



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

**Registered Office**  
701, 7<sup>th</sup> Floor, Aggarwal Corporate Power,  
Plot No .23, District Centre, Rajendra Place  
New Delhi - 110088  
Tel: +91-11-69146000

CIN: U65990DL2017PLC322041

V4-02-01-2025

# Customer Information Booklet

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**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
- G. Plot Plus Construction
- H. Pradhan Mantri Awas Yojna – Urban 2.0 (Interest Subsidy Scheme -ISS)

**B. CUSTOMER SERVICE INFORMATION:**

**Key Interest Rates on Loans offered**

Home Loan	FIXED		FLOATING	
	Min ROI	Max ROI	Min ROI	Max ROI
	12.00	18.00	11.50	18.00

Loan Against Property	FIXED		FLOATING	
	Min ROI	Max ROI	Min ROI	Max ROI
	12.50	20.50	12.50	20.00

Unsecured Loan	FIXED		FLOATING	
	Min ROI	Max ROI	Min ROI	Max ROI
	13.00	18.50	12.50	18.00

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	Moratorium	Moratorium	If Applicable	Once	As per the Policy
2	PMAY Subsidy	PMAY Subsidy	If Eligible	Once	As per the Norms
3	Secured & Unsecured Loan	Application Fees	At application	Once	Up to Rs. 5000/- (Non-Refundable)
4	Secured & Unsecured Loan	Application Fees	Before Disbursement	Once	Upto 4% of the Loan amount (Non-Refundable)
5	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).
6	Statutory Charges	Stamp duty charges	At the time of disbursement	Once	As applicable in the respective States.
7	<b>Overdue Charges /Late Payment Charges/Penal Charges</b>	<b>Delay Payment Charges</b>	<b>On accrual</b>	<b>Monthly</b>	<b>24.00% per annum for no. of days delayed from due date</b>
8	Rate Switch / Conversion Charges (Floating to Fixed Rate of Interest or Vice versa)	Conversion Fees	Event	On conversion	Upto 5% on the Principal Outstanding (POS)
9	Cheque dishonor charges/rejection of NACH mandate	Miscellaneous Receipts	On Cheque/Mandate Dishonor	Depends on no. of Dishonor	Rs 500/- for every Cheque dishonor/ rejection of Auto debit/NACH Mandate
10	Loan Agreement & Document Retrieval Charges	Miscellaneous Receipts	Event	For Customer Initiated Request only	Rs 2000/- per request.
11	Swapping Charges (ECS / NACH to PDC)	Miscellaneous Receipts	Event	On every request	Rs 1000/-
12	Loan Cancellation Charges	Cancellation Charges	Event	One time charge	Rs 10000/- per contract (Non-Refundable)
13	Collection / Recovery	Charges	Event	-	As per Actuals

14	Legal Charges	Charges	Event	-	As per Actuals
15	Legal and Technical Charges	Charges	In case of Re-sanction	Once	Upto Rs.10000/- (Non-Refundable)
16	Providing List of Documents (LOD)	Miscellaneous Receipts	Event	For Customer Initiated Request only	Rs. 500/-
17	Statement of Account	Miscellaneous Receipts	Event	On every request	Rs. 500/-
18	Foreclosure Letter	Miscellaneous Receipts	Event	On every request	Rs. 500/-
19	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 (Home Loan)	INDIVIDUALS / NON-INDIVIDUAL	NO CHARGES		
FLOATING RATE SCHEMES (Non - Home Loan)	INDIVIDUALS / NON-INDIVIDUAL –with end use as business	5%		
FLOATING RATE SCHEMES (Non - Home Loan)	INDIVIDUALS / NON-INDIVIDUAL –with end use other than business	NO CHARGES		
FIXED RATE SCHEMES (Home Loan)	INDIVIDUALS / NON-INDIVIDUAL	NO CHARGES	5%	NO CHARGES
FIXED RATE SCHEMES (Non-Home Loan)	INDIVIDUALS / NON-INDIVIDUAL	5%		5% ON PREPAID AMOUNT OVER 25 % OF PRINCIPAL O/S PAID IN PRECEDING 12 MONTHS
<ul style="list-style-type: none"> <li>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.</li> </ul>				

