MOST IMPORTANT TERMS AND CONDITIONS (MITC)

HOUSING LOAN / LOAN AGAINST PROPERTY ("LOAN" or "FACILITY")

Dear Customer,

Thank you for applying for the captioned Loan/ Facility from Religare Housing Development Finance Corporation Limited ("**RHDFCL**"). Major Terms and Conditions agreed between ……… …… ("**Borrower**") and **RHDFCL** are as under:

(A)	**PARTICULARS OF THE LOAN**	
	Loan Application No.	______________
	Sanctioned Loan Amount	Rs. ______________
	Type of Loan *(applicable to be ticked ✓)*	Housing Loan ("HL") for Purchase ☐ or HL for Construction ☐ or HL for Repair ☐ or HL for Renovation/ Extension ☐ HL for Plot / Plot plus Construction ☐ or others (Please write)_____________________ Non- Housing Loan: i. Business Purpose ☐ ii. Children Education ☐ iii. Medical Treatment ☐ iv. Marriage ☐ v.Other personal needs (Please write)_____________________
	Type of Rate of Interest ("RoI")	Fixed RoI ☐ **or** Floating RoI ☐ **or** Fixed-Flexi RoI ☐ *(applicable to be ticked ✓)*
	Applicable Rate of Interest ("RoI") as on the date	**If on Fixed Rate of Interest, applicable RoI=** _______ % per annum **If on Floating Rate of Interest ("RoI"):** **(i) Prime Lending Rate ("PLR")/ RHDFCL PLR= _______** % per annum. **(ii) Applicable RoI**= _____ % per annum [**……**% (PLR) **+/-** _____ %].
	Moratorium	
	Subsidy	Eligibility shall be as per the eligibility criteria prescribed by the Government of India/ respective state government/ govt. department/ nodal agency from time to time.
	Date of reset of Rate of Interest	The applicable rate of interest on the loan will be revised/ reset with the change in the **RHDFCL PLR**. Any change in **RHDFCL PLR** will be notified to the Borrower as mentioned below under Section (C) below.

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

	Loan Tenor*	_____ Months (subject to change in case of Floating/ Fixed-Flexi Rate of interest).
	Installment Type	Monthly
	EMI*	Rs. __________ *(subject to change in case of Floating/ Dual Rate of interest).*
	Due Date for payment of EMI	
	Date on which annual outstanding balance and interest statement will be issued: By 30th June every year via Interest Certificate, SMS/Email/ or Letter.	

***In case of any change/revision in applicable Rate of Interest shall be in accordance with, RHDFCL**

Policy on "Policy for Reset of Floating Interest rate on Equated Monthly Instalments (EMI)

*In case of partially disbursed cases, 'Pre-Equated Monthly Installments Interest' ("**PEMII**") shall be required to be paid on monthly basis on the due date. PEMII will be charged from the date of the first disbursements to the date of commencement of EMI.*

(B) FEE AND OTHER CHARGES:

(i) Processing Fee ("PF"):**

Home Loan	Upto 3.5% of the loan amount sanctioned
Top Up/LAP Loan	Upto 4% of the loan amount sanctioned
**Upto ₹5,000/- IMD (Initial Money Deposit) Non-Refundable to be paid along with application and balance Processing Fee post sanction	

(ii) During the term of loan (Individually specify all the types of fee/charges):

PDC/ECS Bounce Charges (per instrument)	₹500/-
Swap Charges / EMI Cycle change	₹1,000/- ***
Change in loan tenor, EMI, addition / deletion of co borrower(s) post loan disbursement	₹10,000/-
Duplicate Income Tax Certificate - Home Loan	₹500/-
Property Swap Charges	2% of principal amount outstanding
Statement of Account (SOA) Charges	A copy of SOA on quarterly basis is available free of cost at the nearest loan branch or by submitting request on our website www.religarehomeloans.com Rs. 500/- for any additional request of issuance of SOA in a quarter.
Loan Cancellation charges	₹5000/- for Loan sanction amount upto ₹10 Lakhs ₹10000/- for Loan sanction amount above ₹10 Lakhs

Document Retrieval	₹1000/-
CERSAI Charges for Loan Amount upto ₹5,00,000/-	₹50/- (*As applicable and prescribed by the CERSAI)*
CERSAI Charges for Loan Amount above ₹5,00,000/-	₹100/- (*As applicable and prescribed by the CERSAI)*
Documents handling charges post closure of loan (if borrower does not collect the original movable / immovable property documents within 30 days of RHDFCL communication to collect original movable / immovable property documents)	₹500/- per day.
Legal Recovery Charges and any other incidental charges incurred	Actual amount spent by the Company is to be paid by customer.
Charges to be paid to CKYCR	As applicable and prescribed by CKYCR
Stamp Duty and Registration Charges	As prescribed by the respective Govt. Authority
**** Swap charges will be 'Nil' in case of change in loan repayment mode to NACH*	

