



TATA CAPITAL HOUSING FINANCE LIMITED (TCHFL)

KEY FACT STATEMENT/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  Digital Quick Cash

A: LOAN DETAILS

1	Loan Amount (₹)		Determined based on credit appraisal of the profile, income, and repayment track
2	Purpose of Loan (End Use)		
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

Sr No.	Subject	Name of Fee / Charge Levied	When Payable	Frequency	Applicable charges
1	Quick Cash Product (If Applicable) (Offline & Online)	Processing Fee	At Application	Once	Up To 1.00% of the Loan Amount + GST
2	Special Purpose Loan (If Applicable)	Processing Fee	At Application	Once	₹ 1,000/- + GST
3	Overdue Charges/Penal Charges	Additional Interest / Overdue Charges	On Accrual	Monthly	<b>Penal Interest: Up To 2.00% P.M. (Up to 24% P.A) Over &amp; Above the Prevailing Interest Rate</b>
4	(Not Applicable for Qc)	Conversion Fees	Event	On Conversion for Customer Initiated Request Only	Up To Rs. 12,000 + Applicable GST Per Instance
5	Conversion Charges for Switching from Fixed to Floating	Conversion Fees	Event	For Customer Initiated Requests Only	Up To 2.00% + GST Of the Principal Outstanding + Undisbursed Amount (If Any)

6	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)
7	Foreclosure Statement	Miscellaneous Charges	Event	For Customer Initiated Requests Only	Rs 500/- + GST Per Contract
8	PDC Charges (Repayment Mode Other Than ECS / NACH)	Miscellaneous Charges	Event	Once	₹ 850/- + GST
9	Payment Instrument Swapping Charges	Miscellaneous Charges	Event	On Every Request	₹ 550/- Per Swap Instance (Inclusive Of GST)
10	Loan Cancellation Charges	Cancellation Charges	Event	One-Time Charge for Customer-Initiated Requests Only	₹ 5,000 Per Contract + GST
11	Account Maintenance Charges	Miscellaneous Charges	Event	Once	₹ 1000/- (Inclusive Of GST)
12	Account Maintenance Charges (DQC)	Miscellaneous Charges	Event	Once	₹ 1000/- (Exclusive Of GST)
13	Legal Charges	Charges	Event	-	As Per Actuals
14	Charges For Copy of Loan Agreement	Miscellaneous Charges	Event	For Customer-Initiated Requests Only	₹ 250/- + (Inclusive Of GST)
15	Physical Copy - Statements of Accounts (Soa)	Miscellaneous Charges	Event	For Customer-Initiated Requests Only	₹ 200 Per Copy + GST
16	Physical Copy – Repayment Schedule	Miscellaneous Charges	Event	For Customer-Initiated Requests Only	₹ 550/- + GST
17	Other Statements / Copies / Requests Not Specified in The List	Miscellaneous Charges	Event	For Customer-Initiated Requests Only	₹ 500/- Per Contract + GST
18	Duplicate NOC	Miscellaneous Charges	Event	For Customer-Initiated Requests Only	₹ 550/- + GST
19	Photocopy Of Title Documents	Miscellaneous Charges	Event	For Customer Initiated Requests Only	Rs 500/- + GST Per Contract

### C: OTHER KEY FACT TERMS

Sr No	Parameter	Details
(i)	Loan amount	
(ii)	Total interest charge during the entire tenor of the loan	
(iii)	Other up-front charges, if any (a+b+c+d+e)	
(a)	Processing fees (if any)	
(b)	Insurance charges (if any)	
(c)	Insurance premium	
(d)	Broken Period Interest	
(e)	Account Maintenance Charges	
(iv)	Net disbursed amount ((i)-(iii))	
(v)	Total amount to be paid by the borrower (sum of (i), (ii) and (iii))	
(vi)	Annual Percentage Rate* - Effective annualized interest rate (in percentage) (computed on net disbursed amount using IRR approach and reducing balance method)	
<b>Details About Contingent Charges</b>		
(vii)	Rate of annualized penal charges in case of delayed payments (if any)	Refer Section B (Point 3)
(viii)	Rate of annualized other penal charges (details to be provided)	Refer Section B
<b>Other Disclosures</b>		
(ix)	Cooling off /look- up period during which Borrower shall not be charged any penalty on prepayment of loan	10 Days
(x)	Details of LSP acting as recovery agent and authorized to approach the borrower	Not applicable

