

Delhi Co-operative Housing Finance Corporation Limited
3/6, Siri Fort Institutional Area, August Kranti Marg, New Delhi – 110 049
Phone 2649 1111 Fax 2649 6332 email dchfcl@gmail.com website www.dchfcdelhi.nic.in

SALIENT FEATURES

1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE) **W.E.F : 01.01.2017**

A. FLOATING RATE

DCHFCL may in its sole discretion increase or decrease rate of interest suitable and prospectively if unforeseen or exceptional or extraordinary changes in the money market conditions take place during the period of agreement and thenceforth the rate of interest increased or decreased, as the case may be, will be applicable to the said loan.

Present floating rate of interest on monthly reducing balance:

Loan Amount (Rs.) (upto)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.1,50,00,000/-	1 - 20	8.25%	2040 for 5 years 1227 for 10 years 970 for 15 years 852 for 20 years

B. FIXED RATE

Fixed rate will be subject to 'force majeure' clause and interest reset at the end of every three years on the basis of fixed interest rate prevailing then.

The present fixed interest rate structure is as follows :

Present fixed rate of interest on monthly reducing balance:

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)		E.M.I. (per lac) (Rs.)
Rs.1,50,00,000/-	1 - 20	9.00%	2067 for 5 years 1267 for 10 years 1014 for 15 years 900 for 20 years

- SPECIAL OFFER

Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.5% less than the prevailing rate of interest.

2. No Free Life Group Insurance coverage will be provided. (Optional)
3. 1% of loan amount will be kept as loan linked deposit.

4. LOAN ELIGIBILITY

- 65 months Gross Income ; or
- Loan upto 90% of the total cost of the property ; or
- Margin Money

Loan Amount	Margin Money (Borrower's Share)
Upto Rs.50 Lakhs	10 %
Rs.50 Lakh to Rs.70 Lakh	20 %
Above Rs.70 Lakh	30 %
Upto Rs. 150 lakh, whichever is less.	**

For the purpose of raising loans income of co-borrower will be taken into account.

** Conditions apply

-2-

In view of the above, you may kindly exercise your option regarding rate of interest, that is to say, whether you wish to be charged 'floating rate of interest' or 'fixed rate of interest.'. You may kindly convey your option.

ACCEPTANCE

I/we hereby accept the above terms and conditions .

1. RATE OF INTEREST

	Fixed	Floating
Applicable Rate of interest _____		
Loan is applied for _____ Years		

2. CONSENT FOR GROUP LIFE INSURANCE COVERAGE IS FOR LOAN OUTSTANDING AMOUNT TO THE EXTENT OF RS.6.00 LAKHS UNDER MASTER GROUP INSURANCE POLICY UPTO THE AGE OF 65 YEARS [SUBJECT TO THE TERMS & CONDITIONS AS PER THE MASTER POLICY NO. GI(HBA) 303891 OF LIC OF INDIA]

	YES	NO
If YES , I hereby undertake to pay premium @0.5% on the outstanding loan amount or on Rs. 6 lacs annually.		

Signature _____

	Borrower		Co-Borrower
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Name (in capital letters) _____

	Borrower		Co-Borrower
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Address _____

Place : New Delhi.

Date :

FLOATING RATE

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.1,50,00,000	1 - 20	8.25%	2040 for 5 years 1227 for 10 years 970 for 15 years 852 for 20 years

FIXED RATE

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.1,50,00,000/-	1 - 20	9.00%	2076 for 5 years 1267 for 10 years 1014 for 15 years 900 for 20 years

FOR GOVT. EMPLOYEES

FLOATING RATE

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.1,50,00,000/-	1 - 20	7.75%	2016 for 5 years 1200 for 10 years 941 for 15 years 821 for 20 years

FIXED RATE

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.1,50,00,000/-	1 - 20	8.50%	2052 for 5 years 1240 for 10 years 985 for 15 years 868 for 20 years