(iii) On Foreclosure/ Pre-Payment

Interest Type	**Purpose/ Prepaid or Pre-closed through**	**Charges** (exclusive of GST) (*please refer to the Notes below)*
Floating Rate	Housing Loans/ Non- Housing Loans to individual borrowers unless end use is for business purpose.	**NIL** charges
Floating Rate	For all types of Loans where end use is for business purpose or where the borrower is not individual.	(i) Loans sanctioned till 31.12.2025, **2%** of the Loan Amount Paid (ii) Loans sanctioned from 01.012026 onwards a. **NIL** charges upto loan amount sanctioned for 50 lakhs b. Loan Amount sanctioned greater than 50 lakhs, **2%** of the Loan Amount Paid
Fixed Rate	Housing Loans prepaid/ pre-closed through 'Own Sources*' of the Borrower(s).	**NIL** charges
Fixed Rate	Housing Loans prepaid/ pre-closed through Other Sources OR Non-Housing Loans with any purpose.	**2%** of the Loan Amount Paid
Notes: *(i) *The expression "Own Sources" for the purpose means any source other than by*		

borrowing from a bank/ HFC/ NBFC and/or a financial institution.

(ii) For Fixed Rate cases, No Prepayment would be permissible till such time the Facility is fully disbursed and before completion of 12 (twelve) months from date of first disbursement, except at the sole discretion of RHDFCL

(iii) All dual/ special rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a dual/ special rate housing loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period.

(iv) It is also clarified that a fixed rate loan is one where the rate is fixed for entire duration of the loan.

(iv) Refund of Processing Fee: RHDFCL shall retain Initial Processing Fee of upto ₹5000/- in case of withdrawal/ rejection of loan application. After sanction of the loan, RHDFCL shall not be bound to refund any Processing Fee.

(v) Charges for switching from floating to fixed RoI and vice-versa; OR Re-pricing of the Loan

Re-pricing / Conversion Charges *(If accepted by RHDFCL)*	2% of principal amount outstanding

(vi) Penalty for delayed EMI or PEMII

Penal Charge	**2.5% per month (i.e. 30% per annum) on the EMI or PEMII**

(vii) Above fee and charges are exclusive of GST & other govt. taxes, levies etc. and subject to change and will be at the sole discretion of RHDFCL and any change in charges, would be uploaded on the website or intimated to customer via letter/email.

(C) NOTICE/ COMMUNICATION RELATING TO RATE OF INTEREST, FEE AND CHARGES- Any revision in rate of interest and/or fee/ charges by RHDFCL shall be notified through any one or more of the following media:

i) Letter on the last known address or E-mail on the registered E-mail ID;
ii) SMS/ telephone on the registered mobile no.;
iii) Notice at RHDFCL's branches;
iv) Notice on RHDFCL's website.

(D) SECURITY / COLLATERAL FOR THE LOAN

i) Details of property to be mortgaged in favour of RHDFCL as security for the loan:

ii) Details of the Guarantor(s) for the Loan, if any:

iii) Details of other Security(ies), if any:

(E) INSURANCE OF THE PROPERTY/ BORROWERS- The borrower shall be vigilant and shall ensure the property is, during the pendency of the loan, always duly protected and properly insured against all risks. The Borrower hereby agrees that RHDFCL shall be made the sole beneficiary under the insurance policy/policies, and the Borrower shall provide evidence thereof to RHDFCL regarding RHDFCL being made the beneficiary immediately thereafter. The borrower shall pay the premium amounts promptly and regularly so as to keep the policy/policies alive at all times during period of loan.

(F) CONDITIONS FOR DISBURSEMENT OF THE LOAN

i) Submission of all relevant documents as mentioned by RHDFCL in the sanction letter/ loan agreement.

ii) Clear Legal & Technical assessment of the property.

iii) Payment of own contribution, as specified in sanction letter/loan agreement. In case of any alternative arrangement based on a specific product being offered by RHDFCL the same shall be informed to and acknowledged by Borrower.

iv) Creation of Equitable / Registered Mortgage/MOE & charges as prescribed by state government, if any, to be paid by customer as per actuals.

v) The construction is being undertaken as per approved plans

vi) Disbursement of loan will be linked to stages of construction as specified in the sanction letter.

vii) All the required statutory approvals for the property has been obtained

viii) Positive Verification of all the documents submitted

ix) CERSAI charge creation.

x) All property owners to be on the loan structure.

xi) Any other specific condition mentioned in the sanction letter.

