

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 Rs. 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 @ 10.55% p.a

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 10.55 % 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	
Default in payment of amounts due as per the Facility Documents	2.00% P.M (24% P.A) on the defaulted amount
Dishonour of any cheque/payment instruments	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 for every Cheque/Payment Instrument Dishonour.
Mandate Rejection Service Charge	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(wherever applicable) are not available. Tata Capital charges a nominal amount of Rs. 700 + GST

Other Charges

Types of Charges	Applicable Charges
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	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 st 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 st 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.