



Corporate Office
Birla Aurora, 20th Floor, Dr. Annie Besant Road
Century Bazar, Worli, Mumbai – 400030
Tel: 022-45036000

Registered Office
2nd floor, DLF Centre, Sansad Marg,
New Delhi – 110001
Tel: +91-11-4954 6000

CIN: U65990DL2017PLC322041

V4-18102022

Customer Information Booklet

Contents;-

A.	LIST OF PRODUCTS OFFERED BY THE COMPANY:-.....	3
B.	CUSTOMER SERVICE INFORMATION: -	3
C.	CUSTOMER CARE DETAILS.....	6
D.	TIME NORMS FOR COMMON TRANSACTIONS:	7
E.	OUR GST / PAN / TAN NUMBERS.....	8
G.	NATIONAL HOUSING BANK (CERTIFICATE OF REGISTRATION)	9

A. LIST OF PRODUCTS OFFERED BY THE COMPANY:

- A. House purchase loan
- B. House construction loan
- C. House repair, renovation, and extension loan
- D. Purchase cum construction loan
- E. Top-up loan and.
- F. Other loans – Personal Loans, Loan Against Property

B. CUSTOMER SERVICE INFORMATION:

Key Interest Rates on Loans offered

Home Loan	FIXED		FLOATING	
	Min ROI	Max ROI	Min ROI	Max ROI
	11.00	26.00	9.00	16.00

Loan Against Property	FIXED		FLOATING	
	Min ROI	Max ROI	Min ROI	Max ROI
	11.00	28.00	9.00	20.00

Personal Loan / Unsecured Loan	FIXED		FLOATING	
	Min ROI	Max ROI	Min ROI	Max ROI
	11.00	20.00	9.00	20.00

Above rates are currently applicable and are subject to changes from time to time

** The above card/standard rate of interest, may have some changes base on the profile of customer/risk with the appropriate approvals

Service Charges

A Fees & Charges: - (excluding GST / Applicable Taxes)

Sr. No.	Subject	Name of Fee / Charge Levied	When Payable	Frequency	Applicable Charges
1	Secured & Unsecured Loan	Application Fees	At application	Once	Up to 4% of the loan amount.
2	Statutory Charges (applicable in case of Secured Loan)	CERSAI (for original filing and modification)	At the time of disbursement	Once	For Loans up to Rs.5 Lacs - Rs.50/- (per filing / modification). For Loans above Rs.5 Lacs - Rs. 100/- (per filing / modification).
3	Statutory Charges	Stamp duty charges	At the time of disbursement	Once	As applicable in the respective States.
4	Overdue Charges /Late Payment Charges	Additional interest /Overdue Charges	On accrual	Monthly	24.00% per annum over and above prevailing interest rate.
5	Rate Switch Charges (For Salaried & SENP)	Conversion Fees	Event	On conversion	Rs 10000/-
6	Cheque dishonor charges/rejection of NACH/ECS mandate	Miscellaneous Receipts	On Cheque/Mandate Dishonor	Depends on no.of Dishonor	Rs 500/- for every Cheque dishonor/ rejection of ECS/ Auto debit/NACH Mandate
7	Providing List of Documents	Miscellaneous Receipts	Event	For Customer Initiated Request only	Up to Rs 500/- per contract
8	Loan Agreement & Document Retrieval Charges	Miscellaneous Receipts	Event	For Customer Initiated Requestonly	Rs 2000/- per request.
9	Swapping Charges (ECS / NACH to PDC)	Miscellaneous Receipts	Event	On every request	Rs 1000/-
10	Loan Cancellation Charges	Cancellation Charges	Event	One time charge	Rs 10000/- per contract
11	Collection/Recovery	Charges	Event	-	As per Actuals
12	Legal Charges	Charges	Event	-	As per Actuals
13	Additional Processing Feesfor Credit Life & General Insurance	Admin Fees	At the time of disbursement	If Applicable	Up to Rs. 2000/-
14	Statement of Account	Miscellaneous Receipts	Event	On every request	Rs. 500/-
15	Foreclosure Letter	Miscellaneous Receipts	Event	On every request	Rs. 500/-
16	Re-sanction Fees	Miscellaneous Receipts	Event	On every request	Up to Rs. 2500/-

Pre – Payment & Foreclosure Charges (excluding GST / applicable taxes)

