

SALIENT FEATURES

1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE)
W.E.F : 01.07.2025

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 Upto (Rs.)	Tenure (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	7.75%	2016 for 5 years 1200 for 10 years 941 for 15 years 821 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	9.25%	2088 for 5 years 1280 for 10 years 1029 for 15 years 916 for 20 years

- SPECIAL OFFER
- Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.25% in Floating and 0.30% in Fixed, less than the prevailing rate of interest.

2. Life Group Insurance coverage is available (Optional)
3. Property Insurance is mandatory
4. 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

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
Name (in capital letters)		
	Borrower	Co-Borrower
Address		