

## SALIENT FEATURES

### 1. RATE OF INTEREST (ON MONTHLY REDUCING BALANCE) W.E.F : 01.03.2023

#### A. FLOATING RATE

DCHFC 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	8.80%	2066 for 5 years 1256 for 10 years 1002 for 15 years 887 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)		E.M.I. (per lac) (Rs.)
Rs.5,00,00,000/	1 - 20	10.30%	2140 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 0.30% 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

W.E.F. 01.03.2023

**FLOATING RATE**

**FOR GOVT. EMPLOYEES**

<b>Loan Amount Upto (Rs.)</b>	<b>Tenure Of Loan (Years)</b>	<b>ROI (%p.a.)</b>	<b>E.M.I. (per lac) (Rs.)</b>
Rs.5,00,00,000	1 - 20	<b>08.50%</b>	<b>2052</b> for 5 years <b>1240</b> for 10 years <b>985</b> for 15 years <b>868</b> for 20 years

**FOR GENERAL CATEGORY**

<b>Loan Amount Upto (Rs.)</b>	<b>Tenure Of Loan (Years)</b>	<b>ROI (%p.a.)</b>	<b>E.M.I. (per lac) (Rs.)</b>
Rs.5,00,00,000/-	1 - 20	<b>8.80%</b>	<b>2066</b> for 5 years <b>1256</b> for 10 years <b>1002</b> for 15 years <b>887</b> for 20 years