

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 / 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, 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	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 / Late payment 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 Flixed)	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

Sr. No.	Subject	Name of Fee / Charge Levied	When Payable	Frequency	Applicable charges
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	Collection Charges	Charges	Event	-	As per actuals
16	Physical Copy – Provisional & Final Interest Certificate	Miscellaneous Charges	Event	For customer initiated requests only	₹ 200/- per contract + GST
17	Duplicate copy of loan agreement	Miscellaneous Charges	Event	For customer initiated requests only	₹ 250/- + GST
18	Account Maintenance Charges	Miscellaneous Charges	Event	One-time charge	₹ 1000/-
19	Legal Charges	Charges	Event	-	As per actuals
20	Other Statements / copies / requests not specified in the list	Miscellaneous Charges	Event	For customer initiated requests only	₹ 500/- per contract + GST

C: PRE – PAYMENT & FORECLOSURE CHARGES

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 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 Terms & Conditions / Loan details section.

**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	
ROI change advance intimation time period (Floating / Dual Rate)	

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

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
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.	

H: 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 / Collection of:

- Foreclosure Statement
- Foreclosure Cheque

*Foreclosure cheque and request for Foreclosure Statement, Foreclosure cheque 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 (TCHFL)

Accepted by

Authorised Signatory

Borrower(s)

Date: