

## Loan Against Property Up to ₹7.5 Crore\*

Meet your urgent financial needs with a loan against your property, offering a tenure of up to 180 months. At Tata Capital, we provide loans of up to ₹7.5 crore\* with no restrictions on usage, making it a flexible solution for both personal and business expenses. Enjoy benefits like attractive interest rates, a long repayment tenure, quick disbursal, and a hassle-free application process.

**LAP Loan Amount:** Up to ₹7.5 Crores\*

**LAP Loan tenure:** 180 months

**Interest rate starting @ 9.50% p.a**

\*The maximum loan amount offered may increase on a case-by-case basis, depending on individual eligibility and in accordance with our approved policy.

### Features

1. High Loan amount: Get a loan from Rs. 5 Lakh to Rs. 7.5 Crore.
2. Competitive interest rate: Interest rates start at 9.50% per annum, keeping borrowing costs affordable.
3. Minimal Documentation: Simple paperwork makes the loan process quick and hassle free.
4. Fast processing: Quick approval and disbursal help meet urgent financial needs without delays.
5. Transparent process: No hidden charges with clear terms and conditions for a fair borrowing experience.

### Penal Charges

Penal Charges	
<b>Default in payment of amounts due as per the Facility Documents</b>	2.00% P.M (24% P.A) on the defaulted amount
<b>Dishonour of any cheque/payment instruments</b>	These are those charges that are levied in case of an EMI bounce per instance. In other words, these charges are levied when you miss a personal loan EMI payment due to inadequate funds in your bank account. At Tata Capital, you'll be required to pay ₹ 700 per instrument per instance.
<b>Mandate Rejection Service Charge</b>	Charges will be levied if EMI is due but valid instrument is not available for banking due to Mandate rejected by Borrower's bank or EMI Post-dated cheques(whenever applicable) are not available. Tata Capital charges a nominal amount of Rs. 700

## Other Charges

Types of Charges	Applicable Charges
Processing Fees	Up to 3.00% of the loan amount + GST (Up to ₹5100 + GST upfront and balance at the time of disbursement) Min retention amount in Home Equity to be ₹10000 + GST or IPF whichever is lower. *if the Processing Fees is paid via digital wallet, 2% service charge will be levied on such processing fee.
Annual Maintenance Charges	Home Equity: Rs 2000
	Dropline Term Loan: Rs 10000
Statutory Charges	As applicable in the respective States.
Rate Switch Charges (For Salaried & SENP)	Up to Rs. 12,000 + Applicable GST per instance
Foreclosure Statement issuance Charges	Rs 500/- + GST each per contract
List of Documents	Rs 500/- + GST each per contract
Document Retrieval Charges	Rs 5,000/- + GST per contract
PDC Charges (Repayment mode other than ECS / NACH)	Rs 750/-
Payment Instrument Swapping Charges	Rs 550/-
Loan Cancellation Charges	Rs 5,900/- per contract
Legal Charges arising out of legal proceedings	As per Actuals
Charges for copy of loan agreement	Rs. 250/-
Legal and Technical Charges	Upto Rs. 5,900/- for cases up to 1 Cr and Rs. 11,800/- for cases > 1 Cr
Physical Copy - Statements of Accounts (SOA)	Rs 200/- + GST per contract
Physical Copy - Provisional and Final Interest Certificate	Rs 200/- + GST per contract
Physical Copy – Repayment Schedule	Rs 500/- + GST per contract
NOC Issuance Charges	Rs 500/- + GST per contract
Any other statements / requests not specified in the list	Rs 500/- + GST per contract
Property Swapping charges* (Restriction of swapping up to 2 times only)	Rs 10,000/- + GST
	Rs 20,000/- + GST
Conversion charges for switching from fixed to floating	2.00% + GST of the principal outstanding + undisbursed amount (if any)
Conversion charges for switching from Floating to Fixed	1.00% + GST of the principal outstanding + undisbursed amount (if any)
Photocopy of title documents	Rs 500/- + GST per contract

6. \*Property swapping to be allowed subject to internal approval

7. Note: GST, other government taxes and levies as applicable, will be payable on all fees and charges

### Part Prepayment & Foreclosure Charges

Rate Description	Party to the Agreement & Purpose	Foreclosure Charges*		Partial Prepayment Charges
		Closure by Own Funds	Closure by Balance Transfer	
Floating Rate Scheme	Individual Borrower with end use other than business	NIL		
	Individual Borrower with end use as business	4% + GST*	4% + GST*	4% + GST* on Prepaid Amount Over 25% of Principal O/S as on 1 <sup>st</sup> April of the respective Financial Year
	Non-Individual Borrower irrespective of end use			
	(Irrespective of individual or non-individual Co-borrowers)			
Fixed Rate Schemes	Individuals/ Non-Individuals	4% + GST*	4% + GST*	4% + GST* on Prepaid Amount Over 25% of Principal O/S as on 1 <sup>st</sup> April of the respective Financial Year

Disclaimer: The loan against property interest rates/charges indicated above are subject to revision at Tata Capital housing finance limited discretion from time to time. For the definitions of the above charges, please refer to the Master Terms & Conditions sheet. Soft copies of documents mentioned in the table above will be provided free of cost. For hard copies, please refer to the above table for the applicable fees & charges.