(G) RECOVERY OF DUES / OVERDUE AMOUNTS- On occurrence of any event of default as mentioned in the loan agreement, all outstanding amounts comprising of the principal, interest, additional interest and other charges, if any, owed by the Borrower to RHDFCL shall become payable forthwith and RHDFCL reserves the right to take such action as may be deemed fit, in accordance with applicable laws, to recover its dues by enforcing its rights under the loan documentation entered into with the Borrower.

(H) CUSTOMER SERVICES:

(i) Visiting hours at the office - 09.00 am to 6.00 pm from Monday to Friday.

(ii) Contact **Customer Service Executive on 1860-266-4111 / 1800-309-9711 / 1800-103-9711** or SMS LOANS to 575758 or email us at homeloans@religare.com

(iii) Loan Account Statement - A customer needs to request in writing to the branch or customer service e-mail ID for account statement of his/ her loan. The Loan account statement will be provided within 4 working days from the date of receipt of the request on applicable charges.

(iv) Photocopy of title documents- Photocopy of the title documents will be provided within 5 working days from the date of placing written request at branch. Applicable fees in this regard will be charged.

(v) Return of original documents on closure/transfer of loan - Original loan documents will be returned to the customer within 30 days from date of full and final payment made towards loan closure. If the documents are not collected within the prescribed time-period, then applicable administrative charges shall be collected from customer.

(I) GRIEVANCE REDRESSAL MECHANISM

(i) How to log in a complaint/ where can a complaint be made- All customer queries and grievance with respect to the product and services offered by RHDFCL can be addressed to the Customer Service Department- RHDFCL using the following means through:

- **Call** at 1860-266-4111 / 1800-309-9711 / 1800-103-9711
- **SMS**- SMS LOANS to 575758
- **Email**- homeloans@religare.com

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

- **Letter**- The Customer Service Department, Religare Housing Development Finance Corporation Limited, 1st' Floor Tower A, Club 125, Plot A-3, 4, 5, Sector-125 Noida Uttar Pradesh-201301
- **Website**- www.religarehomeloans.com

(ii) How a complaint should be made- You must provide necessary loan details i.e. Loan Account Number, Complaint/ Grievance Details, Valid Contact Information along with your email ID and Product details while lodging a queries or grievances through these channels.

(a) When to expect a reply- The Company shall endeavor to address/ respond to all queries/ grievances within reasonable time and keep the customer informed about the status of their complaints. If the Company receives the complaint in writing from the customer, it shall send him/her an acknowledgement/ response within a week. If the Company receives a complaint over phone from a customer, it will provide the customer with a complaint reference number and keep him informed of the progress. As each customer query/ complaint is unique in nature, it can take up to 4 weeks for complete resolution. The acknowledgement/progress status/ response shall be shared through Email/letter/SMS, etc.

Whom to approach for redressal- The Customer should escalate their concerns through the channels mentioned herein. In case of delayed or no response from the respective channel with in the specified timelines, complaint can be escalated to the Grievance Redressal Officer, Mr. Harish Gupta at grievanceofficer@religare.com **(Contact Number – 9958197853).**

(a) **Grievance Redressal for Insurance related Complaint:**

Step I.
Any customer having a query/complaint with respect to the insurance product and services offered by the Company can highlight it to "The Customer Service Department" of Religare Housing Development Finance Corporation Limited through following established channels of communication. Customers can log in their queries and complaints by mentioning their Insurance policy number, through any of the below mentioned channels:

Call- Call at 1860-266-4111 / 1800-309-9711 /1800-103-9711

SMS- SMS **LOANS** to 575758

Email – homeloans@religare.com

Letter- The Customer Service Department, Religare Housing Development Finance Corporation Limited, 1st Floor, Tower A, Club 125, Plot A-3, 4, 5, Sector-125 Noida-201301, Uttar Pradesh

Website- www.religarehomeloans.com

Resolution time for complaint - within 7 working days from the receipt of complaint

Step II.

If the resolution/ reply received by the customer does not meet the expectation, or the customer has not received any response, within 7 days from the date of raising the compliant, he/she can escalate the compliant to the Grievance Redressal Officer of RHDFCL/ Principal Officer (for Insurance). The Principal Officer (Insurance) shall monitor all insurance-related complaints, coordinate with the respective insurer for timely resolution, maintain complaint records, monitor adherence to regulatory timelines, identify recurring issues, and submit complaint information to IRDAI whenever required.

The Insurance Companies & RHDFCL will mutually co-ordinate for end to end closure of complaints raised and resolve with fair resolution to the Insurance Policy Holder within 14 days from date of raising the complaint. An Insurance Complaint register will be maintained by the Principal Officer (for Insurance) containing Complaint Reference Number, Date of Receipt, Policy Number, Name of Insurer, Nature of Complaint, Action Taken, Date of Resolution, Status, and Date of Closure and will be made available to IRDAI as and when demanded.

Step III.

