



**CAPRI GLOBAL HOUSING FINANCE LTD
(CGHFL)**

**Process for Handover of Original Property Papers.
[In case of death of property owner(s)]**



In the unfortunate scenario of death of a property owner, the legal heir(s) of the deceased become property owner(s) as per the prevalent laws of succession. In order to enable deceased property owner's legal heir(s) to know the process of collecting the original property documents post the due repayment and closure of Loan(s) availed against the security of the said property/ies, Capri Global Housing Finance Limited ("Company") has listed down the procedure that needs to be followed and the documents which are required to be submitted for collection of original property documents, as below:

The procedure is described below –

1. The persons who are legal heir(s) need to submit a legal heir/surviving member certificate/family tree of the deceased property owner issued by the competent authority to the Company at care@capriglobal.in or at the Company's branch.
2. All legal heir(s) must visit the branch to collect the papers along with original KYCs. If not, any legal heirs not coming to collect can also give Power of Attorney or Letter of Authority in prescribed format in favour of the legal heir(s) visiting the Company's branch to collect the original property papers along with Self attested KYCs of legal heirs.

Annex 1 - Power of Attorney for Collection of Documents

Annex 2 - Letter of Authority

3. At the time of collecting the Property Papers from the branch, the Legal heir(s) need to submit the Affidavit in the prescribed formats as applicable:
Annex 3: Affidavit format If any of the legal heir(s) is a minor
Annex 4: Affidavit format If none of the legal heirs is a minor

The affidavit must be duly filled in with all details, notarized and adequately stamped as per respective state law.

4. Property Documents will be handed over, post collection of the below documents:
 - a. Death certificate of deceased property owner
 - b. Self-attested KYC document(s) of all Legal heir(s)
 - c. legal heir/surviving member certificate/family tree of the deceased property owner issued by the competent authority
 - d. legal heir/surviving member certificate/family tree of the deceased property owner issued by the competent authority e. POA/LOA of the legal heir(s) who are not coming to collect the Property Document(s) (if applicable)
5. It is necessary to state that the existence of any document conferring transfer of the mortgage property/ies such as a WILL executed by the deceased Borrower in favour any person, is a matter of issue and contention to be agitated between the legal heir(s) of the deceased Borrower and such persons and CGCL does not have any role to play in the same. The property papers shall be handed over to the legal heir(s) as per the procedure prescribed hereinabove.



Annex 1

POWER OF ATTORNEY FOR COLLECTION OF DOCUMENTS

THIS POWER OF ATTORNEY granted at _____ this ____ day of _____ 20__
by
Mr. _____ aged _____, son / of Mr. _____ residing at _____
(hereinafter referred to as the “**Guarantor**”) which expression shall, unless it be repugnant
to the subject or context thereof, include his/their successors, heirs, legal representatives and
administrators). in favour of
Mr. / Ms., _____, aged _____, son / wife / daughter of Mr. _____ residing
at _____ (hereinafter referred to as the “**Attorney**”).

WHEREAS:

1. Capri Global Housing Finance Limited (“CGHFL”) has, granted a loan of Rs.
_____/ - (Rupees _____ only) (the “**Facility**”) to the

(Borrower & Co-
borrowers) against the security by way of mortgage over the property bearing description

_____ (“**Property**”).

2. The Guarantor along with the other legal heir(s), if any, of the Borrower intend to
foreclose the said Facility by paying all the outstanding dues to CGHFL.

3. The Guarantor states that he will not be able to collect the documents pertaining to the
Property from CGHFL post the closure of the Facility and intends to nominate, constitute
and appoint the Attorney, whose signature and KYC details are set out hereinbelow, as their
true and lawful attorney for the purpose of collection of the documents pertaining to the
Property from CGHFL post the closure of the Facility for and on behalf of the Guarantor.

4. The Guarantor has requested CGHFL to accept such power of attorney in favour of the
Attorney for the purpose stated above, to which CGHFL has agreed.

5. The Guarantor will not raise any issues in the future with respect to the handing over of
the documents pertaining to the Property to the Attorney and that the Guarantor will not
institute any suit/litigation against CGHFL for the same

6. The Guarantor now proposes to execute power of attorney, being these presents, in favour
of the Attorney for the aforesaid purpose.

NOW THEREFORE the Guarantor doth hereby irrevocably nominate, constitute and
appoint the Attorney to be the true and lawful Attorney of the Guarantor in the name and for
and on behalf of the Guarantor, to do, execute and perform or cause to be done, executed
and performed all the following acts, deeds and things or any of them, for and in the name
of the Guarantor:



1. To collect the documents pertaining to the Property from CGHFL post the full and final closure of the Facility upon the payment of all the outstanding dues to CGHFL.
2. To do or cause to be done all such other acts, deeds, matters and things as may be necessary or proper for the effectual closure of the Facility and collection of the documents pertaining to the Property.