RATE DESCRIPTION	PARTY TO THE AGREEMENT	FORECLOSURE CHARGES		PARTIAL PREPAYMENT
		CLOSURE BY OWN FUNDS	CLOSURE BY BALANCE TRANSFER (BT)	CLOSURE BY OWN FUNDS
FLOATING RATE SCHEMES	ALL INDIVIDUALS	NO CHARGES	NO CHARGES	NO CHARGES
	EVEN 1 NON-INDIVIDUAL	5%	5%	5% ON PREPAID AMOUNT OVER 25% OF PRINCIPAL O/S
FIXED RATE SCHEMES (Home Loan)	ALL INDIVIDUALS	NO CHARGES	5%	NO CHARGES
FIXED RATE SCHEMES (Home Loan)	EVEN 1 NON-INDIVIDUAL	5%	5%	5% ON PREPAID AMOUNT OVER 25% OF PRINCIPAL O/S
FIXED RATE SCHEMES (Non Home Loan)	INDIVIDUAL /NON-INDIVIDUAL	5%	5%	5% ON PREPAID AMOUNT OVER 25% OF PRINCIPAL O/S
<p>*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.</p> <p>*In (Even one Non-Individual & Fixed Rate Schemes) case of foreclosure of the Loan, any Principal Amounts that have been prepaid in preceding 12 (Twelve) months from the date of the proposed foreclosure will have Prepayment charges, as specified in the Sanction Letter, on all Principal Amounts prepaid during the preceding 12 (Twelve) months and the foreclosure amount.</p>				

(The charges mentioned at clause A and B shall supersede the charges mentioned in the loan agreement.)

Insurance: The Borrower(s) may have to avail an adequate insurance cover for the properties offered as a security and/or for the life of the Borrower(s) as may be stipulated by the CIHL at the time of the sanction of the Loan. The Borrower(s) are free to avail such insurance cover from the insurers of their choice. The Borrower(s) may also avail the services provided by the CIHL for availing the insurance cover.

Conditions for Disbursement of Loan:

The obligation of the CIHL to make disbursement of the Loan (or any part thereof) shall be subject to fulfillment of the following conditions:

- In case the end use is inter alia for the purchase of the properties, then the Borrower(s) shall have fully paid their own contribution for the purchase / construction of such properties (i.e., the cost of such properties less the Loan), unless otherwise specifically permitted by the CIHL
- No event of default (as stipulated in the loan agreement) shall have occurred and / or subsisting.
- Payment of the processing fees and all charges, costs, etc., incurred by the CIHL, its agents, employees and / or its affiliates, prior to the disbursement of the Loan.
- Execution and delivery to the CIHL of all the loan documents, and such other documents as may be prescribed by the CIHL, in a form and manner satisfactory to the CIHL.
- Creation and perfection of the security (if applicable) in favour of the CIHL, of such ranking as may be acceptable to the CIHL, completion of all filings required to be made and actions required to be taken for the creation and perfection of such security.
- Providing of the guarantees by the guarantors, as applicable in favour of the CIHL, as may be acceptable to the CIHL and completion of and actions required to be taken in relation thereto.

- g) Submission of all original title and ownership documents along with the copies of sanction plan, permission, completion certificate, occupancy certificate from the concerned authorities (as applicable), and all other documents, in respect of the properties, to the complete satisfaction of the CIHL.
- h) No extra-ordinary or any other circumstances shall have occurred, which may, in the sole opinion of the CIHL, make it improbable for the Borrower(s) and / or the guarantor(s) to fulfill their obligations under the loan documents.
- i) The Borrower(s) and the guarantor(s) (as applicable) shall have furnished, to the complete satisfaction of the CIHL, all consents, approvals and permissions of any Person, authority or otherwise, that are required to be obtained, under applicable laws or any agreement or instrument binding upon them or any of them or any of their assets, for availing of the Loan and for creation of the security in such form and manner as may be satisfactory to the CIHL.

Brief procedure to be followed for recovery of over dues.

- a) If one or more of the Events of Defaults shall have occurred, then, the CIHL, by a written notice to the Borrower may declare the principal and all accrued interest and charges on the Loan which may be payable by the Borrower under or in terms of the Agreement and/or any other agreements, documents subsisting between the Borrower and the CIHL, as well as all other charges and dues to be due and upon such declaration the same shall become due and payable forthwith and the security in relation to the Loan and any other loans shall become enforceable, notwithstanding anything to the contrary in the Agreement or any other agreement/s or documents. On occurrence of any of event of default, the CIHL shall have right to recall the entire outstanding loan amount with all other charges and interest and the Borrower, Co-borrower, Guarantor will be liable to forthwith repay such loan amount without any demur or protest.
- b) If any Event of Default or any event, which, after the notice or lapse of time or both, would constitute an Event of Default shall have happened, the Borrower shall forthwith give to the CIHL notice thereof in writing specifying such Event of Default, or such event.
- c) In the Event of Default, the CIHL shall be entitled to communicate, in manner it may deem fit, to or with any person or persons with a view to receiving assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the Property and/or place of work of the Borrower.
- d) The CIHL will be entitled to exercise all its rights as specified in the loan agreement and other related documents executed between the Borrower and the CIHL.
- e) The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely under the directions laid down under the respective law. Intimations / Reminders/ Notices(s) are given to customer/s prior to initiating appropriate legal steps for recovery of overdues, by the various legal tools like Negotiable Instruments Act, Civil Suit, SARFAESI Act etc

C. CUSTOMER CARE DETAILS:

The Borrower(s) may avail the services by contacting the CIHL at the details given below:

Branch Visiting Hours	10:00 am to 6:30 pm Monday to Friday (Closed on all Saturday & on Public Holidays)
Customer CareContact details	customercare@capitalindia.com Help Line No. +9102245036000

