



समृद्धि भूयात्

# DELHI CO-OPERATIVE HOUSING FINANCE CORPORATION LTD.

3/6 Siri Fort Institutional Area, August Kranti Marg, New Delhi-110049

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## SALIENT FEATURES - W.E.F : 21.01.2021

### 1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE)

#### A. FLOATING RATE

Loan Amount (Rs.) (upto)	Tenure (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	6.75%	1968 for 5 years 1148 for 10 years 885 for 15 years 760 for 20 years

#### B. FIXED RATE

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

### 2. GOVT. EMPLOYEES /GOVT UNDERTAKING & PHYSICALLY HANDICAPPED ETC.- FLOATING RATE

Loan Amount Upto (Rs.)	Tenure (Years)	ROI (%p.a.)	E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/-	1 - 20	6.50%	1957 for 5 years 1135 for 10 years 871 for 15 years 746 for 20 years

#### FIXED RATE

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

3. 0.25% 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

<u>Cost of Property</u>	<u>Margin Money (Borrower's Share)</u>
Upto Rs.50 Lakhs	10 %
Rs.50 Lakh to Rs.70 Lakh	20 %
Above Rs.70 Lakh	25 %

Upto Rs. 5 Crores , whichever is less. \*\*

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

\*\* Conditions apply