## HYBRID TERM LOAN

### What is a Hybrid Term Loan?

The Hybrid Term Loan Facility is a unique credit offering designed to provide both structure and flexibility in one seamless solution. It allows borrowers to access funds from an approved limit as and when needed, while interest is charged only on the amount utilized.

This facility is ideal for customers who need ongoing access to funds for working capital, operational expenses, or unforeseen requirements—without the burden of full disbursement from day one.

Loan amount offered	Loan tenure	Interest rate starting@
₹ 5 lakhs to ₹ 5 crores *	Up to 15 years	10.10%* P.A

\* The maximum loan amount offered may increase on a case-by-case basis, depending on individual eligibility and in accordance with our approved policy.

### How to Apply for a Hybrid term loan Facility?

Applying for a Hybrid term loan facility with Tata Capital is easy and convenient. you can apply for a Hybrid term loan in the following ways:

- **Branch**

You can also visit your nearest Tata Capital branch to apply for an Hybrid term loan. Our executives there will guide you through the entire application process.

Applying for a home loan OD facility with Tata Capital is easy and convenient. If you've already taken a home loan with us, you can apply for an overdraft on home loan in the following ways:

- **Online**

You can simply visit our website and apply for a Hybrid term loan facility online.

- **Phone**

You can dial our customer care number 1860 267 6060 to apply for a Hybrid term loan facility through your mobile phone.

### Why Should You Avail a Hybrid Term Loan Facility?

You can avail of our Hybrid term loan facility to meet your various financial requirements. Here's how you can benefit from the HTL facility.

- **Buy Anything You Want**

With Tata Capital's Hybrid Term Loan facility, you can get access to finances of up to Rs. 5 crores. You can use this amount to make big-ticket purchases, such as furniture for your house, electronic appliances, etc.

- **Build the House of Your Dreams**

You can withdraw finances from the Hybrid term loan limit and use them to reconstruct, remodel, or renovate your existing house as per your requirements. For example, you can add new spaces to your house or revamp the interiors to improve the appearance of your house.

- **Meet Your Working Capital Requirements**

If you're a business owner, you may need working capital for your business from time to time. A Hybrid term loan facility can help you withdraw funds to meet the growing financial requirements of your business. The Hybrid term loan interest rates are affordable, which can be an additional advantage.

### **Advantages of Tata Capital Hybrid term loan Facility**

#### **Higer Limit for Hybrid term loan**

You can avail a higher hybrid term loan upto INR 5 Crs. You can withdraw from your hybrid term loan limit anytime you want

#### **Higer Tenure for Hybrid term loan**

You have the flexibility to choose your hybrid term loan tenure as per your repayment capabilities. The tenure can go as high as 15 years so that you can repay the borrowed amount without putting any additional stress on your budget

#### **Reduce overall cost**

You can also use your Hybrid term loan facility to reduce monthly outflow. You can make regular payments in your Hybrid term loan account, and your loan interest costs will reduce accordingly.

#### **Interest applicable only on Utilized amount**

One of the biggest benefits of availing of a Hybrid term loan facility is that the interest is applicable only on the amount you utilize and not on the entire loan limit. A Hybrid term loan allows you to withdraw only when you need money without levying any additional interest.

#### **Attractive Interest rate**

We understand that high interest rates can become a hurdle in borrowing and funding your financial requirements. And hence, we offer hybrid term loan at interest rates that do not burn a hole in your pocket.

### **Eligibility Criteria for a Home Loan Overdraft Facility**

You can avail of our Hybrid term loan facility and enjoy a high limit for your emergency financial requirements. However, for that, you're required to meet our Hybrid term loan eligibility criteria, which include:

- Your age should be between 24 years to 65 years
- You must be a salaried professional or self-employed individual
- Your credit score should be 750 or more

## Hybrid Term Loan Document Required

### What are the Documents Required for a Hybrid Term Loan?

Although there are some common documents that everyone needs to submit, the exact documents needed for Hybrid term loan may depend on the applicant's profile. For example, the documents required for home loan for salaried person may be different from the documents required for home loan for a self-employed person.

