

राष्ट्रीय राजधानी क्षेत्र, दिल्ली सरकार
कार्यालय पंजीयक सहकारी समितियाँ
पुरानी कचहरी परिसर, संसद मार्ग
नई दिल्ली-110001

पत्रांक 47 / कॉर्डिनेसन/ आर सी स/ 31 / 16 / 367

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प्रश्नकर्ता का नाम :- श्री प्रवीण कुमार

क्या उपमुख्यमंत्री/ मंत्री यह बताने की कृपा करेंगे कि:-

प्रश्न	उत्तर
(क) हाउसिंग स्कीम के तहत कौन-कौन से लोन प्रदान किए जाते हैं; पूर्ण विवरण	इस विभाग में हाउसिंग स्कीम के तहत लोन प्रदान करने का कोई प्रावधान नहीं है परन्तु,
(ख) यदि ज़मीन दिल्ली के बाहर की हो तो क्या तब भी लोन दिया जाएगा?	दिल्ली सरकार के उपक्रम DCHFC, हाउसिंग स्कीम के तहत ऋण प्रदान करती है जिसका, पूर्ण विवरण संलग्न है

भवदीय

सहायक-पंजीयक (पॉलिसी)

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LOANING SCHEMES

DCHFC provides most economical and affordable Housing Loans for the following purposes :

A LOAN TO INDIVIDUALS

(I) HOME LOANS

- * Members of the Group Housing Societies
- * Allotment for DDA flat – payment directly to DDA
- * Construction of House/Extending existing houses
- * Swapping of loan availed from other financing institution
- * Purchasing of freehold property with a clear mortgagable title in respect of DDA flats/Group Housing flats/built up residential properties
- * Loan for house, flat, plot/construction in the National Capital Region (NCR) for employees of DCHFC, Central Government employees posted/residing in Delhi, Delhi Government employees and Public Sector Undertaking under Delhi Government, IAS (AGMUT and DANICS) and DANIPS cadre officers (for properties situated in adjoining cities of National Capital Territory of Delhi viz Ghaziabad, Noida, Greater Noida, Faridabad and Gurgaon.

(II) HOME IMPROVEMENT LOANS

This loan facility is for internal and external repairs and other structural improvements like painting, furnishing, electrical works, tiling, flooring etc.

MAXIMUM LOAN LIMIT IS RS.10.00 LAKHS

(III) LOAN FOR CONVERSION OF PROPERTY FROM LEASEHOLD TO FREEHOLD/SATMP DUTY

Under this scheme, loan for making payment of conversion charges to the Delhi Development Authority and charges for registration of conveyance deed to the Collector of Stamps for existing loanees.

B LOAN TO SOCIETIES

(I) BRIDGE LOAN TO CO-OPERATIVE GROUP HOUSING SOCIETIES FOR LAND

This loan is given to the member co-operative group housing societies for making payment of the land premium to DDA

(II) BRIDGE LOAN TO CO-OPERATIVE GROUP HOUSING SOCIETIES FOR COMPLETION OF PROJECT IN TIME

C BETTER LIVING LOANS

- * For purchase of D.G. sets setting up of Electrical Sub-station (ESS) and replacement of lifts in the complex of group housing societies
- * Intercom facility in the complex of group housing societies
- * Loans for improvement of exteriors of group housing complexes

PRESENT RATE OF INTEREST

Repayment Tenure	Fixed Rate of interest (% per annum)	Floating Rate of interest (% per annum)
01-20 years	09.00%	08.25%

Loan to Central Government Employees / Delhi Govt. Employees from Govt. Undertaking and Physically Handicaps at the rate of 0.5% less than the prevailing rate of interest.

Repayment Tenure	Fixed Rate of interest (% per annum)	Floating Rate of interest (% per annum)
01-20 years	08.50%	07.75%

SALIENT FEATURES OF DCHFC LOAN SCHEMES :

LOAN ELIGIBILITY

- 65 months Gross Income ; or
- Loan upto 90% of the total cost of the property ; or
- Margin Money

Loan Amount	Margin Money (Borrower's Share)
Upto Rs.50 Lakhs	10 %
Rs.50 Lakh to Rs.70 Lakh	20 %
Above Rs.70 Lakh	30 %

Upto Rs. 150 lakh, whichever is less. **

For the purpose of raising loans income of co-borrower will be taken into account.

** Conditions apply

LIST OF DOCUMENTS

1. Cheque of Rs.200/- towards nominal membership fee
2. Income Proof :
 - a) If Salaried person : Latest Salary Certificate and Form 16
 - b) If Self Employed : 2 years Income Tax Returns with computation of Income, Balance Sheet etc.
3. Copy of Pan CARD (Optional)
4. Residence Proof and Photo ID
5. Copy of Bank Statement for last six months

Security for loan

Loan is secured by the following :-

- a) Clear and marketable title of the property
- b) Original Share Certificate/Registration Certificate/Demand Letter from DDA/Title Deed of land
- c) One personal surety.
- d) Borrower, Co-Borrower and surety are enrolled as **Nominal Members** in accordance with the provisions of bye-law 34-A of the Bye-laws of the Delhi Co-operative Housing Finance Corporation Ltd. (DCHFC).

Payment of Loan

Loan is required to be paid through monthly instalments in accordance with the Equated Monthly Instalment (EMI) consisting of principal and interest by the 8th day of every month.

Pre-payment facility

Pre-payment of loan instalment either in full or part is accepted directly from the loanee without any charges.

Consequence of Default

Additional interest @ 2% p.a. on the defaulted amount.

FOR MORE DETIALS VISIT OUR WEBSITE : www.dchfcdelhi.nic.in