

**CAPITAL INDIA FINANCE LIMITED (CIFL)
MOST IMPORTANT TERMS AND CONDITIONS**

LOAN PRODUCT (Loan Against Property / Self Construction / Education Loan / Personal Loan / Balance Transfer / Others (Please specify).....)

The Most Important Terms and Conditions agreed to between (the borrower/s) and CAPITAL INDIA FINANCE LIMITED (CIFL) having its registered office at 701, 7th Floor, Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi – 110 008, are as under:

1. Loan Amount: Rs.....
2. Customer Contribution / Margin: Rs.....
3. Interest Type (Fixed / Semi Fixed / Floating):
4. Installment Types: Monthly / Quarterly / Half Yearly / Bullet
5. Loan Tenure: In months / Days
6. Purpose of Loan (mention the purpose for which the loan is sanctioned)
7. Fee and Other Charges

A – Fees & Charges: - All amounts are excluding GST / Applicable Taxes except whereas specifically mentioned herein.

Sr. No.	Subject	Name of Fee / Charge Levied	When Payable	Frequency	Applicable Charges
1	Processing Fee for All Products	Processing Fee	At application and/or on disbursement	Once	Up to 3.00% of Loan amount (To be deducted from the Disbursement after deducting Login Fee, wherever applicable and as per product norms).
2	Statutory Charges	CERSAI (For original filing and modification)	At the time of disbursement	Once	For Loans up to Rs.5 Lacs - Rs.50/- (per filing / modification). For Loans above Rs.5 Lacs - Rs. 100/- (per filing / modification).
3	Penal Charges	Late Payment Charges	On accrual	Monthly	36.00% per annum on overdue amount.
4	Rate Switch Charges (For Salaried & SENP)	Conversion Fees	Event	On conversion	Rs. 5000/-
5	Cheque dishonor charges / rejection of NACH / ECS mandate	Miscellaneous Receipts	On Cheque /Mandate Dishonor	Depends on no. of Dishonor.	Rs 500/- for every Cheque dishonor / rejection of ECS / Auto debit / NACH Mandate
6	List of Documents (LOD)	Miscellaneous Receipts	Event	For Customer Initiated Request only	Up to Rs 500/- per contract
7	Statement of Account (SOA)	Miscellaneous Receipts	Event	For Customer Initiated Request only	Up to Rs 500/- per contract

Corporate office :
Level - 20, Birla Aurora,
Dr. Annie Besant Road,
Worli, Mumbai,
Maharashtra - 400030

Registered office :
701, 7th Floor, Aggarwal Corporate Tower,
Plot No 23, District Centre,
Rajendra Place, New Delhi- 110008.

P : +91 22 45036000
E : info@capitalindia.com
CIN No: L74899DL1994PLC128577
(Capital India Finance Limited)

P : +91 11 6914 6000
W : www.capitalindia.com



8	Document Retrieval Charges (Customer Request)	Miscellaneous Receipts	Event	For Customer Initiated Request only	Rs 2000/- per request.
9	Document Retrieval Charges (Loan Closure)	Miscellaneous Receipts	Loan Closure Event	Loan Closure	Rs 1000/- per request.
10	PDC Charges (Repayment mode other than ECS / NACH)	Miscellaneous Receipts	Event	One-time charge	Rs 1000/-.
11	Swapping Charges (ECS / NACH to PDC)	Miscellaneous Receipts	Event	On every request	Rs 500/-
12	Loan Cancellation Charges	Cancellation Charges	Event	One-time charge	Rs 10000/- per contract
					Rs 5000/- per contract (Micro LAP)
13	Collection / Recovery Charges	Charges	Event	-	As per Actuals
14	Legal Charges	Charges	Event	-	As per Actuals
15	Charges for copy of loan agreement (duplicate)	Miscellaneous Receipts	Event	On Request	Rs. 250/-
16	Additional Processing Fees for Credit Life & General Insurance	Admin Fees	At the time of disbursement	If Applicable	Up to Rs. 2000/-
17	Documentation charges for Credit Life & General Insurance	Admin Fees	To be deducted from disbursement	Once	Rs. 2000/- (Inclusive of GST) (Only for Micro LAP)
18	RCU Charges	Charges	To be deducted from disbursement	Once	Rs. 600/- (Inclusive of GST) (Only for Micro LAP)
19	Legal & Technical Charges	Charges	To be deducted from disbursement	Once	Rs. 6000/- (Inclusive of GST) (Only Micro LAP)
20	Legal & Technical Charges for additional property	Charges	At application	Once	Rs. 3000/- (Inclusive of GST) (Only for Micro LAP)
21	Login Fee & Other Charges	Login Fee & Other Charges	At application	Once	Upto Rs. 5900/- (Inclusive of GST)
22	Repayment Schedule Charge (Duplicate)	Miscellaneous Receipts	Event	On every request	Rs. 200/-
23	Duplicate NOC Charge	Miscellaneous Receipts	Event	On every request	Rs. 200/-
24	Foreclosure Letter Charge	Miscellaneous Receipts	Event	On every request	Rs. 200/-

