



# India's First Home Down Payment Assistance Program

The HomeCapital Program helps first time home buyers by providing up to half of the initial down payment requirement, interest free, to accelerate home ownership.

Accelerating  
home ownership

Impacting a  
billion lives

Educating first  
time home buyers

## Program Highlights

### 01

The program assistance is in the form of an interest free unsecured personal loan repayable in 12 equal monthly instalments.

### 02

There is no lien on your house. Our program does not affect your home loan eligibility or burden you with a higher debt to income ratio.

### 03

Our down payment assistance program gives the much needed boost to your savings and accelerates home ownership.

### 04

This program is accepted by the leading residential developers across all major cities. For more program details, terms of service and offerings, please visit <https://homecapital.in/program>

## About HomeCapital

We are the architect of India's first Home Down Payment Assistance (DPA) Program.

HomeCapital is founded on a simple yet powerful idea of solving the critical problem of down payment savings for home buyers. We are a technology company with a mission to accelerate home ownership for a billion home buyers. Buying your first home early has a compounding wealth effect, resulting in a happier life and an increased social security for your family.

We provide up to half of the down payment required towards purchasing your home, absolutely interest free.

## An Illustration

Consider the home price is ₹50 lakhs, which has a down payment requirement of 10% (₹5 lakhs).

With the HomeCapital Program, you only need to pay ₹2.5 lakhs (50%) of the down payment amount. The balance amount ₹2.5 lakhs (50%) is funded by the HomeCapital Program and would need to be repaid in 12 equal monthly instalments, interest free.

Particulars	Description	Amount
Home Loan	(80% of ₹50 lakhs)	₹40 lakhs
Down Payment	(10% of ₹50 lakhs)	₹5 lakhs
Your Contribution		₹2.5 lakhs
HomeCapital DPA		₹2.5 lakhs
EMI (12 months)		₹20,833
Balance Payments	(10% of ₹50 lakhs)	₹5 lakhs
<b>Total Home Price</b>		<b>₹50 lakhs</b>

*Note:*  
Stamp duty and taxes to be included in the initial down payment requirement as applicable.

# A completely digital journey with HomeCapital

01

## Apply online for the HomeCapital Program

A simple online application through web-portal or mobile will calculate your eligibility amount and give an in-principle approval in real-time.

02

## Upload supporting documents

On receiving the in-principle approval, complete your application with digital KYC, and upload supporting documents.

03

## Digitally sign the loan agreements

Upon successful verification of your supporting documents and credit bureau records, we assist you in digitally signing your loan agreements and EMI payment authorization.

04

## Receive HomeCapital down payment assistance amount in your account

Receive the down payment assistance in your account in 24 hours upon confirmation of your booking amount payable to the developer. Once received, we assist you in transferring the money from your account to the developer's account using our partner payment gateway.

## Eligibility Criteria

Any resident Indian with a stable income and sound credit track record.

## Program Benefits

01

### Accelerated home ownership with reduced waiting time

Inadequate down payment either leads to a longer waiting period or making provisions through expensive sources such as personal loans. Our program addresses and overcomes these challenges.

02

### Repay only the principal amount

You only need to repay the down payment assistance amount in 12 equal monthly instalments without any added interest. The interest is borne by the HomeCapital Program.

03

### Buy the home you have always desired

With our Home Down Payment Assistance Program, you can double the amount available for your down payment.

04

### Reduce your risk

Our assistance enables you to hold onto your contingency fund and enjoy peace of mind.



HomeCapital is a venture capital backed Indian technology company that has pioneered the Home Down Payment Assistance Program. HomeCapital is dedicated to accelerating home ownership for millions of Indians.

Got questions?

Call us on: **+91 - 022 - 66441892** or **+91 - 8424012000**

Send us your queries on: **wecare@homecapital.in**

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The HomeCapital Program network is operated by Homeville Consulting Private Limited (HCPL). This brochure provides a general introduction to the HomeCapital Program. The HomeCapital Program and terms offered are subject to credit underwriting by the program partners. To qualify, a borrower must be an Indian citizen and meet our program credit requirements. The program network partners will request your full credit report from one or more credit bureaus. Your program assistance terms will depend on a variety of factors, including but not limited to, such as income, repayment capacity, a responsible financial history, years of experience, home-loan to value ratio and other factors.

Our program guidelines and terms of use are regularly updated for the benefit of our partners and home buyers. Learn more about the HomeCapital Program at <https://homecapital.in/program>



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