nido

HOME FINANCE

Version-30.06.26

Nido Home Finance Limited

nido HOME FINANCE

LOAN APPLICATION FORM

Application No.

Registered Office:
Nido Home Finance Limited (Nido)
Registered Office: Tower 3, 5th Floor, Wing B, Kohinoor City Mall, Kohinoor City, Kirol Road, Kurla (West), Mumbai 400070 | Tel: +91 22 4272 2200
CIN: U65922MH2008PLC182906 | www.nidohomefin.com

Please fill in all the required details in CAPITAL LETTERS.
Tick ✓ boxes as applicable.

Applicant	Co-Applicant	Co-Applicant	Co-Applicant
Affix recent passport size Color photograph with signature across it	Affix recent passport size Color photograph with signature across it	Affix recent passport size Color photograph with signature across it	Affix recent passport size Color photograph with signature across it

Branch Name		Associate Code		Associate Name		Date	

DETAILS OF LOAN FACILITY APPLIED

Language: English ☐ Hindi ☐ Marathi ☐ Bengali ☐ Tamil ☐ Kannada ☐ Gujarati ☐ Malayalam ☐ Telugu ☐

Type of Loan: Purchase of Residential Property ☐ Purchase of Commercial Property ☐ Lease Rental Discounting ☐
Loan Against Property ☐ Construction of Residential property ☐ Top Up ☐
Balance Transfer: Bank / Institution name ______

Type of Property: ☐ Residential ☐ Commercial ☐ Mixed Usage ☐ Industrial

Status of the Property: ☐ Self Occupied ☐ Rented ☐ Vacant

Purpose of Loan: ☐ Loan Consolidation ☐ Property Purchase ☐ Business Use ☐ Personal Use ☐ Other__________________ Please Specify

Interest Rate Type: ☐ Floating ☐ 3 Years Fixed

Required Loan Amount ₹ ______ Required tenure in years ______

Value of the Property ₹ ______ Buildup Area ______ Sq. Ft

Property Address ______

Landmark ______ Pin Code ______

City ______ State ______

Stage of Construction: ☐ Fully Constructed ☐ Under Construction Property Identified ☐ Yes ☐ No

Owner of property: ☐ Applicant ☐ Co-applicant ☐ Jointly

If jointly pls. mention owner's name ______

APPLICANT DETAILS

CENTRAL KYC REGISTRY *(To be filled by financial institution)*
Application Type ☐ New ☐ Update CKYC Number ______ *Mandatory for KYC update request)*
Account Type ☐ Normal ☐ Minor ☐ Aadhaar OTP based E-KYC (in non-face to face mode)

Name (Same as ID proof): F I R S T N A M E | M I D D L E N A M E | L A S T N A M E

Maiden Name (if any): F I R S T N A M E | M I D D L E N A M E | L A S T N A M E

Father Name: F I R S T N A M E | M I D D L E N A M E | L A S T N A M E

Mother Name: F I R S T N A M E | M I D D L E N A M E | L A S T N A M E

Spouse Name: F I R S T N A M E | M I D D L E N A M E | L A S T N A M E

PAN Number ______ Form 60 ☐ Yes ☐ No Aadhaar Number ______

Date of Birth D D - M M - Y Y Y Y Place of Birth ______ Gender M-Male ☐ F-Female ☐ O-Others ☐

No. of Dependents ______

Religion: Hindu ☐ Zoroastrian ☐ Sikh ☐ Christian ☐ Jain ☐ Buddhist ☐ Muslim ☐ Others______

Minorities: ☐ Yes ☐ No

Category A: General ☐ ST ☐ SC ☐ OBC ☐ OBC (Non Creamy Layers) ☐

Category B: ☐ Ex-Serviceman ☐ Manual Scavenger

Category C: ☐ Visually Impaired ☐ Physically Challenged

Marital Status: ☐ Married ☐ Unmarried ☐ Widow

Educational Qualification: 10th Std. or below ☐ 12th Std. ☐ Graduate ☐ Post Graduate ☐ Diploma/ Professional Qualification ☐

Occupation Type
(✓ Tick only on 1 option)

1) Salaried: ☐ Govt. ☐ PSU ☐ PVT

2) Self-Employed: ☐ Freelancer ☐ Contractor

3) Business: ☐ Large ☐ Medium ☐ Small ☐ Micro

4) Professional: Doctor ☐ Lawyer ☐ Engineer ☐ Finance professional ☐ Architecture ☐

Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Others ☐

5) ☐ Homemaker

6) Non-Salaried: Farmer ☐ Transport Driver ☐ Street Vendors ☐ Fisherman ☐ Daily Wage Worker ☐

Artisan ☐

Contact Details

Personal Email ID

Official Email ID

Mobile Number

Official Landline Number Residence Landline Number

Proof of Identity (PoI) *(Passport, Driving License, Voter Identity Card, NREGA Job Card, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)*

Document Type & Number

Expiry Date D D M M Y Y Y Y

Proof of Address (PoA) / Correspondence Address - Residential Address

(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)

Document Type & Number

Expiry Date D D M M Y Y Y Y

Nature of Correspondence Residence Owned ☐ Rented ☐ Company Provided ☐ Others ____ Please Specify

(Preferred communication address) ☐ Residence ☐ Office ☐ New Property

Correspondence Address Years at Correspondence Address Y M Years in Current City Y M

☐ Address as per POA ☐ Deemed POA

Address Line 1

Address Line 2

Landmark

City State

District Pin Code

Permanent Residential Address (Keep Blank is same as Correspondence Address ☐)

Address Line 1

Address Line 2

Landmark

City State

District Pin Code

Work Details/Business Details

Proof of Address* ☐ Certificate of Incorporation / Formation ☐ Registration Certificate ☐ Other Document

Company/Firm Name

Regd. Office Address /
Place of Business

Landmark

City State

District Pin Code STD Code

Tel. No. Extn No.

