

## MOST IMPORTANT TERMS AND CONDITIONS (MITC)

The Most Important Terms and Conditions (MITC) of loan between the Borrower and Capri Global Housing Finance Limited having its registered office at 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400013 (hereinafter referred as "CGHFL") are agreed upon and mentioned below.

1. **Loan:** - Loan is sanctioned basis a combination of several factors like repayment capacity, collateral security, past and present credit history and other risk parameters. Borrower is/ are advised to refer to the loan agreement to know the loan amount sanctioned.
2. **Interest:** -
  - i. **Type (Fixed or Floating or Semi-Fixed):** - CGHFL offers either Fixed/Floating/Semi-Fixed rate loans to all its Borrowers. Semi-Fixed rate loan is of fixed rate of interest during initial years and floating rate of interest thereafter. Borrower is/ are advising to refer to the loan agreement to know the period of fixed and variable rate period of loan sanctioned.
  - ii. **Interest Chargeable:** - Floating Rate of Interest is computed with reference to the CGHFL-RR of CGHFL together with the margin, if any, as specified in detail in the loan agreement.

Indicative ROI under CGHFL-RR is presented below: -

Loan type	Built Up/ Under-construction/Plots
Home Loans, HL Top Up, Non-Home Loans (HE) & HE Top Up	Upto 24%

- iii. **Moratorium or Subsidy:** - CGHFL do not offer Interest Moratorium or any Subsidy on its loans to its Borrowers.
  - iv. **Date of reset of interest:** - Provided for all future/ further CGHFL-RR applicable for the amount of loan lent by Lender to the Borrower shall be applied by Lender on the basis of Interest Rate Reset Revision Cycle (IRRRRC) which is 1st (first) day of each month of English calendar year.
  - v. **Modes of Communication:** - Any updates pertaining to the loan account would be duly communicated to the Borrowers on the contact details, email id or communication address available with the Lender through SMS/Whatsapp/E-mail/Courier/Normal Post or any other electronic mode prevalent for the time being.
3. **Instalment types:** - Monthly as agreed between the parties.
  4. **Loan Tenor:** - CGHFL offers a wide range of loan tenors up to 25 years depending on a combination of various parameters like age of Borrower, loan product, collateral security etc. Borrower is/ are advised to refer the loan agreement to know the loan tenor sanctioned.
  5. **Purpose of Loan:** - CGHFL offers a variety of loan options depending on the requirement of the Borrower like Home Loan for Purchase or Construction or Renovation or Purchase of Land or Loan for Purchase of Commercial Property or Home Equity for Business, Personal Needs, Balance Transfer, Debt Consolidation or Purchase/ Construction/ Renovation of Property etc. Borrower is/ are advised to refer the loan agreement to know the Purpose of Loan sanctioned.

Please tick the product availed and related end use to confirm the purpose of loan facility:					
Home Loan		Tick	Home Equity		Tick
1	Purchase/ Construction of Residential unit/ house		1	Purchase/ Construction/ Extension/ Renovation of Property	
2	Purchase of plot for Construction of residential unit/house		2	Business Expansion and/or working capital needs	
3	Renovation/ Reconstruction of existing residential unit/ house		3	Top-up Loan	
4	Balance Transfer of Loan		4	Balance Transfer of Loan	
			5	Purchase of Office Infrastructure for Business Needs	
			6	Debt Consolidation/Personal Use	

### 6. Fee and Other Charges\*

Sr. No.	Details of the Fees charged	Fees / Charges Applicable exclusive of GST
<b>i. ON APPLICATION</b>		
	Application Fees (IMD) Non refundable	For HL, HL Topup, HE & HE Topup: Up to Rs. 5,000/-
	Stamp Duty Charges & MOE Charges	On Actuals
<b>ii. FROM DISBURSEMENT</b>		
	Processing Fees	For HL & HL Topup: Rs. 2000/- For HE & HE Topup: 0.1% of Loan amount
	Document Handling and Administrative Charges	For HL, HL Topup, HE, HE Topup – Upto 2.50%
	CERSAI charge creation	Rs. 50/- for loans <= Rs. 5 lacs and Rs. 100/- for loans > Rs. 5 lacs
	Legal Opinion Charges	For HL, HL Topup, HE, HE Topup: Upto 3600/- for first collateral & Upto 3000/- for every additional collateral
	Legal Handling Charges (only in Balance Transfer / Resale loans)	Upto Rs. 2,000/-

