

**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 to be executed by you.
- TCHFL has the right to revise the Retail Prime Lending Rate from time to time and accordingly, reset the applicable Rate of Interest and stipulate the revised equated monthly installments or Loan Tenure.
- Post completion of the Fixed Rate tenure, Loan will be converted in to Variable rate basis and linked to TCHFL RPLR prevailing at that time

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 Loan amount + GST (Up to ₹5,100 + GST upfront and balance at the time of disbursement)
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. 11,000 + Applicable GST

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 5,900/- 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	Collection Agency Charges	Charges	Event	-	As per Actuals
13	Legal Charges	Charges	Event	-	As per Actuals
14	Charges for copy of loan agreement	Miscellaneous Receipts	Event	On Request	Rs. 250/-
15	Legal and Technical Charges	Charges	Event	-	Rs. 5,900/- for cases up to 1 Cr and Rs. 11,800/- for cases > 1 Cr
16	Physical Copy - Statements of Accounts (SOA)	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 200/- + GST per contract
17	Physical Copy - Provisional and Final Interest Certificate	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 200/- + GST per contract
18	Physical Copy – Repayment Schedule	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 500/- + GST per contract
19	NOC Issuance Charges	Miscellaneous Receipts	Event	For cases other than contract termination	Rs 500/- + GST per contract
20	Any other statements / requests not specified in the list	Miscellaneous Receipts	Event	For Customer Initiated requests only	Rs 500/- + GST per contract

C – PRE – PAYMENT & FORECLOSURE CHARGES

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

Rate Description	Party to the Agreement	Foreclosure Charges*		Partial Prepayment Charges
		Closure by Own Funds	Closure by Balance Transfer	
Floating Rate Scheme	All Individuals	No Charges	No Charges	No Charges
	Even 1 Non-Individual	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
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		ROI change Advance Intimation time period (Floating / Dual Rate)	

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	7 days
*Loan Account Statement Time line TAT	1 day
Title Documents Photocopy Time line TAT	2 weeks
Return of Original Documents on closure / transfer of the loan TAT	2 weeks
Issuance of foreclosure statement and or list of documents TAT	11 working days
TAT starts after completion of all the documents and submission of fee (if any); TAT does not include Sunday and Holidays. By accessing the customer portal on http://www.tatacapitalhfl.com details of which are available on the “Welcome letter”, the interest certificate and the loan account statement can be readily downloaded directly from your end.	

J – GRIEVANCE REDRESSAL PROCEDURE - You will receive an acknowledgement/ response within 10 business days of receiving your communication.

Level 1	Write in to customercare.housing@tatacapital.com or call the Customer Care no. 1860 267 6060.
Level 2	If you are not satisfied with the resolution provided, you may write to the Customer Service Head at Head – Customer Service, Tata Capital Housing Finance Limited 13th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013 Email: customerservice.head@tatacapital.com
Level 3	If you are not satisfied with the resolution provided, you may write to the Managing Director at Managing Director, Tata Capital Housing Finance Limited 12th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013 Email: mdtchfl@tatacapital.com
Level 4	In case your complaint has not been addressed to your satisfaction 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. National Housing Bank, Department of Regulation and Supervision (Complaint Redressal Cell) 4th Floor, Core-5A, India Habitat Centre, Lodhi Road, NEW DELHI- 110003. www.grids.nhbonline.org.in/ OR in offline mode by post, in prescribed format available at the link http://www.nhb.org.in/Grievance-Redressal-System/Lodging-Complaint-Against-HFCs-NHB%E2%80%93Physical-Mode.pdf OR https://nhb.org.in/citizencharter/Complaint_form.pdf

This is to bring to your notice that we have revised our timings which shall now stand between **10 AM to 3 PM** in respect of the below services;

Acceptance of request for:

- Foreclosure statement
- List of documents

Collection of:

- Foreclosure statement
- List of documents
- Foreclosure cheque
- Property Papers post Loan closure

** Foreclosure cheque and request for Foreclosure Statement, List of documents will be accepted from 2nd to 24th day of the month excluding Saturdays, Sundays and public holidays and will not be accepted from 25th day of the current month to 1st day of the next month*

The above terms and conditions have been read by the borrower/s read over to the borrower and have been understood by the borrower/s.

For Tata Capital Housing Finance Limited

Accepted by

Sign Here

Authorized Signatory
Date:

Borrower(s)