

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	<ul style="list-style-type: none"> · Floating Rate Loans: <ul style="list-style-type: none"> • All Type of Borrowers : Nil · Fixed Rate Loans: <ul style="list-style-type: none"> • Nil if prepaid with funds from 'Own Source'*** <p style="text-align: center;">Else</p> <ul style="list-style-type: none"> • 2% of Outstanding amount plus applicable taxes
Part Prepayment / Foreclosure Charge - Non-Housing	<ul style="list-style-type: none"> · Floating Rate Loans: <ul style="list-style-type: none"> • Individual Borrowers* : Nil or 5% of Outstanding amount plus applicable taxes • Non Individual Borrowers** : 5% of Outstanding amount plus applicable taxes · Fixed Rate Loans: <ul style="list-style-type: none"> • 5% of Outstanding amount plus applicable taxes
Charge for Late payment	24 % per annum
Cheque Swap Charge	Up to Rs. 500 plus applicable taxes per Swap
Document Retrieval Charge	Up to Rs. 500 plus applicable taxes
Cheque Bounce Charge	Up to Rs.500 plus applicable charges per bounce
Duplicate Statement Issuance Charge	Rs. 500 plus applicable taxes per document
Cheque Pick up Charge	Up to Rs. 150 plus applicable taxes per pick up

Non-adherence of any terms and conditions of the 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 + applicable taxes	Delayed Period		Additional Interest rate above the prevailing interest charge on the loan amount	
	90 days		1%	
	Beyond 90 days		2%	
CERSAI charges	<ul style="list-style-type: none"> Rs.100 plus applicable taxes (for Loans above Rs. 5 Lacs) Rs. 50 plus applicable taxes (for Loans upto Rs. 5 Lacs) <p><i>You may visit the website of CERSAI (www.cersai.org.in) for details of such charges.</i></p>			
NeSL Data Submission Charges(plus applicable taxes) * For more information, kindly visit www.Nesl.co.in for details of charges.	Applicant	Companies/LLPs	Other Commercial entities	Individuals
	Data submission per loan record of a borrower for each year	<ul style="list-style-type: none"> 1st loan record – Rs. 300/- 2-10 loan record – Rs. 100/- each; 11th onwards – Rs. 50/- each Annual renewal fee – Rs-250/- 	<ul style="list-style-type: none"> 1st loan record – Rs. 150/- 2nd onwards – Rs. 50/- each Annual renewal fee – Rs-125/- 	<ul style="list-style-type: none"> Unsecured- All loan records- Rs. 25/- each 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)

<p>Stamp Duty & other statutory Charges</p>	<p>As per applicable laws of the State</p>
<p>Conversion Fee</p>	<p>Our borrowers have following options:</p> <ol style="list-style-type: none"> 1. To reduce the applicable rate of interest on their loan by changing the spread <p>And/Or</p> <ol style="list-style-type: none"> 2. Rate Type Conversion <ol style="list-style-type: none"> 2.1 Rate type conversion from Fixed to Floating 2.2 Rate type conversion from Floating to Fixed <p>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 --</p> <ul style="list-style-type: none"> • Home Loans • Loan against Property (LAP) • Home Improvement Loans • Plot + Self-Construction Loans • Balance Transfer of existing loans from other banks/HFCs/NBFCs <p>Options available post opting for reduction in rate of interest:</p> <p>Reduction in Tenor keeping the current EMI constant</p> <p style="text-align: center;">OR</p> <p>Reduction of EMI keeping the current Tenor constant</p> <p>Process Details -</p> <p>Conversion Fee is payable on the principal outstanding at the time of changing rate type or rate of interest and will be charged at the sole discretion of the Company.</p> <p>Conversion fees: – Upto 1.5%+applicable taxes on Principal Outstanding.</p> <p>Discretion of Nido and will depend upon various factors like: –</p> <ul style="list-style-type: none"> • Borrower profile • Loan Repayment Track Record • Loan amount • Property type • Other risk parameters • Regular loan account

	<ul style="list-style-type: none">• 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 <p style="text-align: center;"><u>Communication</u></p> <p>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</p>
<p><i>* Nil foreclosure charges/pre-payment charges will be applicable for floating rate loan against property sanctioned for loan purposes other than business to borrowers with or without co-obligant(s).</i></p> <p><i>**Non individual borrower means and includes Sole Proprietorship Concern, HUF, Partnership Firm, Company, Limited Liability Partnership (LLP), AOI, BOI.</i></p> <p><i>***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</i></p>	