B – Pre – Payment & Foreclosure Charges.

Rate Description	Party To The Agreement	Foreclosure Charges*		Partial Prepayment Charges
		Closure By Own Funds	Closure By Balance Transfer	Closure By Own Funds
Floating Rate Scheme (for purposes other than business)	All individuals	No charges	No charges	No charges
	Even 1 Non Individual	5%	5%	5% on prepaid amount over 25% of principal o/s
Floating Rate Scheme (for business purposes)	Individuals/ Non Individuals	5%	5%	5% on prepaid amount over 25% of principal o/s
Fixed Rate Schemes	Individuals/ Non Individuals	5%	5%	5% on prepaid amount over 25% of principal o/s

*In case of Semi-Fixed Loans (fixed for initial period and then floating), the Foreclosure/ Part payment norms will be applicable as per the status (fixed/floating) of the loans as on day.
*In (Even one Non Individual & Fixed Rate Schemes) case of foreclosure of the Loan, any Principal Amounts that have been prepaid in preceding 12 (Twelve) months from the date of the proposed foreclosure will have Prepayment charges, as specified in the Sanction Letter, on all Principal Amounts prepaid during the preceding 12 (Twelve) months and the foreclosure amount.
*For Digital Lending Foreclosure Charge is 4% on the Loan Amount.

C – Conditions for Disbursement of Loan.

Please refer Loan Agreement & Sanction Letter for the same. The above charges supersede the charges mentioned in the Loan agreement.

D – Brief procedure to be followed for Recovery of over dues.

1. If one or more of the Events of Defaults shall have occurred, then, the Lender, by a written notice to the Borrower, may declare the principal and all accrued interest and charges on the Loan which may be payable by the Borrower under or in terms of the Agreement and/or any other agreements, documents subsisting between the Borrower and the Lender, as well as all other charges and dues to be due and upon such declaration the same shall become due and payable forthwith and the security in relation to the Loan and any other loans shall become enforceable, notwithstanding anything to the contrary in the Agreement or any other agreement/s or documents. On occurrence of any of event of default, the Lender shall have right to recall the entire outstanding loan amount with all other charges and interest and the Borrower, Co-borrower, Guarantor will be liable to forthwith repay such loan amount without any demur or protest.
2. If any Event of Default or any event, which, after the notice or lapse of time or both, would constitute an Event of Default shall have happened, the Borrower shall forthwith give to the Lender notice thereof in writing specifying such Event of Default, or such event.
3. In the Event of Default, the Lender shall be entitled to communicate, in manner it may deem fit, to or with any person or persons with a view to receiving assistance of such person or persons in recovering the defaulted amounts including but not limited to visiting the Property and/or place of work of the Borrower.
4. The lender will be entitled to exercise all its rights as specified in the loan agreement and other related documents executed between the Borrower and the Lender.

The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely under the directions laid down under the respective law. Intimations / Reminders / Notices(s) are given to customer/s prior to initiating appropriate legal steps for recovery of overdues, by the various legal tools like Negotiable Instruments Act, Civil Suit, SARFAESI Act etc.