## **BUSINESS USE DEFINITION:**

The following loans & purposes shall be classified as Business use and pre-closure charges shall be applied as per the above GRID:

1. Lease rental discounting loans (LRD)
2. Loan against property, Home Equity availed for Business Purpose i.e., Working capital requirement, Business expansion, Debt consolidation, Repayment of Any business loan or Home Equity or LAP loan (Balance Transfer), Acquisition of Business asset or any similar usage of funds towards business.
3. Purchase of Non-residential property (NRP loan)
4. Top-up loan availed for Business purpose-i.e., Working capital, Debit consolidation, Repayment of business loan, Business expansion, Acquisition of any business asset or any similar usage of funds.

**Insurance:** The Borrowers(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. Insurance is a subject matter of solicitation and therefore, optional for the Borrowers to avail these insurance covers through CIHL

## **Conditions for Disbursement of Loan:**

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

- (a) 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.
- (b) 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.
- (c) No event of default (as stipulated in the loan agreement) shall have occurred and / or subsisting.
- (d) 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.
- (e) 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.
- (f) 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.
- (g) 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.
- (h) 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.
- (i) 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.
- (j) 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.

### Procedure to be followed for recovery of over dues.

- Tele – calling to the Borrower/ Co-borrower after Dishonour of mandate for NACH/ECS / Auto debit or bouncing of cheques.
- 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.

### Annual Outstanding Balance Statement:

CIHL will issue the Annual Outstanding Balance Statement along with Annual Income Tax Certificate for the preceding Financial Year to all Loan Borrowers in the first quarter of every Financial Year i.e latest by 30th June.

### C. CUSTOMER CARE DETAILS:

#### Customer Services:

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)
Details of Customer Service	Contact to the branch manager/branch in charge of the branch nearby you. Call to our Customer care No:- +91-022-45036000 You can also write to our customer care Email ID- <a href="mailto:customercare@capitalindia.com">customercare@capitalindia.com</a>

Process of filing the Complaint by the Customers:

<b>Level 1 (Primary Level)</b>	To redress their grievances, applicants/borrowers may Email at <a href="mailto:customercare@capitalindia.com">customercare@capitalindia.com</a> or Call on +91-022-45036000. You will receive and acknowledgement / response within 7 days of receiving your communication.
<b>Level 2 (Secondary Level)</b>	If you are not satisfied with the resolution provided or if you do not receive any response within 15 working days, we request you to contact our <b>Nodal Officer – Dinesh Hadkar</b> Level -20, Birla Aurora, Dr. Annie Besant Road, Worli, Mumbai – 400030 <a href="mailto:service@capitalindia.com">service@capitalindia.com</a>
<b>Level 3 (Third Level)</b>	If you are not satisfied with the Resolution provided or if you do not receive any response within 15 working days, we request you to contact the Complaint Redressal Cell at Complaint Redressal Cell. Department of Regulation & Supervision. National Housing Bank. 4th Floor, Core 5A, India Habitat Centre, Lodhi Road. New Delhi - 110 003. <a href="https://grids.nhbonline.org.in/">https://grids.nhbonline.org.in/</a>

#### 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 14 working days
5	Return of Original document on closure of the loan	Within 30 working days
6	No Objection Certificate	Within 30 working days

#### E. PMAY - FEATURES & BENEFITS:

Hon'ble Prime Minister on the 77th Independence Day announced that Government of India will come up with a new Scheme to provide benefits to weaker section and middle-class families in owning a home.

In the Union Budget 2024, Hon'ble Finance Minister announced that under PMAY-U 2.0, housing needs of 1 crore urban poor and middle-class families will be addressed in the next 5 years. Accordingly, Pradhan Mantri Awas Yojana - Urban 2.0 (PMAY-U 2.0) has been launched to provide assistance to 1 crore eligible urban families, thus ensuring that eligible citizens of urban India lead a better quality of life.

The contours of PMAY-U 2.0 have been designed on the basis of learnings of PMAY-U scheme, global best practices/benchmarks and outcomes of series of consultations with multiple stakeholders including States/UTs, Banks, Housing Finance Companies, Private Sector etc.