Below are the documents needed for **Hybrid term loan** for different types of applicants:

#### **Salaried:**

##### **Age Proof**

A copy of your Passport, Driving License, Life Insurance Policy, Birth Certificate, PAN Card, or School Leaving Certificate

##### **Photo Identity Proof**

A copy of your Voter ID Card, Passport, Driving License, Aadhaar Card, or PAN Card

##### **Address Proof**

A copy of your Utility Bill, Bank Statement, Property Registration Documents, Property Tax Receipt, or Voter ID Card

##### **Income Proof**

A copy of your Salary Slips for the last three months, Salary Bank Account Statements for the last six months, Appointment letter, Yearly increment letter, or a Certified true copy of Form 16

##### **Existing Loan Details**

Existing loan details should be provided through Bank Statements or Loan Statements

##### **Processing Fee Cheque**

To be issued from your salary account



**Self-Employed:****Age Proof**

A copy of your Passport, Driving License, Life Insurance Policy, Birth Certificate, PAN Card, or School Leaving Certificate

**Photo Identity Proof**

A copy of your Voter ID Card, Passport, Driving License, Aadhaar Card, or PAN Card

**Address Proof**

A copy of your Utility Bill, Bank Statement, Property Registration Documents, Property Tax Receipt, or Voter ID Card

**Business Proof**

A copy of the last two years' Income Tax Returns, your Business Profile on a letterhead, or your Business Registration Certificate for business commencement

**Income Proof**

A copy of the last three years' Profit & Loss (P/L) Projection Statement, Operative current account statement for the last six months, Bank statements for the last six months of CC/OD facilities (if taken)

**Existing Loan Details**

Existing loan details should be provided through Bank statements or Loan statements

**Processing Fee Cheque**

To be issued from your business account

**FAQ****How do Hybrid Term loan functions?**

A Hybrid Term Loan facility allows you to withdraw funds from a dedicated virtual account as per your requirements. The maximum amount you withdraw depends on your HTL loan limit. There is no capping on the number the withdrawals that you can make from your virtual account. You can use the withdrawn funds to meet your personal and professional financial requirements and then repay them by making deposits into the same account.

**What is the Hybrid term loan interest rate?**

The interest rate on a Hybrid term loan facility starts from 10.10%.

**What costs and fees are involved in a Hybrid term loan?**

Lenders may levy some common charges on Hybrid term loan, including processing charges, legal charges, cheque collection charges, and annual maintenance charges. These charges are usually deducted from the loan limit. You can view the charges levied on your Hybrid term loan in the loan agreement.

**What is the largest sum that can be borrowed on a Hybrid term loan?**

The maximum amount you can borrow from your Hybrid term loan account depends on your loan limit. This limit is pre-determined by the lender based on your age, credit score, monthly income, and several other factors. With Tata Capital, you can enjoy the Hybrid term loan facility with a maximum limit of Rs. 5 crores.

**How long does it take to pay off a Hybrid Term loan?**

We provide a Hybrid term loan facility with a maximum tenure of up to 15 years.

**Can I modify or prepay my Hybrid term loan?**

You can make full or partial payments on your Hybrid term loan by making deposits into your virtual account. As soon as you make the payment, your outstanding balance gets adjusted accordingly.

**What documents must be submitted for Hybrid Term loan application?**

You need to submit the following documents to avail our Hybrid term loan facility:

- Age proof - A copy of the passport, driving license, birth certificate, PAN card, or school leaving certificate
- Photo identity proof - A copy of the voter ID card, Aadhaar card, passport, or driving license
- Income proof - Salary slips / ITRs, bank statements, or Form 16
- A processing fee cheque

**We may also ask for some additional documents at the time of loan processing.**

**Is it possible to use a Hybrid term loan for business needs?**

Yes. You can withdraw funds from your Virtual account and use them to meet your business-related financial requirements. With our Hybrid term loan facility, you can purchase costly business equipment, procure inventory, clear invoice payments, and do much more.

**What happens if you don't pay off your Outstanding balance?**

You must try to pay your outstanding amount as soon as possible. If you keep your outstanding amount pending for a long period, you may incur a high interest amount. In case you fail to pay your Hybrid term loan outstanding balance, you may face legal implications and even lose possession of your property.

**I have a low credit score. Can I get a Hybrid term loan?**

The credit score is a crucial factor that determines your eligibility to get loans. You need to have a minimum credit score of 700 to enjoy a Hybrid term loan facility with Tata Capital. You can contact our customer care helpline for more details.

**Do Hybrid term loans qualify for any tax benefits?**

A Hybrid term loan does not qualify for tax benefits.