

राजेश गोयल  
Rajesh Goyal

अध्यक्ष  
Chairman



दिल्ली सहकारी आवास वित्त निगम लि.  
DELHI CO-OPERATIVE HOUSING  
FINANCE CORPORATION LTD.

3/6 Siri Fort Institutional Area,  
August Kranti Marg, New Delhi-110049  
Off. : 011-26493440 (D), 26491111  
Mob. : 9312234109  
Email : support@dchfcdelhi.nic.in

F.No.49(68)/2020-21/DCHFC/  
Dated 16.11.2020

Dear Sir / Madam,

**Scheme for grant of Ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts for the period from 01.03.2020 to 31.08.2020**

1. RBI circular No. RBI/2019-20/186 –DOR No.BP.BC.47/21.04.048/2019-20 dated March 27, 2020
2. RBI circular No. RBI/2020-21/61 DOR No.BP.BC.26/21.04.048/2020-21 dated October 26, 2020

Delhi Co-operative Housing Finance Corporation Ltd. (DCHFC) is registered under the Delhi Cooperative Societies Act and more than 95% of the share capital is subscribed by the Government. DCHFC provides Home Loan at a reasonable rate of interest for property situated in Delhi. At present, floating rate of interest is 7.45% p.a. for general category and 6.95%p.a. for Government employees.

Due to National Lockdown in the wake of COVID-19 Pandemic, the Government of India through the Reserve Bank of India has provided moratorium on repayment of loan and also grant of ex-gratia payment of difference between compound interest and simple interest for six months to borrowers in specified loan accounts (1.3.2020 to 31.8.2020) to all those eligible under the scheme of moratorium whether any borrower had fully availed or partially availed or not availed the moratorium on repayment announced by the Reserve Bank of India.

DCHFC, in consultation with Finance Department of Delhi Govt., has decided to extend this benefit to all its non-NPA customers who have an outstanding balance as on 29.02.2020. DCHFC has also decided not to levy interest on arrear and penal interest during the period (1.3.2020 to 31.8.2020) for all its non-NPA customers.

Accordingly the Interest Benefits as above is being credited in your loan account.

Best of Deepawali Greetings.

Yours faithfully,

(Rajesh Goyal)