

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

The Most Important Terms and Conditions (MITC) of loan between the Borrower and Capri Global Housing Finance Limited having its registered office at 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013 (hereinafter referred as "CGHFL") are agreed upon and mentioned below.

1. **Loan:** - Loan is sanctioned basis a combination of several factors like repayment capacity, collateral security, past and present credit history and other risk parameters. Borrower is/ are advised to refer to the loan agreement to know the loan amount sanctioned.
2. **Interest:** -
  - i. **Type (Fixed or Floating or Semi-Fixed):** - CGHFL offers either Floating/ Semi-Fixed rate loans to all its Borrowers. Semi- Fixed rate loan is of fixed rate of interest during initial years and floating rate of interest thereafter. Borrower is/ are advise to refer to the loan agreement to know the period of fixed and variable rate period of loan sanctioned.
  - ii. **Interest Chargeable:** - Floating Rate of Interest is computed with reference to the CGHFL-RR of CGHFL together with the margin, if any, as specified in detail in the loan agreement.

Indicative ROI under CGHFL-RR is presented below: -

Loan type	Built Up/ Under-construction	Plots
Home Loans & HE Top Up	9 -16.75%	12 -15.50%
Non-Home Loans	12.75 -22%	17.25-18.25%

- iii. **Moratorium or Subsidy:** - CGHFL do not offer Interest Moratorium or any Subsidy on it's loans to its Borrowers.
  - iv. **Date of reset of interest: - Interest Rate Reset Revision Cycle** is quarter of English Calendar year beginning from first day of January, April, July, and October of each year. CGHFL-RR will be reset on the first day of the quarter following the month in which the CGHFL-RR is changed.
  - v. **Modes of Communication of changes in interest rate:** - Any change in CGHFL- RR would be duly communicated to the Borrowers at the contact details available with the Lender through SMS/ E-mail/ Courier or any other electronic mode prevalent for the time being.
3. **Instalment types:** - Monthly/ Quarterly/ as agreed between the parties.
  4. **Loan Tenor:** - CGHFL offers a wide range of loan tenors starting from 1 year up to 20 years depending on a combination of various parameters like age of Borrower, loan product, collateral security etc. Borrower is/ are advised to refer the loan agreement to know the loan tenor sanctioned.
  5. **Purpose of Loan:** - CGHFL offers a variety of loan options depending on the requirement of the Borrower like Home Loan for Purchase or Construction or Renovation or Purchase of Land or Loan for Purchase of Commercial Property or Home Equity for Business, Personal Needs, Balance Transfer, Debt Consolidation or Purchase/ Construction/ Renovation of Property etc. Borrower is/ are advised to refer the loan agreement to know the Purpose of Loan sanctioned.
  6. **Fee and Other Charges\***

Sr. No.	Details of the Fees charged	Fees / Charges Applicable exclusive of GST
<b>i.</b>	<b>ON APPLICATION</b>	
	Application Fees (IMD) Non refundable	For HL & HE Topup: Up to Rs. 3,500/-+GST For HE: Up to 50 Lacs: Rs. 3,500/- & Above 50 lacs: Rs. 4720/-
	Stamp Duty Charges & MOE Charges	On Actuals
<b>ii.</b>	<b>FROM DISBURSEMENT</b>	
	Processing Fees	For HL & HE Topup: Rs. 2000/-+GST For HE: 0.1% of Loan amount(rounded off to nearest multiple of 50)
	Document Handling and Administrative Charges	For HL & HE Topup: 1. Salaried Profile – 1.00 to 1.75% 2. SEP/ SENP, HE Topup & RR Products A. Upto Loan 10Lacs - 2.00% B. More than 10 Lacs: 1.50% 3. Sahaj Loans All Schemes - 2.00% For HE Products: Upto 2.5%+GST
	CERSAI charge creation	Rs. 50/- for loans <= Rs. 5 lacs and Rs. 100/- for loans > Rs. 5 lacs
	Legal Opinion Charges	For HL & HE Topup: Rs. 2,500/-

