



Corporate Office
713 & 714, 'A' Wing, Kanakia Wall Street,
Andheri Kurla Road, Chakala, Andheri (East),
Mumbai - 400093

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

CIN: U65990DL2017PLC322041

V3-18112020

Customer Information Booklet

Contents

A. LIST OF PRODUCTS OFFERED BY THE COMPANY:-.....	3
B. CUSTOMER SERVICE INFORMATION: -.....	3
C. CUSTOMER CARE DETAILS.....	5
D. TIME NORMS FOR COMMON TRANSACTIONS:	5
E. GRIEVANCE REDRESSAL:	6
F. PMAY - FEATURES & BENEFITS.....	7
G. OUR GST / PAN / TAN NUMBERS.....	10
H. NATIONAL HOUSING BANK (CERTIFICATE OF REGISTRATION)	11

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	16.00	9.00	16.00

Loan Against Property	FIXED		FLOATING	
	Min ROI	Max ROI	Min ROI	Max ROI
	11.00	20.00	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: - All amounts are excluding GST / Applicable Taxes for Home Loans

Sr. No.	Subject	Name of Fee / Charge	When Payable	Frequency	Applicable Charges
1	Home Loan (Salaried, Self Employed Professionals, Self Employed Non-Professionals)	Application Fees	At application	Once	Up to 4% of the loan amount.
2	Statutory Charges	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 on mortgage deed /MOE	At the time of disbursement	Once	As applicable in the respective States.
4	Overdue Charges /Late Payment Charges (Home Loan)	Additional interest /Overdue Charges	On accrual	Monthly	2.00% per month over and above prevailing interest rate.
5	Rate Switch Charges (For Salaried & SENP)	Conversion Fees	Event	On conversion	Rs. 5000/-
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 Request only	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 Fees for 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/-

B – Pre – Payment & Foreclosure Charges are excluding GST / Applicable Taxes.

RATE DESCRIPTION	PARTY TO THE AGREEMENT	FORECLOSURE CHARGES		PARTIAL PREPAYMENT CHARGES
		CLOSURE BY OWN FUNDS	CLOSURE BY BALANCE TRANSFER (BT)	CLOSURE BY OWN FUNDS
FLOATING RATE SCHEME	ALL INDIVIDUALS	NO CHARGES	NO CHARGES	NO CHARGES
	EVEN 1 NON INDIVIDUAL	4%	4%	4% ON PREPAID AMOUNT OVER 25% OF PRINCIPAL O/S
FIXED RATE SCHEMES	ALL INDIVIDUALS	NO CHARGES	4%	NO CHARGES
FIXED RATE SCHEMES	EVEN 1 NON INDIVIDUAL	4%	4%	4% ON PREPAID AMOUNT OVER 25% OF PRINCIPAL O/S

*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.
 *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.

C. CUSTOMER CARE DETAILS :

For any query and information, you can connect the company through below modes between the Working Hours from 10.00 AM to 6:30 PM. –

- Contact to the Branch Manager of the Branch nearby you between 10:00 am to 6:30 pm Monday to Friday (Closed on all Saturday & on Public Holidays)
- Call to our Customer Care: +91-22-49385000 or
- You can also write to us at customercare@capitalindia.com

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 3 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 7 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. GRIEVANCE REDRESSAL:

Customers who have any Complaint, can follow the following process for its redressal:

Primary Level :

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

- d) Register the Complaint in a complaint register which is available at all regional / branch offices of the Company;
- b) Email at customercare@capitalindia.com
- c) Call on +91-022-49385000; or
- d) Write to the Company at the below mentioned address:

Capital India Home Loans Limited, 713 & 714, 'A' Wing, Kanika Wall Street,
Andheri Kurla Road, Chakala, Andheri (East), Mumbai – 400093.
Kind Attention: Customer Service Team

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 Company in writing at service@capitalindia.com. Contact details of the Nodal Officer is available at all the regional and branch offices of the Company.

