

# TATA CAPITAL HOUSING FINANCE LIMITED (TCHFL)

## MOST IMPORTANT TERMS AND CONDITIONS FOR ADDITIONAL FACILITY

Loan Id \_\_\_\_\_

Borrower Name(s) \_\_\_\_\_

Following are the Most Important Terms & Conditions agreed between the borrower(s) and Tata Capital Housing Finance Limited (TCHFL)

Please select the applicable additional facility: **Special Purpose Loan**  **Quick Cash**

### A: LOAN DETAILS

1	Loan Amount (₹)		Determined on the basis of credit appraisal of the profile, income and repayment track
2	Purpose of Loan		
3	Rate of Interest (%)		Prevailing Floating / Fixed / Dual Rate
4	Reference Rate (RPLR*) (%)		
5	Discount on RPLR (%)		
6	Loan Tenure (Months)		

#### **Please note:**

- 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 executed by you.
- TCHFL has the right to revise the Retail Prime Lending Rate from time to time and accordingly, the applicable Rate of Interest shall be revised and impact shall be given on loan tenure or EMI as the case may be.
- In case of any such changes in the RPLR, customers will be intimated via SMS / Email mode of communication.
- Post completion of the Fixed Rate tenure, Loan will be converted in to Floating rate basis and linked to TCHFL RPLR prevailing at that time
- TCHFL shall issue the annual outstanding balance statement to the Borrower at the request within 7 working days. However, to know the current outstanding balance customer can get in touch at **1860 267 6060** or write us on [customercare.housing@tatacapital.com](mailto:customercare.housing@tatacapital.com)

### B: FEES & CHARGES – All amounts are inclusive of GST, except if mentioned separately

Sr. No.	Subject	Name of Fee / Charge Levied	When Payable	Frequency	Applicable charges
1	Quick Cash Product(if applicable)	Processing Fee	At Application	Once	Up to 2.00% of the loan amount + GST
2	Special Purpose Loan(if applicable)	Processing Fee	At Application	Once	₹ 1,000/- + GST
3	Overdue charges / Latepayment charges	Additional interest / Overdue Charges	On accrual	Monthly	Up to 2.00% p.m. over and above the prevailing interest rate
4	Rate switch charges (Not applicable for SPL or Quick Cash on Fixed)	Conversion Fees	Event	On conversion for customer initiated requests only	Applicable as per the prevailing policy at the time of rate switch.

5	Dishonour charges	Miscellaneous Charges	On cheque / mandate dishonour	Depends on No. of dishonour	₹ 700/- for every cheque / payment instrument / ECS Dishonour + GST
6	Mandate rejection service charge	Miscellaneous Charges	Charges will be levied if new mandate form is not registered within 30 days from the date of rejection of previous mandate form by Borrower's bank for any reasons whatsoever	Depends on No. of rejection	₹ 450/- + GST
7	Outstation Collection Charges	Miscellaneous Charges	If the customer has initiated a request of collecting the due amount from any location other than the location where case was booked	On every request	₹ 100 + GST
8	Statement of Account(Physical Copy)	Miscellaneous Charges	Event	For customer initiated requests only	₹ 200 per copy + GST
9	Loan Cancellation Charges	Cancellation Charges	Event	One-time charge for customer initiated requests only	₹ 5,000 per contract + GST
10	Payment Instrument Swapping Charges	Miscellaneous Charges	Event	On every request	₹ 550/- per swap instance + GST
11	Duplicate repayment schedule / physical copy of repayment schedule	Miscellaneous Charges	Event	For customer initiated requests only	₹ 550/- + GST
12	Duplicate NOC	Miscellaneous Charges	Event	For customer initiated requests only	₹ 550/- + GST
13	Foreclosure letter charges	Miscellaneous Charges	Event	For customer initiated requests only	₹ 199/- + GST
14	Post-Dated Cheque charges	Miscellaneous Charges	Event	One-time charge	₹ 850/- + GST
15	Physical Copy – Provisional & Final Interest Certificate	Miscellaneous Charges	Event	For customer initiated requests only	₹ 200/- per contract + GST
16	Duplicate copy of loan agreement	Miscellaneous Charges	Event	For customer initiated requests only	₹ 250/- + GST
17	Account Maintenance Charges	Miscellaneous Charges	Event	One-time charge	₹ 1000/- + GST
18	Legal Charges	Charges	Event	-	As per actuals

19	Other Statements / copies / requests not specified in the list	Miscellaneous Charges	Event	For customer initiated requests only	₹ 500/- per contract + GST
20	Photocopy of title documents	Miscellaneous receipts	Event	For Customer Initiated requests only	Rs 500/- + GST per contract

#### C: PRE – PAYMENT & 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 <b>with end use other than business</b>	NIL		
	Individual Borrower <b>with end use as business</b>	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 <b>irrespective of end use (irrespective of individual or non-individual Co-borrowers)</b>			
Fixed Rate Schemes	Individuals/ Non-Individuals	4% + GST*	4% + GST*	

\*In case of Semi-Fixed Loans (fixed for initial period and then floating), the Foreclosure/ Part-payment norms will be applicable as per the status (fixed/ floating) of the loans as on day.