Process of filing the Complaint by the Customers:

The Customers who intend to file the Complaint, shall file the same in the following manner:

Primary Level:

The Customers who intend to file a Complaint, may file their Complaints with the CIHL by using any of the following channels between 10:00 am to 6:30 pm on any working day of the CIHL and furnishing complete details in relation to such Complaint:

- (a) Register the Complaint in a complaint register which is available at all regional / branch offices of the CIHL;
- (b) Email at customercare@capitalindia.com
- (c) Call on +91-022-45036000, the dedicated customer service helpline number of the CIHL; or
- (d) Write to the CIHL at the below mentioned address:

Capital India Home Loans Limited
Level - 20, Birla Aurora,
Dr. Annie Besant Road, Worli, Mumbai – 400030

Secondary Level:

In case, the Complaint is not resolved within 7 (Seven) working days from the date of filing of the Complaint or the Customer is not satisfied with the response, or the resolution provided to the Customer at Primary Level, the customer may escalate the Complaint to the Nodal Officer of the CIHL in writing. The details of the Nodal Officer of the CIHL are as follows:

Nodal Officer, Capital India Home Loans Limited Level - 20, Birla Aurora,
Dr. Annie Besant Road, Worli, Mumbai – 400030
Contact No: +91-022-45036000
Email: service@capitalindia.com

Third Level:

In case, the Customer is not satisfied with the response or the resolution provided to it by the Nodal Officer of the CIHL at Secondary Level, or the Complaint is still not resolved within the period of 14 (Fourteen) working days from the date of receipt of the Complaint by the Nodal Officer of the CIHL, the Customer may appeal to the Officer-in-Charge of the Department of Regulation & Supervision, NHB at:

Complaint Redressal Cell.
Department of Regulation & Supervision.
National Housing Bank.
4th Floor, Core 5A, India Habitat Centre, Lodhi Road.
New Delhi - 110 003.

<https://grids.nhbonline.org.in/> Email: crccell@nhb.org.in

D. TIME NORMS FOR COMMON TRANSACTIONS:

The following norms are indicative Standard time norms for various common Transactions: -

Sr. No	Transactions	Time Norms
1	Loan Account Statement	Within 7 working days
2	Photocopy of the title documents	Within 15 working days
3	Payment Receipt of EMI	Over the counter
4	Foreclosure of Loan	Within 10 working days
5	Return of Original document on closure of the loan	Within 15 working days
6	No Objection Certificate	Within 15 working days


E. OUR GST / PAN / TAN NUMBERS

TYPE of Document	Name	Number
PAN No	Capital India Home Loans Limited	AAHCC1427B
TAN No	Capital India Home Loans Limited	DELC17440D

BRANCH	GSTIN
Delhi	07AAHCC1427B1Z8
Maharashtra	27AAHCC1427B1Z6
Rajasthan	08AAHCC1427B1Z6
Haryana	06AAHCC1427B1ZA
Uttar Pradesh	09AAHCC1427B1Z4
Andhra Pradesh	37AAHCC1427B1Z5
Telangana	36AAHCC1427B1Z7
Karnataka	29AAHCC1427B1Z2

00AA 000403

राष्ट्रीय आवास बैंक NATIONAL HOUSING BANK



पंजीकरण प्रमाणपत्र
CERTIFICATE OF REGISTRATION
(जनता से जमा राशियां स्वीकार करने के लिए वैध नहीं)
[NOT VALID FOR ACCEPTANCE OF PUBLIC DEPOSITS]

सं. / No. 02.0177.19

1987 के राष्ट्रीय आवास बैंक अधिनियम की धारा 29ए के तहत
राष्ट्रीय आवास बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए


कैपिटल इंडिया होम लोन्स लिमिटेड

को दूसरी तरफ उद्धृत शर्तों पर
जनता से जमा राशियां स्वीकार किए बिना
आवास वित्त संस्थान का व्यापार प्रारंभ करने / करते रहने के लिए
यह पंजीकरण प्रमाण पत्र एतद्वारा जारी किया जाता है
In exercise of the powers conferred on the National Housing Bank by
Section 29A of The National Housing Bank Act, 1987

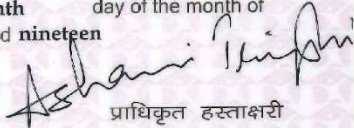
Capital India Home Loans Limited

is hereby granted Certificate of Registration
to commence / carry on the business of a housing finance institution
without accepting public deposits
subject to the conditions given on the reverse.

मेरे हस्ताक्षर के अधीन नई दिल्ली में आज वर्ष दो हजार **उन्नीस**
के **फरवरी** माह के **सातवें** दिन जारी किया गया
Given under my hand at New Delhi this **seventh** day of the month of
February in the year two thousand **nineteen**



**राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK**



प्राधिकृत हस्ताक्षरी
Authorised Signatory
अश्वनी कुमार त्रिपाठी / Ashwani Kumar Tripathi
कार्यकारी निदेशक / Executive Director