Third Level:

In case, the Customer is not satisfied with the response or the resolution provided to it by the Nodal Officer of the Company 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 Company, the Customer may appeal to the Officer-in-Charge of the Department of Regulation & Supervision, NHB at:

The Officer-in-Charge
National Housing Bank
Department of Regulation & Supervision Complaint Redressal Cell
4th Floor, Core 5A, India Habitat Centre, Lodhi Road. New Delhi - 110 003.
<https://grids.nhbonline.org.in/>

F. PMAY - FEATURES & BENEFITS

Credit Linked Subsidy Scheme (CLSS), an interest subsidy scheme under Pradhan Mantri Awas Yojana - Housing for All (Urban), was recently launched by Ministry of Housing and Urban Poverty Alleviation (MOHUPA). Owing to the rising urbanisation and the growth in housing demands in India, this scheme was introduced to cater to Economical Weaker section/ Lower Income Group (LIG)/ Middle Income Group (MIG) for purchase/construction/extension/improvement of house.

ELIGIBILITY CRITERIA:

- The beneficiary family should not own a pucca house in his/her or in the name of any member of his/her family in any part of India.
- In case of married couple, either of the spouse or both together in joint ownership will be eligible for a single subsidy.
- The beneficiary family should not have availed of central assistance under any housing scheme from Government of India or any benefit under any scheme in PMAY.
- Preference to be given to women applicants (with overriding preference to widow, single working woman), individuals belonging to SC/ST/OBC, individuals with disabilities and transgender
- Any adult earning member irrespective of his/ her marital status can be treated as a separate household.

BENEFICIARY FAMILY:

- Under this scheme, the beneficiary family should comprise of husband, wife and unmarried children.

GEOGRAPHIES COVERED:

- For EWS & LIG: Statutory Towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the Mission.
Note: States/UTs will have the flexibility to include in the Mission the Planning area as notified with respect to the Statutory Town and which surrounds the concerned municipal area.
- For MIG: Statutory Towns as per Census 2011 and towns notified subsequently will be eligible for coverage under CLSS for MIG.
Note: Planning Area as notified with respect to the Statutory Town and which surrounds the concerned municipal area will also be covered under the Scheme.

SCHEME DETAILS:

CLSS Scheme Type	Household Income	Woman Ownership	Loan Purpose	Carpet Area (Max) (sqm)	Interest Subsidy (%)	Subsidy calculated on	Max Subsidy (₹)	Validity of scheme
EWS	Upto 3,00,000	Mandatory	Purchase / Self Construction / Extension	30 sqm	6.50%	6 Lakhs	2.67 Lakh	31-03-2022
LIG	3,00,001 to 6,00,000	Mandatory		60 sqm	6.50%	6 Lakhs	2.67 Lakh	31-03-2022
MIG 1 #	6,00,001 to 12,00,000	Not Mandatory		120 sqm	4%	9 Lakhs	2.35 Lakh	31-03-2020
MIG 2 #	12,00,001 to 18,00,000	Not Mandatory		150 sqm	3%	12 Lakhs	2.30 Lakh	31-03-2020

#For MIG - 1 & 2 loan should be approved on/or after 1-January-2017.

DOCUMENTATION & OTHER DETAILS:

- The subsidy of the interest is available for a maximum tenure of 20 years or the loan tenure whichever is lower
- The subsidised interest rate amount will be credited to the loan account of beneficiaries. This will result in lower Equated Monthly Installment (EMI) of the home loan, which beneficiaries have taken
- Any additional loan beyond the specified limits under this scheme, will be treated at non-subsidised rate
- It is mandatory for the members of beneficiary family to provide Aadhaar number(s) and PAN Card/Form 60
- There is no limit on the loan amount or the cost of the property

* Loans are at the sole discretion of Capital India Home Loans Ltd.

*Visit www.mohua.gov.in for more details on the scheme.

Please Note:

Government of India/NHB reserves the sole discretion to award benefits under this scheme by assessing the eligibility of beneficiaries. The above contents herein is a brief summary of the related announcement.

G. 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
Mumbai – MH	27AAHCC1427B1Z6
Jaipur – RAJ	08AAHCC1427B1Z6

H. NATIONAL HOUSING BANK (CERTIFICATE OF REGISTRATION)

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

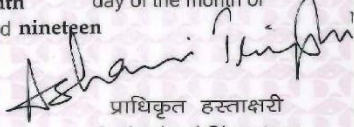
को दूसरी तरफ उद्धृत शर्तों पर
जनता से जमा राशियां स्वीकार किए बिना
आवास वित्त संस्थान का व्यापार प्रारंभ करने / करते रहने के लिए
यह पंजीकरण प्रमाण पत्र एतद्वारा जारी किया जाता है
In exercise of the powers conferred on the National Housing Bank by
Section 29A of The National Housing Bank Act, 1987

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