#### D: CONDITIONS FOR DISBURSEMENT OF LOAN

Please refer the Master T&Cs registered on December 27, 2019 with the Sub-Registrar at Andheri-6 and available at <https://www.tatacapital.com/mastertc/retail.html>. The above charges supersede the charges mentioned in the specific agreement or Terms & Conditions / Loan details section, as may be applicable

##### \*\*Insurance Details

Insurance of Borrowers if applicable	
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\*\*Insurance is subjected to acceptance of customer

#### E: REPAYMENT OF LOAN

Part Prepayment (₹)	
Full Prepayment	
<b>Procedure for advance intimation of the changes in ROI / EMI</b>	The same will be intimated via SMS or Email

Due date of EMI Repayment will be provided upon disbursement of loan in a form of an Amortization schedule. The same shall be made available in the login section of the Tata Capital on our website <https://www.tatacapital.com/home-loan.html>

#### F: PROCEDURE FOR RECOVERY OF DUES

- Tele-calling to the Borrower / Co-Borrower after dishonor of mandate for NACH/ ECS / Auto debit or bouncing of cheque.
- 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.

## G: CUSTOMER SERVICE

<b>Branch Visiting Hours</b>	10:00 am to 6:00 pm Monday to Friday
	10:00 am to 2:30 pm on Saturday (Closed on 1st & 2nd Saturday)
<b>Customer Care Contact details</b>	<a href="mailto:customercare.housing@tatacapital.com">customercare.housing@tatacapital.com</a>
	Customer Care No. <b>1860 267 6060</b>
<b>*Interest Certificate Time line TAT</b>	3 Working days
<b>*Loan Account Statement Time line TAT</b>	3 Working Days
<b>**Issuance of foreclosure statement TAT</b>	7 working days subject to successful communication with the customer and the foreclosure statement shall be valid for 10 working days from the date of issuance of the letter
<b>**Issuance of List of Documents TAT</b>	7 working days subject to successful communication with the customer

By accessing the customer portal on our website <https://www.tatacapital.com/home-loan.html> details of which are available on the "Welcome letter", the interest certificate can be readily downloaded directly from your end.

## H: GRIEVANCE REDRESSAL PROCEDURE

Level 1	To redress their grievances, applicants/borrowers may write into <a href="mailto:customercare.housing@tatacapital.com">customercare.housing@tatacapital.com</a> or call on customer care no. 1860 267 6060. You will receive an acknowledgment/response within 7 days of receiving your communication.
Level 2	If you are not satisfied with the resolution provided, we request you to contact Head-Customer Service at <a href="mailto:customerservice.head@tatacapital.com">customerservice.head@tatacapital.com</a> . You will receive a response within 4 business days.
Level 3	If you are not satisfied with the resolution provided, we request you to contact the Managing Director at <a href="mailto:mdtchfl@tatacapital.com">mdtchfl@tatacapital.com</a> You will receive a response within 3 business days.
Level 4	In case you do not receive a response from us within a period of one month or are dissatisfied with the response received 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 Officer-in Charge, National Housing Bank Complaint Redressal Cell` Department of Supervision National Housing Bank, 4th Floor, Core-5A, India Habitat Centre, Lodhi Road, New Delhi - 110 003. Website: <a href="http://www.nhb.org.in">www.nhb.org.in</a>

This is to bring to your notice that below services will now be available between **9 am to 8 pm** during the entire month excluding Sundays and public holidays. Through our email channel on [customercare.housing@tatacapital.com](mailto:customercare.housing@tatacapital.com) and our Contact Center number **1860 267 6060**

Acceptance of request for:

- Foreclosure statement (FC) \*\*
- List of documents (LOD) \*\*
- ROI Conversion

List of documents, Foreclosure statement and Rate offers will be sent to the customers on their registered email ID.

\*\*In case the customer has raised request for FC/LOD, the company will contact the customer to obtain details/clarifications for processing the request. If the customer is not contactable; the Company will initiate sufficient communications to the customer to provide alternate contact details or intimate the customer to contact the Company in connection with their FC/LOD request.

In the absence of any communication from the customer, the Company will close the request. Customer would be required to raise a fresh/new request for availing the services.

Our timings for below services are from **10 AM to 6 PM**

- Collection of Foreclosure cheque
- Handing over of Property Papers post Loan closure

\*Foreclosure cheque/ payment will be accepted during the entire month excluding 1st & 2nd Saturdays, all Sundays, public holidays & from 25th day of the current month to 1st day of the next month.

Any revision/addition to the contents of MITC shall be updated and uploaded on the website [www.tatacapital.com](http://www.tatacapital.com) from time to time. The customers are requested to visit the website and keep themselves updated of any such changes or variations.

**The above terms and conditions have been read by the borrower(s) or read over to the borrower(s) and have been understood by the borrower(s). All the fees and charges as mentioned in the document are non-refundable in nature. The borrower(s) accept that he/she will not be entitled for a refund from TCHFL for any reason whatsoever.**

**For Tata Capital Housing Finance Limited (TCHFL)**

**Accepted by**

**Authorized Signatory**

**Borrower(s)**