Signature of the Borrower \_\_\_\_\_

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	Valuation Charges	Upto Rs. 2,000/-			
	Subsequent Valuation Charges (only in construction loans)	Upto Rs. 500/-			
	Document Verification Charges (FCU)	Upto Rs. 750/-			
	Income Estimation Charges (LIP)	Rs. 1,750 (where Applicable)			
	ROC Lien updation Charges	Rs. 2,500 (where Applicable)			
iii.	<b>DURING THE TERM OF LOAN</b>				
	Loan Cancellation Charges	Loan Amount upto Rs 25 lacs: Rs. 5,000/- Loan Amount >25 Lacs: Rs. 10000/-			
	Loan Rebooking Charges	Rs. 2500/-			
	Cheque/ ECS/ NACH Dishonor Charges	Rs. 1050/- per instance			
	<b>Penal Charges (In case of Payment Defaults)</b>	<b>30% P.A. of outstanding dues</b>			
	Collection Charges (Applicable only in cases of collection executive visits)	Rs. 400 in 1 month irrespective of visit count			
	Tele collection Charges	Rs 50/- in 1 month irrespective of tele calling count			
	Recovery (Legal / Possession & Incidental Charges)	On Actuals			
	Repayment Swapping charges	Rs.1000/- per swapping			
	List of Documents Retrieval (LOD) Charges	Rs.1100/- per instance			
	Copy of Property Papers Retrieval Charges	Rs.1000/- per instance			
	Duplicate No dues certificate	Rs.500/-			
	Document Retrieval Charges (Any Other not mentioned above)	Rs. 500/- per instance			
	Foreclosure/ any other Statement Charges	Rs. 500/-			
	ROI Conversion Charges / Switch Fees	@Rs. 500/ for each Rs. 1.00 lac of loan amount irrespective of the % reduction in ROI			
iv.	<b>PREPAYMENT CHARGES</b>				
	<b>Pre-payment Charges on Loans</b>	<b>Type of Borrower</b>	<b>Purpose of Loan</b>	<b>Type of ROI at the time of Pre-payment of Loan</b>	
				<b>Applicable Pre-payment Charges*</b>	
	Housing Loans	Borrower	Housing Loan	Floating Rate Loans + Semi-Fixed Loans during their Floating Rate Tenure)	Nil charges during the Floating Rate Interest Tenure (Pre-closed from any source).
				Fixed Rate Loans + Semi-Fixed Loans during their Fixed Rate Tenure	Nil charges where the Housing Loan is preclosed by the borrower out of their "Own Sources". <b>Note:</b> "Own sources" here means any source other than by borrowing from a Bank / HFC / NBFC and / or a Financial Institution.  If the Housing loan is preclosed by the borrower from other than "Own Sources" as mentioned above, the below mentioned charges are applicable:  Prepayment charges (part/ full) to be 6% up to 24th month or till end of fixed rate of interest period whichever earlier, from the date of last disbursal. Prepayment charges (part/ full) to be 5% after 24 months from the date of last disbursal till end of fixed rate interest period.
	For all loans granted for purposes other than business to individuals, with or without co-obligant(s) (Irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period)	Individual	Other than Business	Floating Rate Loans + Semi-Fixed Loans during their Floating Rate Tenure)	Nil charges during the Floating Rate Interest Tenure
		Individual	Other than Business	Fixed Rate Loans + Semi-Fixed Loans during their Fixed Rate Tenure	Prepayment charges (part/ full) to be 6% up to 24th month or till end of fixed rate of interest period whichever earlier, from the date of last disbursal. Prepayment charges (part/ full) to be 5% after 24 months from the date of last disbursal till end of fixed rate interest period.
		Individual / Micro and Small	Business	Floating Rate Loans + Semi-Fixed Loans	Sanctioned amount/limit upto ₹ 50 lakhs – Nil charges during the Floating Rate Interest Tenure