**Interest Subsidy Scheme (ISS)**, The Mission, will implement Interest Subsidy Scheme (ISS) vertical as a Central Sector Scheme to expand institutional credit flow to the affordable housing sector. Subsidy will be provided on home loans sanctioned and disbursed on 01.09.2024 or after to eligible beneficiaries of Economical Weaker section (EWS)/ Lower Income Group (LIG) and Middle-Income Group (MIG) for purchase/ re-purchase/construction of houses.

A maximum release of interest subsidy of ₹1.80 lakh, Subsidy to the beneficiaries will be released in 5 equal yearly instalments.

#### Eligibility Criteria:

Eligibility Criteria	Economically Weaker Sections (EWS)	Low-Income Group (LIG)	Middle-Income Group (MIG)
Annual Household Income (₹)	Up to ₹3 lakh	₹3 lakh - ₹6 lakh	₹6 lakh - ₹9 lakh
Interest Subsidy (% P.A.)	4% on the first ₹9 lakh of the loan	4% on the first ₹9 lakh of the loan	4% on the first ₹9 lakh of the loan
Maximum Home Loan Eligible (₹)	₹25 lakh	₹25 lakh	₹25 lakh
Maximum House Value (₹)	₹35 lakh	₹35 lakh	₹35 lakh
Maximum Carpet Area(sq.m)	120 sq.m	120 sq.m	120 sq.m
Maximum Benefit of Interest Subsidy (₹)	₹1.80 lakh	₹1.80 lakh	₹1.80 lakh



**Scheme Coverage:**

The scheme covers all statutory towns as per the Census 2011, newly notified towns, and areas within the boundaries of Notified Planning Areas, Development Authorities, or any similar authorities established under State legislation responsible for urban planning and regulation. The updated list of statutory towns can be checked on NHB portal

**Purpose:**

1. To Provide Subsidy and make Home loans affordable to EWS, LIG and MIG.
2. This scheme is only for Home Loans cases and not on LAP

**Beneficiary Family:**

The beneficiary family will comprise of husband, wife, unmarried sons and/or unmarried daughters' income, Unmarried sons/daughters' income will also be considered in Household income.

**House Ownership Conditions:**

1. Applicants must not own a pucca house anywhere in India. (Including Native Village property)
2. House must be in female head's name or jointly with spouse. Exceptions apply in cases where there is no adult female member, or the applicant is a widower, unmarried, separated or transgender.
3. Eg- Families belonging to EWS/LIG/MIG segments, living in urban areas, should not own a pucca house either in his/her name or in the name of any member of his/her family in any part of India.

**Key Conditions:**

- Aadhaar Requirement: All eligible beneficiaries, including family members, must have an Aadhaar or Aadhaar Virtual ID integrated with their details.
- Self-Undertaking by Beneficiary under ISS
- Unified Web-Portal: Beneficiaries must register their demand through a unified web-portal.
- Submission of Layout Plans: The subsidy is contingent upon the submission of an approved layout plan as per the guidelines of the respective States/UTs. However, if there is an exemption, the layout plan may not be required.
- Geo-tagging of houses to be done after release of 1st instalment, in case of purchase of completed house. In case of construction / under construction house, geo tagging is to be done before release of each instalment.
- Single Use of Subsidy: The interest subsidy can only be availed once for a property. If the property is sold, the new buyer cannot claim the subsidy on it.
- Loan Transfers: Beneficiaries who transfer their home loans to another financial institution (PLI) after availing of the subsidy will not be eligible to claim the subsidy again. If the subsidy was not claimed from the original lender, it cannot be claimed after the balance transfer.

**F. 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
Gujarat	24AAHCC1427B1ZC
Madhya Pradesh	23AAHCC1427B1ZE

G. 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**

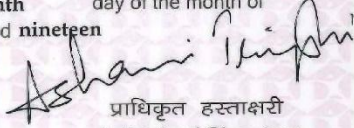
को दूसरी तरफ उद्धृत शर्तों पर  
**जनता से जमा राशियां स्वीकार किए बिना**  
आवास वित्त संस्थान का व्यापार प्रारंभ करने / करते रहने के लिए  
यह पंजीकरण प्रमाण पत्र एतद्वारा जारी किया जाता है  
In exercise of the powers conferred on the National Housing Bank by  
Section 29A of The National Housing Bank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