rate of Interest for your loan contract from time to time.

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Fees & Charges[#] (Conditions Apply)

Processing Fee	1.00% plus service Tax*
	Amount Payable at the time of Application:
	For Loan Amount less than 1 crore - Rs. 5,000/- + Service Tax*
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	The balance processing fee would be collected on sanctioning of the loan.
	The initial processing fee paid is non refundable and subsequent to disbursement, the balance processing fees is also non refundable.
	Please check the sanction letter for your Loan offer
Stamp Charges	As per applicable rates in the state
Loan Cancellation Charges	Rs. 1000/- + applicable taxes
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Annual Account Maintenance Charges	Rs.250/- p.a.

<p>CERSAI Charges (Non-Refundable)</p> <p>For Loans up to Rs.5 Lakh (for an original filing and for modification)</p> <p>For Loans above Rs.5 Lakh (or original filing and for modification)</p>	<p>Rs.250/- (per filing / modification)</p> <p>Rs. 500/- (per filing / modification)</p>																													
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