		For HE: 3000/-	
	Legal Handling Charges (only in Balance Transfer / Resale loans)	Rs. 1,500/-	
	Valuation Charges	Rs. 2,000/-	
	Subsequent Valuation Charges (only in construction loans)	Rs. 500/-	
	Document Verification Charges (FCU)	Rs. 750/-	
	Income Estimation Charges (LIP)	Rs. 1,750 (where Applicable)	
	ROC Lien updation Charges	Rs. 2,500 (where Applicable)	
<b>iii.</b>	<b>DURING THE TERM OF LOAN</b>		
	Loan Cancellation Charges	Rs. 5,000/-	
	Loan Rebooking Charges	Rs. 2500/-	
	PDC/ ECS/ NACH Dishonour Charges	Rs. 500/- per instance (Home Loans) ; Rs. 750/- per instance (Home Equity)	
	<b>Default / Late Payment Interest Rate</b>	<b>36% P.A. of outstanding dues</b>	
	Collection Charges (Applicable only in cases of collection executive visits)	Rs. 350/- per visit	
	Recovery (Legal / Possession & Incidental Charges)	On Actuals	
	Repayment Swapping charges	Rs.500/-	
	List of Documents Retrieval (LOD) Charges	Rs.1100/- per instance	
	Copy of Property Papers Retrieval Charges	Rs.1000/- per instance	
	Duplicate No dues certificate	Rs.500/-	
	Document Retrieval Charges (Any Other not mentioned above)	Rs. 500/- per instance	
	Foreclosure/ any other Statement Charges	Rs. 500/-	
	ROI Conversion Charges / Switch Fees	@Rs. 500/ for each Rs. 1.00 lac of loan amount irrespective of the % reduction in ROI	
<b>iv.</b>	<b>PREPAYMENT CHARGES</b>		
	<b>Loan Type</b>	<b>Home Loan</b>	<b>Home Equity</b>
	<b>Part Or Full Prepayment Of Loan (Applicable to Floating Rate Loans + Semi-Fixed Loans during their Floating Rate Tenure)*</b>	If the Loan is in the name of Individual (with or without co-applicants) - Charges are NIL;	If the Loan is in the name of Individual (with or without co-applicants) or in the name of Entity (non-individual) but with an individual as co-applicant and the same is not for business purpose - Charges are NIL;
		If the Loan is in the name of Entity (Non-Individual), it will be considered as business purpose loan – Charges are applicable	If the Loan is in the name of Individual and is non housing loan /Business Purpose Loan - Charges are applicable;
	<b>Part or Full Prepayment Of Loan (Applicable to Fixed Rate Loans + Semi-Fixed Loans during their Fixed Rate Tenure)*</b>	If the Loan is in the name of Individual (with or without co-applicants) and Payment is made from own sources – Charges are NIL	If the Loan is in the name of Entity (Non- Individual), it will be considered as business purpose loan – Charges are applicable
		If the Loan is in the name of Entity (Non- Individual) / Individual (with or without co-applicants) and Payment is made by/from third party – Charges are applicable;	
			Prepayment charges (part/ full) to be 5% up to 24th month from the date of last disbursal. Prepayment charges (part/ full) to be 3% from 25th month from the date of last disbursal.
			These being Non-Housing Loans - Charges are applicable

\*For a payment to be considered & applied as part payment/full repayment of loans:

1. Charges on pre-payment made of amount up to 25% of Principal Outstanding is NIL, Once in any Financial Year.
2. All part prepayments made 12 months prior to the full payment of the loan will be charged at the applicable full prepayment rate at the time of prepayment.
3. Part Prepayment amount to be minimum 3 EMI equivalent amount.
4. All applicable fees & charges are subject to levy of GST and any other tax/ surcharge as applicable and payable in addition to the fees/ charges. All Charges stated above are subject to change at the discretion of CGHFL.
5. The above charges are applicable w.e.f. 6th July 2023.

**7. Security/ Collateral for the Loan:** - Security of the loan would generally be security interest on the property being financed and/ or any other additional security in the nature of additional property/ Guarantors as may be mandated by CGHFL. Borrower is/ are advised to refer the loan agreement and sanction letter to know the security details of the loan sanctioned.