If customer is not satisfied with the reply provided by the Grievance Redressal Officer/ Principal Officer too, then he/she can write to the concerned **insurance companies** by obtaining the contact details from the website.

Step IV.

In case the customer is not satisfied with the resolution provided by the insurer/RHDFCL or did not get any reply at any point of time he/she can

- Escalate the complaint online through Bima Bharosa System by logging into - https://bimabharosa.irdai.gov.in/, or
- Call: Toll Free Number 155255 or 1800 4254 732, or
- Email to complaints@irdai.gov.in, or
- Write to Insurance Regulatory and Development Authority of India (IRDAI), Sy No. 115/1, 4th floor, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032, or he/she may approach the Insurance Ombudsman having jurisdiction under the provisions of the Redressal of Public Grievances Rules applicable from time to time, subject to eligibility.

(iii) Escalation to National Housing Bank- In case, the customer does not receive any response from RHDFCL or he/ she is not satisfied with the response, the customer may contact the National Housing Bank through any of the following modes:

(a) **Online mode:** The complainant may click on following link for registering complaint: **https://grids.nhbonline.org.in**.

(b) **Offline Mode:** In offline/ physical mode by post, the customer may write in prescribed format available at link **https://nhb.org.in/en/grievance-redressal-officer/** to the following address:

- The Grievance Redressal Department, National Housing Bank, 3rd Floor to 5th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi- 110 003

In addition to above mentioned mechanism, additional mechanism for handling Grievances related to Outsourced Services will be:-

If a complaint is rejected wholly or partly by RHDFCL and the complainant is not satisfied with the reply or does not get any reply within 30 days, after RHDFCL received the complaint, the complainant shall have the following option for redressal of their grievance(s):

MOST IMPORTANT TERMS AND CONDITIONS (MITC)

Consumer Education and Protection Cell (CEPC) of respective Regional Office of RBI.

(J) The sanction and/ or disbursal of the loan shall be at the sole discretion of RHDFCL.

(K) RHDFCL shall, at its sole discretion and under intimation to you, be entitled to amend or modify the term and conditions of the loan and all such amendment or modification, shall be deemed to be effective and binding on you.

The above mentioned Most Important Terms and Conditions (MITC) are to be read in conjunction with the terms contained in Sanction letter and the Loan Agreement and the other documents which the borrower has executed with RHDFCL (collectively referred as Loan documents). The MITC mentioned above are merely indicative and not exhaustive.

It is hereby agreed that for detail terms and conditions of the Loan, the parties hereto shall refer to and rely upon the loan and the other security documents executed/to be executed by them.

The above terms and conditions have been read by the borrower/s/ read over to the borrower by Shri/Smt./Km…………………………………………….of RHDFCL and have been understood by the borrower/s.

उधारकर्ता एतद्द्वारा घोषणा करते हैं कि वे सभी महत्वपूर्ण नियमों और शर्तों को समझ गए हैं|

పై నిబంధనలు మరియు షరతులను రుణగ్రహీత/లు చదివరు/ రుణగ్రహీతకు చదివి వినిపించరు

ఆర్ హెచ్ డి ఎఫ్ సి ఎల్ యొక్క శ్రీ/శ్రీమతి/ కుమారి

ಮೇಲಿನ ನೆಯಮಗಳು ಮತತು ಷರತತುಗಳನನು ಸಾಲಗಾರರು ಓದಿದದಾರೆ/ ಸಾಲಗಾರರಿಗೆ ಆರ.ಎಚ.ಡಿ.ಎಫ.ಸಿ.ಎಲ'ನ ವಯವಸಥಾಪಕರು ಓದಿ ಹೇಳಿದದಾರೆ

கடன் வாங்குபவர் அனைத்து முக்கிய விதிமுறைகளையும் நிபந்தனைகளையும் புரிந்துகொண்டதாக இதன்மூலம் உறுதியளிக்கிறார்.

याद्वारे असे घोषित केले जात आहे की, वरिल सर्व अटी व शर्ती कार्जदार/कर्जदारांनी वाचल्या असुन/त्यांना आहेत.

અમો ઋણ લેનારા લોકો તમામ મહત્વપૂર્ણ નિયમો અને શરતો સમજી ગયા છીએ. (અમો ઋણ લેનારા લોકોને

میں/ہم باہمی یہ اقرار کرتا/کرتے ہیں کہ مینے /ہمنے اوپر درج کئے گئے اقدام و شرائط کو اچھے سے سمجھ لیا ہے اور صحیح سے سمجھکر اپنی مرضی سے رضامندی درج کرنے کے لئے مندرجہ ذیل دستخط کیے ہیں

(Signature or thumb impression of the Borrower/s)	**(Signature of Authorised person of Religare Housing Development Finance Corporation Ltd.)**
Date:	**Date:**
Place:	**Place:**