



**TATA CAPITAL HOUSING FINANCE LIMITED – TCHFL**

**MOST IMPORTANT TERMS AND CONDITIONS – FOR GECL**

**Loan ID**

**Borrower Name(s)**

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

**A: LOAN DETAILS**

1	Loan Amount (₹)	Amount in Rs.	Determined based on credit appraisal of the profile, income and repayment track
2	Purpose of Loan	For operation/restart of business in view of COVID-19 crisis	
3	Rate of Interest (%)	Prevailing Floating / Fixed / Dual Rate**	Prevailing Floating / Fixed / Dual Rate**
4	Reference Rate (RPLR*) (%)	%	
5	Discount on RPLR (%)	%	
6	Loan Tenure (Months)	Months	48 months including principal moratorium for first 12 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 / terms & conditions to be executed / accepted / agreed 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**

Sr. No.	Subject	Name of Fee / Charge Levied	When Payable	Frequency	Applicable charges
1	Processing Fee	Processing Fee	At Application	Once	Nil

2	Statutory Charges	CERSAI (For original filing and modification)	At the time of disbursement	Once	For loans upto Rs. 5 lacs (For an original filing and for modification) – Rs. 59/- (per filing/ modification)
					For loans above Rs. 5 lacs (For an original filing and for modification) – Rs. 118/- (per filing/ modification)
					Or such other charges as may be stipulated by Central Registry from time to time.
3	Overdue charges / Late payment charges	Additional interest / Overdue Charges	On accrual	Monthly	Nil
4	Rate switch charges	Conversion Fees	Event	On conversion for customer-initiated requests only	Up to ₹11,000/- + GST
5	Cheque dishonour charges/rejection of NACH/ECS mandate	Miscellaneous Charges	On cheque / mandate dishonour	Depends on No. of dishonour	₹ 700/- for every cheque/ payment instrument / ECS dishonour (Inclusive of GST)
6	Foreclosure statement	Miscellaneous Charges	Event	For customer-initiated requests only	Rs 500/- + GST per contract
7	List of documents	Miscellaneous Charges	Event	For customer-initiated requests only	Rs 500/- + GST per contract
8	Statement of Account (Physical Copy)	Miscellaneous Charges	Event	For customer-initiated requests only	₹ 200 per copy + GST
9	Document Handling and retrieval charges	Charges	Event	Once	₹ 5000/- per contract + GST
10	Loan Cancellation Charges	Cancellation Charges	Event	One-time charge for customer-initiated requests only	₹ 5,000 per contract + GST
11	Payment Instrument Swapping Charges	Miscellaneous Charges	Event	On every request	₹ 550/- per swap Instance (Inclusive of GST)
12	Duplicate repayment schedule / physical copy of repayment schedule	Miscellaneous Charges	Event	For customer-initiated requests only	₹ 550/- + GST
13	Duplicate NOC	Miscellaneous Charges	Event	For customer-initiated requests only	₹ 550/- + GST
14	Post-Dated Cheque charges	Miscellaneous Charges	Event	Once	₹ 750/- (Inclusive of GST)
15	Charges for copy of loan agreement	Miscellaneous Charges	Event	For customer-initiated requests only	₹ 250/- (Inclusive of GST)
16	Account Maintenance Charges	Miscellaneous Charges	Event	Once	₹ 1000/- (Inclusive of GST)

17	Legal Charges	Charges	Event	-	As per actuals
18	NOC Issuance charges	Miscellaneous Charges	Event	For cases other than contract termination	₹500/- + GST
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 Charges	Event	For customer-initiated requests only	₹ 500/- per contract + GST

**C: CONDITIONS FOR DISBURSEMENT OF LOAN**

Please refer to the sanction letter and loan agreement (read with Master T&Cs bearing registration No. 8975-2018 dated November 06, 2018 registered with the Sub- registrar at Mumbai City – 3 and available at <https://www.tatacapital.com/mastertc/retail.html>). The above charges supersede the charges mentioned in the sanction letter/ loan agreement.

**\*\*Insurance Details**

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

**D: SECURITY / COLLATERAL FOR THE LOAN**

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

**E: ANY OTHER TERMS & CONDITIONS FOR FULFILLMENT**


**F: REPAYMENT OF LOAN**

<b>Monthly Installment Amount</b>	Rs	<b>Part Prepayment</b>	Rs
<b>Mode of Repayment</b>		<b>Full Prepayment</b>	
<b>No. of Installments</b>		<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>

**G: 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.

**H: 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 1 <sup>st</sup> & 2 <sup>nd</sup> Saturday)
<b>Customer Care Contact details</b>	<a href="mailto:customercare.housing@tatacapital.com">customercare.housing@tatacapital.com</a> Customer Care No. 1860 267 6060
<b>*Interest Certificate Time line TAT</b>	3 Working days
<b>*Loan Account Statement Timeline TAT</b>	3 Working days
<b>**Issuance of Foreclosure statement (FC)</b>	SLA: 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 (LOD)</b>	SLA: 7 working days subject to successful communication with the customer

**Note:** Foreclosure letter and list of documents requests can be raised only through our contact centre number 1860 267 6060 or through our customer web portal link <https://retailonline.tatacapital.com/>. You can login to our portal through OTP based login. This is a chargeable request and for details of foreclosure and list of documents issuance charges please refer to the Fees and Charges in the above table for details of the charges

TAT starts after completion of all the documents and submission of fee (if any); TAT does not include Sunday and Holidays.

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

**I: PROCEDURE TO OBTAIN THE FOLLOWING INCLUDING TIMELINE**

- Loan Account Statement-** Please visit our website [www.tatacapital.com](http://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.
- 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

**J: 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	<p>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:</p> <p>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></p>
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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(LOD), Foreclosure statement(FC) 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**

**Authorised Signatory**

**Borrower(s)**

**Date:**