\*The figures and calculation are as on \_\_\_\_\_ and may vary based on the applicable date of disbursement

\* All the charges above are inclusive of GST.

**D: 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*	4% + GST* on Prepaid Amount Over 25% of Principal O/S as on 1 <sup>st</sup> 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.

**E: 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

**F: 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
Repayment frequency by the borrower (Months/Year)			

Due date of EMI Repayment will be provided upon disbursement of loan in a form of Repayment/ 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.
- TCHFL may reach out to you directly or through its Partner / LSP / DLA/Agency / representatives to remind you to repay your overdue amounts by way of personal visit/meeting and/or SMS/phone/IVR or tele-calling.
- 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**

Branch Visiting Hours	10:00 am to 5:00 pm Monday to Friday
	10:00 am to 2:30 pm on Saturday (Closed on 1st & 2nd Saturday)
Customer Care Contact details - Email ID & Contact number	<a href="mailto:customercare.housing@tatacapital.com">customercare.housing@tatacapital.com</a>
	Customer Care No. <b>1860 267 6060</b> Timing- 9am to 8pm on all days excluding Sundays and public holidays

*Interest Certificate Timeline TAT	3 Working days
*Loan Account Statement Timeline TAT	3 Working Days
**Issuance of Foreclosure statement (FC)	7 working days subject to payment of applicable charges. The foreclosure statement shall be valid for 10 working days from the date of issuance of the letter
**Issuance of List of Documents (LOD)	7 working days subject to payment of applicable charges

**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.

#### H: PROCEDURE TO OBTAIN THE FOLLOWING INCLUDING TIMELINE

- a. **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.
- 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 day

#### I: GRIEVANCE REDRESSAL PROCEDURE

##### PART – A

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 after approaching level 1, we request you to our Grievance Redressal Officer/Nodal officer Mrs. Reshma Sethi 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 at level 2, we request you to contact our Chief Grievance Redressal Officer/Principal nodal officer Mr. Ajai Shukla at <a href="mailto:gro.housing@tatacapital.com">gro.housing@tatacapital.com</a> You will receive a response within 3 business days.
Level 4	If you are not satisfied with the resolution provided to you at level 3, 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 2 business days.
Level 5	In case you do not receive a response from us within a period of 30 days 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>

**PART – B**

Details of the Nodal Grievance Redressal Officer designated specifically to deal with FinTech/ digital lending related complaints/ issues:

Mrs. Reshma Sethi

Associate Vice President - CRM

Address: Unit No. 701, 7<sup>th</sup> floor, Tower A, Embassy 247, LBS Marg, Vikhroli West, Mumbai, Maharashtra 400083

Contact no: 1860 267 6060

Issuance of FC/LOD is chargeable request. Applicable charges should be paid within 5 days from date of request failing which FC/LOD will not be issued. Customer would be required to raise a fresh/new request for availing the services.

\*\*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 and/or has also not paid applicable charges; 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 and/or non-payment of applicable charges, the request will not be processed. Customer would be required to raise a fresh/new request for availing the services.

Our timings for below services are from **10 AM to 5 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 this KFS/MITC including revision in the charges 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.

Please refer to the privacy commitment on:

[https://www.tatacapital.com/content/dam/tata-capital/pdf/footer/Privacy\\_Compmitment.pdf](https://www.tatacapital.com/content/dam/tata-capital/pdf/footer/Privacy_Compmitment.pdf)

**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)