AND GENERALLY, to do or cause to be done all other acts, deeds, matter or thing which CGHFL may deem necessary or expedient for the purpose of or in relation to these presents.

AND the Guarantor hereby ratify and confirm and agree to ratify and confirm all that the Attorney shall do or cause to be done lawfully in or concerning the premises by virtue of these presents.

AND the Guarantor hereby declare that this Power of Attorney shall be irrevocable till all the outstanding dues in respect of the Facility are fully repaid to CGHFL.

Specimen signature and KYC details of the Attorney is appended below:

(Signature)

IN WITNESS WHEREOF the Guarantor has executed this Power of Attorney on the day, month and year hereinabove written in the manner hereinabove mentioned.

SIGNED AND DELIVERED by the within named Borrower, Mr. / Ms. _____

BEFORE ME:
(NOTARY)



Annex 2

LETTER OF AUTHORITY

Date:

To,
The Manager,
Capri Global Housing Finance Limited,
_____ Branch.

Subject: Letter of Authority to Release the original Property Papers.

Reference: CGHFL Loan Account No _____

Property Address: _____

Dear Sir,

This is in reference to the above-mentioned loan account which has been closed. I/we, _____ ('**Legal Heirs of the Property Owners**'), are unable to come to collect the documents related to the aforementioned _____ Property. Hence, I/we authorize _____ to collect the original property papers on my/our behalf. His / Her specimen signature and KYC details are given below.

We hereby agree that CGHFL shall not be responsible for any issues arising out of the handover of documents pertaining to the aforementioned Property to authorized representative and shall not raise any dispute regarding the same in future.

Thanking you

Names and Signatures and KYC details of All Owner(s) Giving Authority to Collect the Documents

Signature and KYC details of Person Collecting the Documents



Annex 3

AFFIDAVIT CUM UNDERTAKING

_____, son/daughter/wife of _____ of _____, aged about ____ years, currently residing at _____
_____, son / daughter / wife of _____, aged about ____ years, currently residing at _____

I/We, the aforementioned Deponents, do solemnly affirm and declare that:

1. _____ (“**Borrower & Co-Borrowers**”), has availed a financial facility of Rs. _____/- from Capri Global Housing Finance Limited (“**CGHFL**”) vide Loan Account Number _____ against the security by way of mortgage over the property bearing description _____ (“**Property**”) which has since been closed.

2. The Borrower has passed away, leaving behind the following legal heirs:

Sl. No	Name	Relation with the Deceased	Age	Contact Number	Address

3. I am/We are collecting the documents related to the Property from CGHFL by virtue of being a legal heir of the Borrower and having been duly authorised by other legal heir(s) and on behalf of the minor(s) as their guardian.

4. I/We have received the following documents related to the Property from CGHFL on _____:

- a.
- b.
- c.
- d.
- e.



5. The aforementioned facts are true and neither I/we nor any other legal heir of the Borrower will not dispute them in the future.

SOLEMNLY AFFIRMED AT _____ ON THIS _____ DAY OF _____, 20____

SIGNATURE OF DEPONENT(S)

NOTARY



Annex 4

AFFIDAVIT CUM UNDERTAKING

_____, son/daughter/wife of _____, aged about ____ years, currently residing at _____
 _____, son / daughter / wife of _____, aged about ____ years, currently residing at _____

I/We, the aforementioned Deponents, do solemnly affirm and declare that:

1. _____ (“**Borrower & Co-Borrowers**”), has availed a financial facility of Rs. _____/- from Capri Global Housing Finance Limited (“**CGHFL**”) vide Loan Account Number _____ against the security by way of mortgage over the property bearing description _____ (“**Property**”) which has since been closed.

2. The Borrower has passed away, leaving behind the following legal heirs:

Sl. No	Name	Relation with the Deceased	Age

3. I am/We are collecting the documents related to the Property from CGHFL by virtue of being a legal heir of the Borrower and having been duly authorised by other legal heir(s).

4. I/We have received the following documents related to the Property from CGHFL on _____:

- a.
- b.
- c.
- d.
- e.



5. The aforementioned facts are true and neither I/we nor any other legal heir of the Borrower will not dispute them in the future.

SOLEMNLY AFFIRMED AT _____ ON THIS _____ DAY OF _____, 20__

SIGNATURE OF DEPONENT(S)

NOTARY