

Delhi Co-operative Housing Finance Corporation Limited

3/6, Siri Fort Institutional Area, August Kranti Marg, New Delhi – 110 049

Phone : 011-42707712-19 email support@dchfcdelhi.nic.in website www.dchfcdelhi.nic.in

SALIENT FEATURES

1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE) W.E.F : 01.01.2024

A. FLOATING RATE

DCHFHC 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.5,00,00,000/	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.

Present fixed rate of interest on monthly reducing balance:

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/	1 - 20	10.30%	2139 for 5 years 1338 for 10 years 1093 for 15 years 985 for 20 years

- SPECIAL OFFER

Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.25% less than the prevailing rate of interest.

- Life Group Insurance coverage is available (Optional)
- Property Insurance is mandatory
- 0.25% of loan amount will be kept as loan linked deposit.

5. LOAN ELIGIBILITY

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

<u>Cost of Property</u>	<u>Margin Money(Borrower's Share)</u>
Upto Rs.50 Lakhs	10 %
Rs.50 Lakh and above	20 %

whichever is less. **

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

** Conditions apply

FLOATING RATE

FOR GOVT. EMPLOYEES

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	8.00%	2028 for 5 years 1213 for 10 years 956 for 15 years 836 for 20 years

FOR GENERAL CATEGORY

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

FIXED RATE

FOR GOVT. EMPLOYEES

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	10.00%	2125 for 5 years 1322 for 10 years 1075 for 15 years 965 for 20 years

FOR GENERAL CATEGORY

Loan Amount Upto (Rs.)	Tenure Of Loan (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	10.30%	2139 for 5 years 1338 for 10 years 1093 for 15 years 985 for 20 years