

**TATA CAPITAL HOUSING FINANCE LIMITED – TCHFL****MOST IMPORTANT TERMS AND CONDITIONS - FOR HOME EQUITY**

LOAN ID –

BORROWER NAME(S)-

Following are the MOST IMPORTANT TERMS and CONDITIONS agreed between the Borrower and TATA CAPITAL HOUSING FINANCE LTD (TCHFL)

A - LOAN DETAILS

1	Loan Amount (Sanctioned Amount)	Rs	Determined on the basis of Credit appraisal of the profile, income and valuation of the security being offered	Purpose of Loan	Loan Against Property for Business / Personal use & Non-Residential Property purchase
3	Rate of Interest	%	Prevailing Floating / Fixed / Dual Rate**	Reference Rate (RPLR*)	%
5	Discount on RPLR	%		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

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	Home Equity Product	Processing Fee	At application	Once	Up to 2.00% 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. <i>*if the Processing Fees is paid via digital wallet, 2% service charge will be levied on such processing fee.</i>

2	Statutory Charges	Stamp duty charges on mortgage deed / MOE	At the time of disbursement	Once	As applicable in the respective States.
3	Overdue Charges /Late Payment Charges (Home Equity)	Additional interest / Overdue Charges	On accrual	Monthly	Up to 2.00% per month over and above prevailing interest rate.
4	Rate Switch Charges (For Salaried & SENP)	Conversion Fees	Event	On conversion for customer initiated requests only	Up to Rs. 12,000 + Applicable GST per instance
5	Cheque dishonor charges / rejection of NACH / ECS mandate	Miscellaneous Receipts	On Cheque/Mandate Dishonor	Depends on no. of Dishonor.	Rs 700/- for every Cheque dishonor/ rejection of ECS/ Auto debit/NACH Mandate
6	Providing Foreclosure Statement and List of Documents	Miscellaneous Receipts	Event	For customer initiated requests only	Rs 500/- + GST per contract
7	Document Retrieval Charges	Miscellaneous Receipts	Event	For all cases under Foreclosure / Termination/ Customer Request	Rs 5,000/- + GST per contract
8	PDC Charges (Repayment mode other than ECS / NACH)	Miscellaneous Receipts	Event	One-time charge	Rs 750/-
9	Payment Instrument Swapping Charges	Miscellaneous Receipts	Event	On every request	Rs 550/-
10	Loan Cancellation Charges	Cancellation Charges	Event	One-time charge for customer initiated requests only	Rs 5,900/- per contract
11	Account Maintenance Charges	Maintenance Charges	Event	One-time charge	Rs.2000/-
12	Legal Charges	Charges	Event	-	As per Actuals
13	Charges for copy of loan agreement	Miscellaneous Receipts	Event	On Request	Rs. 250/-
14	Legal and Technical Charges	Charges	Event	-	Rs. 5,900/- for cases up to 1 Cr and Rs. 11,800/- for cases > 1 Cr
15	Physical Copy - Statements of Accounts (SOA)	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 200/- + GST per contract
16	Physical Copy - Provisional and Final Interest Certificate	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 200/- + GST per contract
17	Physical Copy – Repayment Schedule	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 500/- + GST per contract
18	NOC Issuance Charges	Miscellaneous Receipts	Event	For cases other than contract termination	Rs 500/- + GST per contract

19	Any other statements / requests not specified in the list	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 500/- + GST per contract
20	Property Swapping charges* (Restriction of swapping up to 2 times only)	Miscellaneous Receipts	Event	1 st time property swap	Rs 10,000/- + GST
				2 nd time property swap	Rs 20,000/- + GST
21	Conversion charges for switching from fixed to floating	Conversion Fees	Event	For Customer Initiated requests only	Up to 2.00% + GST of the principle outstanding + undischursed amount (if any)
22	Photocopy of title documents	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 500/- + GST per contract

*Property swapping to be allowed subject to internal approval

C – PRE – PAYMENT & FORECLOSURE CHARGES

Part payment will be allowed after commencement of the Monthly Instalment.

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

* 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 Loan Agreement & Sanction Letter for the same. The above charges supersede the charges mentioned in the Loan agreement.

E – SECURITY / COLLATERAL FOR THE LOAN

1	Property Description	
2	Guarantee: Name of the Guarantor/s (if any)	
3	Other Security Interest (if any)	

F – ANY OTHER TERMS & CONDITIONS FOR FULFILLMENT

G - REPAYMENT OF LOAN

Monthly Installment Amount	Rs	Part Prepayment	Rs
Mode of Repayment		Full Prepayment	
No. of Installments		Procedure for advance intimation of the changes in ROI / EMI	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>

H – 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.

I – CUSTOMER SERVICE

Branch Visiting Hours	10:00 am to 6:00 pm Monday to Friday 10:00 am to 2:30 pm on Saturday (Closed on 1 st & 2 nd Saturday)
Customer Care Contact details	customercare.housing@tatacapital.com Customer Care No. 1860 267 6060
*Interest Certificate Time line TAT	3 working days
*Loan Account Statement Time line TAT	3 working days
**Issuance of foreclosure statement TAT	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
**Issuance of List of Documents TAT	7 working days subject to successful communication with the customer
TAT for handover of original property documents post loan closure will start from the date of account closure. For all other requests, TAT starts after completion of all the documents and submission of fee (if any); TAT does not include Sundays and Holidays.	
By accessing the customer portal on 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.	

J - PROCEDURE TO OBTAIN THE FOLLOWING INCLUDING TIMELINE

a. **Loan Account Statement**- Please visit our website www.tatacapital.com and log in to our customer portal through OTP-based login to download your loan account statement. Alternatively, you will also be able to request a statement of account instantly by accessing the self-service options by dialing our contact center number 1860 267 6060.

b. **Photocopy of the title documents** - Visit our nearest serviceable branch to place a request for a photocopy of title documents. Kindly note that since this involves retrieval of original documents, this would attract charges of Rs. 500 + GST per contract which is the document retrieval charge. Post submission of the request at your nearest branch and payment of document retrieval charges, the request shall be processed within 14 working days

c. **Return of original documents on closure/ transfer of the loan.** - Kindly note that upon the termination of your loan account, the original property papers will be made available at your branch within 14 working days from the date of loan termination

K – GRIEVANCE REDRESSAL PROCEDURE

Level 1	To redress their grievances, applicants/borrowers may write into customercare.housing@tatacapital.com 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 customerservice.head@tatacapital.com . 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 mdtchfl@tatacapital.com 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: www.nhb.org.in

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 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 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

Accepted by

Authorized Signatory

Borrower(s)