Signature of the Borrower \_\_\_\_\_

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For all loans granted for business purpose to individuals and MSEs, with or without co-obligant(s) <i>(Irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period)</i>	Enterprises (MSEs)		during their Floating Rate Tenure)	Sanctioned amt/limit greater than ₹ 50 lakhs – Prepayment charges (part/ full) to be 6% up to 24th month from the date of last disbursal. Prepayment charges (part/ full) to be 5% after 24 months from the date of last disbursal
	Individual / Micro and Small Enterprises (MSEs)	Business	Fixed Rate Loans + Semi-Fixed Loans during their Fixed Rate Tenure	Prepayment charges (part/ full) to be 6% up to 24th month from the date of last disbursal. Prepayment charges (part/ full) to be 5% after 24 months from the date of last disbursal.
For all loans granted for business purpose to Non-Individual Entities(Non MSEs), with or without co-obligant(s) <i>(Irrespective of the source of funds used for pre-payment of loans, either in part or in full, and without any minimum lock-in period)</i>	Non-Individual Entities (Non MSEs)	Business	Floating Rate Loans + Semi-Fixed Loans during their Floating Rate Tenure) & Fixed Rate Loans + Semi-Fixed Loans during their Fixed Rate Tenure	Prepayment charges (part/ full) to be 6% up to 24th month from the date of last disbursal. Prepayment charges (part/ full) to be 5% after 24 months from the date of last disbursal.
<p><b>T&amp;Cs: For a payment to be considered &amp; applied as part payment/full repayment of loans:</b></p> <ol style="list-style-type: none"> <li>Charges on pre-payment made of amount up to 25% of Principal Outstanding is NIL, once in any Financial Year.</li> <li>All applicable fees &amp; charges are subject to levy of GST and any other tax/ surcharge as applicable and payable in addition to the fees/ charges. All Charges stated above are subject to change at the discretion of Capri Loans.</li> <li>The above charges are applicable w.e.f. 06<sup>th</sup> June'26</li> <li>If any changes in interest rates or charges are to your disadvantage, you may, within 60 days and without notice, close your account or switch it without having to pay any extra charges or interest.</li> <li>Lender do not charge foreclosure charges / Prepayment penalties on home loans / all floating rate term loans sanctioned to individual borrowers.</li> <li>In this connection, it is clarified that lender do not charge foreclosure charges/ Prepayment penalties on any floating rate term loan sanctioned, for purposes other than business, to individual borrowers with or without co-applicant(s).</li> <li>Fixed Interest Rate Period will be calculated from First Disbursement Date.</li> <li>Micro and Small Enterprises (MSEs) as defined in Micro, Small and Medium Enterprises Development (MSMED) Act, 2006</li> <li>All loans booked under Home Equity product(Except HL Topup &amp; Salaried LAP) will be considered under Business Purpose use only.</li> <li>Provisions of the IT Act for repayment of loans and payment of any charges: The deposit of cash exceeding the specified limit under the Income Tax Act will not be accepted and credit to your account will not be provided for such cash deposit. <ul style="list-style-type: none"> <li>✓ Any amount in cash exceeding Rs. 1,99,999/- in a single day towards any fees, charges, repayment, or pre-payment of single/multiple loans cannot be accepted.</li> <li>✓ Any amount in cash exceeding Rs. 1,99,999/- aggregated in different dates towards One EMI or one particular charge cannot be accepted.</li> </ul> </li> </ol>				

**7. Security/ Collateral for the Loan:** - Security of the loan would generally be security interest on the property being financed and/ or any other additional security in the nature of additional property/ Guarantors as may be mandated by CGHFL. Borrower is/ are advised to refer the loan agreement and sanction letter to know the security details of the loan sanctioned.

**8. Insurance of the property/ Borrower: -**

- i. The Borrowers shall keep the property under security insured with comprehensive insurance policy equivalent to the loan outstanding at any point of time during the pendency of the loan with CGHFL as the sole beneficiary under said policy/ policies.
- ii. The Borrowers may keep his/ their life insured equivalent to loan outstanding at any point of time during the pendency of the loan with CGHFL as the sole beneficiary under said policy/ policies.

**9. Conditions for Disbursement of the loan: -**

CGHFL shall not disburse any loan to the Borrower unless the conditions mentioned in the sanction letter and loan agreements are complied with to the satisfaction and sole discretion of CGHFL few of which are as given below: -

- i. The Borrower must fulfil the CGHFL's requirement of credit worthiness;
- ii. Execution of loan agreement and such other ancillary documents;
- iii. Submission of cheques/ ECS/ NACH/ etc. any other clearing system in force for the time being towards repayment of
- iv. instalments creation of security in favor of CGHFL;
- v. Utilization of disbursement should be as per the end-use specified;
- vi. The Borrowers must disclose every material fact which may affect the Borrower loan proposal.
- vii. All applicable stamp duty expenses and other Govt. charges/taxes will be borne by customer/borrower.
- viii. Customer/borrower authorizes CGCL/CGHFL to buy stamp duty on his/her behalf and they do not have any objection on the same.

**10. Repayment of Loan & Interest:** - Repayment of Loan to be by way, of pre-EMI/ EMI during the entire tenor of the Loan as per terms outlined in the loan agreement. Borrower is advised to refer to the loan agreement for details of repayment, in Equated Monthly Instalments (EMI/ Pre-EMI) or other payments, EMI cycle, due dates etc. Any change in the CGHFL-RR/ EMI would be communicated in advance as per clause 2(v) above of MITC. In case of change in Benchmark Interest Rate, the Borrower may, in accordance with the Lender's rules and policy, choose to enhance the amount of its EMI or increase the tenor of this Facility or may opt for both and the same shall be accepted by the Lender in accordance with its policy and rules.

