

MOST IMPORTANT TERMS AND CONDITIONS (MITC) (For Individual Housing/ Non-Housing Loan)

The Most Important Terms and Conditions (MITC) of the loan agreed between <borrower name> (the borrower/s) and the Dewan Housing Finance Corporation Limited (DHFL) are mentioned below.

1. Loan

Loan Amount Sanctioned	: Rs. <SANLOAN>
Loan Amount Disbursed till	: Rs. <dsbtAmt>
date Purpose of Loan Rate of	: <purpose>
Interest	: <rate> % p.a.
Tenure	: <tenure> Years

Any changes in the interest rate would be available on www.dhfl.com and also displayed in our DHFL branches.

2. Fees and Other Charges

Please refer attached Tariff Schedule.

- **Processing fee paid by you for availing the loan is Non Refundable.**
- **Note:** Tariff Schedule is subject to change and is binding to customers. Updated Tariff Schedule is available on www.dhfl.com and also displayed in our Branches.

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3. Security for the Loan

Mortgage : <propertyAddress1>
<propertyAddress2>
<propertyAddress3>

Guarantee : <guarantee>

Other Security : <otherSecurity>

4. Insurance of the Property/ Borrowers

The Borrower may be required to obtain insurance cover for the property or himself, as per the terms and conditions contained in the sanction letter.

In case you have opted for insurance cover, DHFL shall be made as sole beneficiary under these insurance cover policies and the insurance policy will be mailed directly to your mailing address.

5. Conditions for Disbursement of the Loan The Borrower shall:

- Submit all the relevant documents as mentioned in the sanction letter / Loan agreement;
- Comply with all pre- conditions for disbursement of the loan as mentioned in the sanction letter;
- Ensure that he/she has absolute clear and marketable title to the property (security) and the said property is absolutely unencumbered and free from any liability whatsoever;
- Create appropriate security to secure the loan.

6. Repayment of Loan & Interest

The EMI For your loan is :

From Year	To Year	EMI Amount
<fromYears>	<toYears>	Rs. <emiamount>
<fromYears>	<toYears>	Rs. <emiamount>
<fromYears>	<toYears>	Rs. <emiamount>
<fromYears>	<toYears>	Rs. <emiamount>
<fromYears>	<toYears>	Rs. <emiamount>

Term for Repayment : <repaymentYears> Years
 Number of Instalments to be paid : <installmentNos>

EMI shall be presented on the <emiDate> of each month. Request you to maintain sufficient balance to ensure clearance of EMI.

Any changes in interest rate, EMI or loan tenure would be communicated to you via letter or through email.

7. Recovery of overdue

- In case of nonpayment of dues, DHFL shall remind borrowers for payment of overdue amount via Tele calling, letters, emails, or through SMS on the details provided by the borrower.
- Personal visit by DHFL employees or by third parties appointed by DHFL will be done to remind, follow up and collect outstanding dues.
- Legal action u/s 138 of Negotiable Instrument Act and / or SARFAESI or any other legal action available to DHFL will be initiated on case to case basis.

8. Date on which annual outstanding balance statement will be issued:

As per the request of the Borrower, after the end of the financial year.

9. Customer Services

For any queries, please call us on 1800 3000 1919 from Monday to Saturday between 9:00 a.m. to 6.00 p.m or write to us at response@dhfl.com.

Home Branch: <branch>

Branch Timings

Monday to Saturday: 09:30 a.m. to 5.30 p.m.

Important documents

All requests for obtaining copies of your documents are accepted at our Customer Care on 1800 3000 1919 from Monday to Saturday between 9:00 a.m. to 6.00 p.m Or write to us at response@dhfl.com.

I. Statement of Account (SOA) / IT Certificate/ Amortisation Schedule

SOA/ IT certificates are provided free of cost once a year. For duplicate copies, nominal charges will apply.

II. Copy of Title Documents

Copy of title documents are provided on request.

III. Prepayment and return of documents upon closure of loan

- Prepayment charges shall be applicable as per NHB guidelines.
- To place a request, call us 1800 3000 1919 from Monday to Saturday between 9:00 a.m. to 6.00 p.m or by writing to us at response@dhfl.com.
- Loan closure statement will be provided to you within 15 working days from the request date.
- Your original property documents will be handed over to you within 21 working days from credit of funds to DHFL.
- Prepayment (part or full) will be accepted only until 25th of the month.

Kindly refer the attached Tariff schedule for applicable charges. For a detailed list of all services & charges, please visit www.dhfl.com.

10. Grievance Redressal

DHFL is committed to extend its best services to its customers through our channels. Our grievance Redressal process ensures that your grievance can be addressed by us and you can bring it to the notice of our senior management in case you are not satisfied with the solution you have received. If you have any grievance, please follow the steps provided below:

Step 1:

You can contact us with the Loan Application number and the details of the complaint in brief through the following modes. You will receive a response within 7 working days from the day of receipt of complaint.

Call us on 1800 3000 1919 from Monday to Saturday between 9:00 a.m. to 6.00 p.m.

Email: response@dhfl.com.

Branch: Kindly contact the Branch / Service Manager of the business location where you hold your account.

Step 2:

If the resolution you receive does not meet your expectation, please write to our Nodal Officer at nodalofficer@dhfl.com.

Step 3:

If you are still not satisfied with the resolution you receive, please write to our CEO at ceo@dhfl.com.

Step 4:

If you are still not happy with the resolution provided, you can approach the National Housing Bank by lodging a complaint:

- Online at <http://grids.nhbonline.org.in>
- By sending a letter to:
National Housing Bank
Department of Regulation and Supervision (Complaint Redressal Cell) 4th Floor, Core 5-A, India Habitat Centre Lodhi Road, New Delhi - 110003