

SALIENT FEATURES

1. **RATE OF INTEREST (ON MONTHLY REDUCING BALANCE)**
W.E.F : 01.10.2022

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	7.90%	2023 for 5 years 1208 for 10 years 950 for 15 years 830 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.
 The present fixed interest rate structure is as follows :

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	9.00%	2076 for 5 years 1267 for 10 years 1014 for 15 years 900 for 20 years

- **SPECIAL OFFER**
Loan to Central Government Employees/Delhi Govt. Employees from Govt. Undertaking at the rate of 0.20% 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

Cost of Property	<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