Effective from 3rd August 2026

Schedule of Fees and Charges

Processing Fees	Up to 2% of Loan Amount plus applicable taxes(If paid by customer for availing the loan is non refundable)
Part Prepayment / Foreclosure Charge – Home Loan	· **Floating Rate Loans:** • All Type of Borrowers : Nil · **Fixed Rate Loans:** • Nil if prepaid with funds from 'Own Source'** Else • 3% of Outstanding amount plus applicable taxes
Part Prepayment / Foreclosure Charge – Non-Housing	· **Floating Rate Loans:** • Individual Borrowers (with or without Co-Borrower/s) with end use other than business : Nil • Individual Borrowers (with or without Co-Borrower/s) with end use for business : 5% of Outstanding amount plus applicable taxes • Non Individual Borrowers* (with or without Co-Borrower/s) with end use for business : Micro and Small Enterprises (Loan Upto Rs50lacs) – Nil Others - 5% of Outstanding amount plus applicable taxes Non Individual Borrowers* (with or without Co-Borrower/s) with end use for Other Than Business: 5% of Outstanding amount plus applicable taxes · **Fixed Rate Loans:** • 5% of Outstanding amount plus applicable taxes
Penal Charge for Late payment	2% per month for no. of days delayed in EMI/PEMI payment from due date
Cheque Swap Charge	Rs. 500 plus applicable taxes per Swap
Document Retrieval Charge(Photocopy)	Rs. 500 plus applicable taxes per request
Cheque Bounce Charge	Rs.500 plus applicable charges per bounce

<table>
<tr><td>Loan Prepayment / Closure (fully) statement / repayment Schedule Charges/List of Document</td><td colspan="4">Rs. 500 plus applicable taxes per instance</td></tr>
<tr><td>Duplicate Statement Issuance Charge</td><td colspan="4">Nil</td></tr>
<tr><td>Penal Charge for Non-adherence of any material terms and conditions of the loan documents executed by the Borrower, for the period beginning the date of such non-compliance until the same is cured to the satisfaction of the Lender</td><td colspan="4">Rs.1,000/- p.m. + applicable taxes till the compliance of material terms</td></tr>
<tr><td>Demand Draft Changes</td><td colspan="4">• As applicable</td></tr>
<tr><td>CERSAI charges</td><td colspan="4">• Rs.100 plus applicable taxes (for Loans above Rs. 5 Lacs)
• Rs. 50 plus applicable taxes (for Loans upto Rs. 5 Lacs)
You may visit the website of CERSAI (www. cersai.org.in) for details of such charges.</td></tr>
<tr><td rowspan="2">NeSL Data Submission Charges(plus applicable taxes)
* For more information, kindly visit www. Nesl.co.in for details of charges.</td><td>Applicant</td><td>Companies/LLPs</td><td>Other Commercial entities</td><td>Individuals</td></tr>
<tr><td>Data submission per loan record of a</td><td>· 1st loan record – Rs. 300/-</td><td>· 1st loan record – Rs. 150/-</td><td>· Unsecured- All loan records- Rs. 25/- each</td></tr>
</table>

	borrower for each year	· 2-10 loan record – Rs. 100/- each; · 11th onwards – Rs. 50/- each · Annual renewal fee – Rs-250/-	· 2nd onwards – Rs. 50/- each · Annual renewal fee – Rs-125/-	· Secured- All loan records – Rs. 50/- per loan account (one time fee) (Rs.10 for annual updation after completion of period of 5 years from the date of 1st submission)
Stamp Duty & other statutory Charges	As per applicable laws of the State/Union Territories			
Legal Charges (Initiation/ Appraisal)	As per Actual plus applicable taxes			
Legal Charges (Recovery)	As per Actual plus applicable taxes			
Property Swap Charges	Rs10,000/- + applicable taxes per property			
Conversion Fee	Our Borrowers have following options: 1. To reduce the applicable rate of interest on their loan by changing the spread And/Or 2. Rate Type Conversion 2.1 Rate type conversion from Fixed to Floating 2.2 Rate type conversion from Floating to Fixed (This provision shall not be applicable to loans onboarded on or after November 4, 2025.) This rate change option is available to Salaried, Self Employed Professional (SEP) and Self Employed Non- Professional (SENP) who have availed below loans under Floating Rate of Interest ––			

	• Home Loans • Loan against Property (LAP) • Home Improvement Loans • Plot + Self-Construction Loans • Balance Transfer of existing loans from other banks/HFCs/NBFCs Options available post opting for reduction in rate of interest: Reduction in Tenor keeping the current EMI constant OR Reduction of EMI keeping the current Tenor constant Loans sanctioned under the 3 Years Fixed Rate option shall carry a fixed interest rate for the initial three-year tenure. Thereafter, borrowers may opt for rate conversion subject to the process and terms specified below. : Process Details - Conversion Fee is payable on the principal outstanding at the time of changing rate type or rate of interest Conversion fees: – **Upto 1.5%+applicable taxes on Principal Outstanding**. No of times conversion allowed: 2 times a year with minimum gap of 6 months between 2 requests Conversion of ROI/Rate type will depend upon various factors like: – • Borrower profile • Loan Repayment Track Record • CIBIL records • Loan amount • Property type • Other risk parameters • Regular loan account • Pendency of critical documents • There should be no material impairment in the value of the underlying collateral • There should not be any breach in terms of loan agreement, which is not acceptable to Nido • Regulatory requirement if any at the time of application of rate conversion

	• Any other condition as imposed by the Nido • Loan being standard for minimum 12months(365 Days) from the date of disbursement **<u>Communication</u>** The same shall be communicated to the borrower in an appropriate manner. The reset of spread will be effective once the conversion fee is paid by the borrower. The offer shall be valid subject to the fulfilment of conditions/ additional terms as imposed by Nido

Non individual borrower means and includes Sole Proprietorship Concern, HUF, Partnership Firm, Company, Limited Liability Partnership (LLP), AOI, BOI.

*****Own Source' for this purpose means any source other than borrowing from a Bank / Housing Finance Company (HFC) / Non-Banking Financial Company (NBFC) or Financial Institution. You shall be required to submit a Prepayment Request Letter along with copies of your Bank Statement or any other document that the Company deems necessary to ascertain the source of funds used for the prepayment. All charges, taxes, levies etc. applicable as per the prevailing rate will be charged over and above these charges. This statement of charges is as on date of disbursement and are subject to changes / revision from time to time and the same will be updated on the website***