**11. Brief procedure to be followed for Recovery of Overdue:** - On the occurrence of Event of Default as mentioned in the loan agreement, the Borrower to be sent reminder from time to time for payment of the outstanding amount on his loan account by Telephone, E-mail, Courier, SMS and/ or to the third parties appointed for collection purposes to remind, follow-up and collect dues. The Collection methodology broadly includes the following: -

Signature of the Borrower \_\_\_\_\_

Borrower's Name: \_\_\_\_\_

- i. **Tele-Calling:** - It involves contacting the Borrower over the phone and making them aware about the missed due date and requesting to pay the arrears at the earliest.
  - ii. **Field Collection:** - It involves meeting the Borrower and collecting the payment of the amount due. The activity shall be carried out through employees of CGHFL or authorized representatives. The payment would be collected either in cash or in the form of a cheque/ DO against the valid receipt only which will be issued to Borrower.
  - iii. **Legal Action** shall be taken based on circumstances of each delinquent account, as per the policy of CGHFL and pursuant to the provision of applicable laws. Hence, CGHFL shall use a judicious mix of field visit, written communication and legal action to ensure proper and effective coverage for the different category of delinquent account.
- 12. Annual Outstanding Balance Statement:** - The Lender will issue the Annual Outstanding Balance Statement / Annual Income Tax Certificate for the preceding Financial Year to all Home Loan Borrower whenever requested by the customer.
- 13. Customer Services:** -
- i. Borrower can visit the Service Branch during visiting hours of 10:00 am to 5:00 pm from Monday to Friday (Except on Public Holidays).
  - ii. Borrower can contact our Call Centre at 18001033033 (toll free) between 10:00 am – 5:00 pm from Monday to Friday (Except Public Holidays).
  - iii. Borrower can reach to Customer Service vide e-mail: - carehl@caprihomeloans.com.
  - iv. Indicative Timelines of common request servicing: -
    - a) Loan account statement - 7 working days from date of request
    - b) Photocopy of the title documents - 14 working days from date of request
    - c) Return of original documents on closure/ transfer of loan – 14 working days from date of closure.
    - d) In case of receipt of request from the borrower for transfer of borrowal account, the consent or otherwise i.e. objection of the HFC, if any, shall be conveyed within 21 days from the date of receipt of request.
- 14. Grievance Redressal:** - For any service-related issue including obtaining documents or in case of any complaint & grievance, the Borrower may communicate in writing, orally, electronically through e-mail, website, telephone and modes given below. The Borrower may contact our Office through any of the following channels: -
- i. By telephonic communication with our Call Centre at 18001033033 (toll free) between 10:00am – 5:00pm from Monday to Friday (Except PublicHolidays);
  - ii. By way of e-mail: - [care@caprihomeloans.com](mailto:care@caprihomeloans.com);
  - iii. By way of written letter addressed to Customer Service - Home Loans, Capri Global Housing Finance Limited, 502, Tower A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai 400 013;
  - iv. By way of physically visiting the Service Branch and lodge a complaint in the Complaint Register maintained at our Branches.
  - v. Borrower can further escalate the complaint to: - Principle Nodal Officer; Phone: 022 41799738 ; Email: - [nodalofficer@caprihomeloans.com](mailto:nodalofficer@caprihomeloans.com)
  - vi. In case the complainant is dissatisfied with the response received from CGHFL or where no response is received, the Complainant may approach Complaint Redressal Cell of National Housing Bank by lodging its complaint in online mode at the link <https://grids.nhbonline.org.in> OR in offline mode by post, in prescribed format to National Housing Bank, Department of Regulation and Supervision, (complaint Redressal Cell), 4th Floor, Core-5A, India Habitat Centre, Lodhi Road, New Delhi – 110 003.

These MITC shall be governed by the Laws of India. It is hereby agreed that for details terms and condition of the Loan, the parties hereto shall refer to and rely upon the loan and other security documents executed I to be executed by them. The above terms and conditions have been read by the Borrower / read over to the Borrower, understood and agreed upon Borrower. Please refer our website <https://www.caprihomeloans.com/fees-charges-mitc> for detailed vernacular versions of MITC, Sanction Letter, Loan Agreement & Loan Application form.

I/we also acknowledge that I have received the copy of MITC and Loan Agreement.

Signature of the Borrower \_\_\_\_\_

Borrower's Name: \_\_\_\_\_