E – Customer Service

Branch Visiting Hours	10:00 am to 6:30 pm Monday to Friday (Closed Saturday, Sunday & on Public Holidays)
Customer Care Contact details	wecare@capitalindia.com Help Line No. 022- 45036000

F – Process of filing the Complaint by the Customers:

The Customers who intend to file the Complaint, shall file the same in the following manner:

Level – 1:

The Customers who intend to file a Complaint, may file their Complaints with the Company by using any of the following channels between 10:00 am to 6:30 pm on any working day of the Company and furnishing complete details in relation to such Complaint:

- a. Register the Complaint in a complaint register / complaint box, which is available at all regional / branch offices of the Company;
- b. Email at wecare@capitalindia.com
- c. Call on 022- 45036000, the dedicated customer service helpline number of the Company; or
- d. Write to the Company at the below mentioned address:
CAPITAL INDIA FINANCE LIMITED
Level -20 Birla Aurora,
Dr AnnieBesant Road,
Worli, Mumbai,
Maharashtra -400030

Level - 2:

In case, the Complaint is not resolved within 7 (Seven) working days from the date of filing of the Complaint or the Customer is not satisfied with the response or the resolution provided to the Customer at Level – 1, the Customer may escalate the Complaint to the Grievance Redressal Officer of the Company by writing at grievance@capitalindia.com. Contact details of the Grievance Redressal Officer is available at all the regional and branch offices of the Company.

Escalation Matrix:

Level 1:

In case, the Customer is not satisfied with the response or the resolution provided to it by the Grievance Redressal Officer of the Company at Secondary Level, or the Complaint is still not resolved within the period of 14 (Fourteen) working days from the date of receipt of the Complaint by the Grievance Redressal Officer of the Company, the Customer may appeal to the Principal Nodal Officer.

The Company has appointed Principal Nodal officers at various locations in terms of Clause 15 (3), chapter IV, of the Ombudsman scheme 2018 and a list of State-wise Nodal officers of the Company shall be made available on the Company's website and through displays at the Branches.

Level 2:

In case, for the NBFC related complaints the Customer is not satisfied with the response or the resolution provided to it or the Complaint is still not resolved within the period of 21 (Twenty-One) working days from the date of the Complaint, the Customer may appeal to Reserve Bank Integrated Ombudsman in the following manner:

1. Online – on CMS portal of RBI at <https://cms.rbi.org.in>
2. Physical complaint (letter/post) to “Centralised Receipt and Processing Centre, 4th Floor, Reserve Bank of India, Sector -17, Central Vista, Chandigarh - 160017”
3. Complaints with full details can be sent by email (crpc@rbi.org.in)

The complainant is required to provide the below minimum details:

1. Name of the complainant, age and gender;
2. Full postal address of the complainant with personal e-mail ID, mobile number (mandatory to receive notifications), and landline number (if available);
3. Name and address of the branch or office of the RE against which the complaint is filed;
4. Complete facts giving rise to the complaint, including, transaction date and details, the details of the complainant's account number, debit card or credit card number to the extent that they are relevant to the subject matter of the complaint;
5. Date and details of the representation submitted to the RE for redressal of grievance and reply, if any, received from the RE;
6. The nature and extent of the loss caused to the complainant; and
7. The relief sought; along with
8. Declaration that the complaint is not non-maintainable as per Clause 10 of the RB-IOS 2021.

Note: The complainant shall submit, along with the complaint, copies of the relevant documents supporting the complaint.

Address of NBFC Ombudsman	
C/o Reserve Bank of India, RBI Byculla Office Building, Opp. Mumbai Central Railway Station, Byculla, Mumbai - 400 008 STD Code: 022 Telephone No : 2300 1280 Fax No : 23022024 Email: nbfcomumbai@rbi.org.in	C/o Reserve Bank of India, Sansad Marg, New Delhi – 110001 STD Code: 011 Tel. No.23724856 FaxNo. 23725218 - 19 Email: nbfconewdelhi@rbi.org.in
C/o Reserve Bank of India Fort Glacis, Chennai 600 001 STD Code: 044 Telephone No : 25395964 Fax No : 25395488 Email : cms.nbfcochennai@rbi.org.in	C/o Reserve Bank of India 15, Netaji Subhash Road Kolkata-700 001 STD Code: 033 Telephone No : 22310217 Fax No : 22305899 Email : cms.nbfkolkata@rbi.org.in