**8. Insurance of the property/ Borrower:** -

- i. The Borrowers shall keep the property under security insured with comprehensive insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with CGHFL as the sole beneficiary under said policy/ policies.
- ii. The Borrowers may keep his/ their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with CGHFL as the sole beneficiary under said policy/ policies.

**9. Conditions for Disbursement of the loan:** -

CGHFL shall not disburse any loan to the Borrower unless the conditions mentioned in the sanction letter and loan agreements are complied with to the satisfaction and sole discretion of CGHFL few of which are as given below :-

- i. The Borrower must fulfil the CGHFL's requirement of credit worthiness;
- ii. Execution of loan agreement and such other ancillary documents;
- iii. Submission of cheques/ ECS/ NACH/ etc. any other clearing system in force for the time being towards repayment of instalments creation of security in favor of CGHFL;
- iv. Utilization of disbursement should be as per the end-use specified;
- v. The Borrowers must disclose every material fact which may affect the Borrower loan proposal.

**10. Repayment of Loan & Interest:** - Repayment of Loan to be by way, of pre-EMI/ EMI during the entire tenor of the Loan as per terms outlined in the loan agreement. Borrower is advised to refer to the loan agreement for details of repayment, in Equated Monthly Instalments (EMI/ Pre-EMI) or other payments, EMI cycle, due dates etc. Any change in the CGHFL-RR/ EMI would be communicated in advance as per clause 2(v) above of MITC.

**11. Brief procedure to be followed for Recovery of Overdue:** - On the occurrence of Event of Default as mentioned in the loan agreement, the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E-mail, Courier, SMS and/ or to the third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following: -

- i. **Tele-Calling:** - It involves contacting the Borrower over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
- ii. **Field Collection:** - It involves meeting the Borrower and collecting the payment of the amount due. The activity shall be carried out through employees of CGHFL or authorized representatives. The payment would be collected either in cash or in the form of a cheque/ DO against the valid receipt only which will be issued to Borrower.
- iii. **Legal Action** shall be taken based on circumstances of each delinquent account, as per the policy of CGHFL and pursuant to the provision of applicable laws. Hence, CGHFL shall use a judicious mix of field visit, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.

**12. Annual Outstanding Balance Statement:** - The Lender will issue the Annual Outstanding Balance Statement along with Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrower in the first quarter of every financial year.

**13. Customer Services:** -

- i. Borrower can visit the Service Branch during visiting hours of 10:00 am to 5:00 pm from Monday to Friday (Except on Public Holidays).
- ii. Borrower can contact our Call Centre at 1800-102-102-1 (toll free) between 10:00 am – 5:00 pm from Monday to Friday (Except Public Holidays).
- iii. Borrower can reach to Customer Service vide e-mail: - carehl@caprihomeloans.com.
- iv. Indicative Timelines of common request servicing :-
  - a) Loan account statement - 7 working days from date of request
  - b) Photocopy of the title documents - 14 working days from date of request
  - c) Return of original documents on closure/ transfer of loan – 14 working days from date of request

- 14. Grievance Redressal:** - For any service related issue including obtaining documents or in case of any complaint & grievance, the Borrower may communicate in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our Office through any of the following channels: -
- i. By telephonic communication with our Call Centre at 1800-102-102-1 (toll free) between 10:00am – 5:00pm from Monday to Friday (Except Public Holidays);
  - ii. By way of e-mail:- care@caprihomeloans.com;
  - iii. By way of written letter addressed to Customer Service - Home Loans, Capri Global Housing Finance Limited, 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013;
  - iv. By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our branches.
  - v. Borrower can further escalate the complaint to:- Nodal Officer:- Mr Yashesh Bhatt(email:- nodalofficer@caprihomeloans.com).
  - vi. In case the complainant is dissatisfied with the response received from CGHFL or where no response is received, the Complainant may approach Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format to National Housing Bank, Department of Regulation and Supervision, (complaint Redressal Cell), 4th Floor, Core-5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003.

These MITC shall be governed by the Laws of India. It is hereby agreed that for details terms and condition of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed I to be executed by them.

The above terms and conditions have been read by the Borrower / read over to the Borrower, understood and agreed upon Borrower.