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Local Address from India (Same as above ☐)

Proof of Address* ☐ Certificate of Incorporation / Formation ☐ Registration Certificate ☐ Other Document

Company/Firm Name

Regd. Office Address / Place of Business

Landmark

City

State

District

Pin Code

STD Code

Tel. No.

Extn No.

Years with current employer/business ____________________/ Years of Total Experience ______________________________

Company/Business ☐ Proprietorship ☐ Partnership ☐ Pvt. Limited Company ☐ Public Ltd Company ☐ Public Sector (PSU) ☐ State Government ☐ Central Government ☐ Others

If salaried, please fill in the details:- Designation

Department

If Self Employed, please fill in the details:-Office Details ☐ Owned ☐ Leased

DETAILS OF THE INDIVIDUAL CO-APPLICANT /GUARANTOR

CENTRAL KYC REGISTRY
(To be filled by financial institution)

Application Type ☐ New ☐ Update CKYC Number

Account Type ☐ Normal ☐ Minor ☐ Aadhaar OTP based E-KYC (in non-face to face mode)

Mandatory for KYC update request)

Name (Same as ID proof) FIRSTNAME MIDDLENAME LASTNAME

Maiden Name (if any) FIRSTNAME MIDDLENAME LASTNAME

Father Name FIRSTNAME MIDDLENAME LASTNAME

Mother Name FIRSTNAME MIDDLENAME LASTNAME

Spouse Name FIRSTNAME MIDDLENAME LASTNAME

PAN Number

Form 60 ☐ Yes ☐ No

Aadhaar Number

Date of Birth DD - MM - YYYY

Place of Birth ____________________

Gender M-Male ☐ F-Female ☐ O-Others ☐

No. of Dependents

Religion Hindu ☐ Zoroastrian ☐ Sikh ☐ Christian ☐ Jain ☐ Buddhist ☐ Muslim ☐ Others ____________________

Minorities ☐ Yes ☐ No

Category A: General ☐ ST ☐ SC ☐ OBC ☐ OBC (Non Creamy Layers) ☐

Category B: ☐ Ex-Serviceman ☐ Manual Scavenger

Category C: ☐ Visually Impaired ☐ Physically Challenged

Marital Status ☐ Married ☐ Unmarried ☐ Widow

Educational Qualification 10th Std. or below ☐ 12th Std. ☐ Graduate ☐ Post Graduate ☐ Diploma/ Professional Qualification ☐

Occupation Type
(✓ Tick only on 1 option)

1) Salaried: ☐ Govt. ☐ PSU ☐ PVT

2) Self-Employed: ☐ Freelancer ☐ Contractor

3) Business: ☐ Large ☐ Medium ☐ Small ☐ Micro

4) Professional: Doctor ☐ Lawyer ☐ Engineer ☐ Finance professional ☐ Architecture ☐

Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Others ☐

5) ☐ Homemaker

6) Non-Salaried: Farmer ☐ Transport Driver ☐ Street Vendors ☐ Fisherman ☐ Daily Wage Worker ☐

Artisan ☐

Contact Details

Personal Email ID

Official Email ID

Mobile Number

Official Landline Number

Residence Landline Number

Proof of Identity (PoI) *(Passport, Driving License, Voter Identity Card, NREGA Job Card, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)*

Document Type & Number

Expiry Date DD MM YYYY

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Proof of Address (PoA) / Correspondence Address - Residential Address

(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)

Document Type & Number

Expiry Date D D M M Y Y Y Y

Nature of Correspondence Residence Owned ☐ Rented ☐ Company Provided ☐ Others ____ Please Specify

(Preferred communication address) ☐ Residence ☐ Office ☐ New Property

Correspondence Address Years at Correspondence Address Y ☐ M ☐ Years in Current City Y ☐ M ☐

☐ Address as per POA ☐ Deemed POA

Address Line 1

Address Line 2

Landmark

City State

District Pin Code

Permanent Residential Address (Keep Blank is same as Correspondence Address ☐)

Address Line 1

Address Line 2

Landmark

City State

District Pin Code

Work Details/Business Details

Proof of Address* ☐ Certificate of Incorporation / Formation ☐ Registration Certificate ☐ Other Document

Company/Firm Name

Regd. Office Address / Place of Business

Landmark

City State

District Pin Code STD Code

Tel. No. Extn No.

Years with current employer/business ____________________/ Years of Total Experience ____________________

Company/Business ☐ Proprietorship ☐ Partnership ☐ Pvt. Limited Company ☐ Public Ltd Company ☐ Public Sector (PSU) ☐ State Government

☐ Central Government ☐ Others

If salaried, please fill in the details:- Designation Department

If Self Employed, please fill in the details:-Office Details ☐ Owned ☐ Leased

DETAILS OF THE INDIVIDUAL CO-APPLICANT /GUARANTOR

CENTRAL KYC REGISTRY *(To be filled by financial institution)*

Application Type ☐ New ☐ Update CKYC Number *Mandatory for KYC update request)*

Account Type ☐ Normal ☐ Minor ☐ Aadhaar OTP based E-KYC (in non-face to face mode)

Name (Same as ID proof) F I R S T N A M E M I D D L E N A M E L A S T N A M E

Maiden Name (if any) F I R S T N A M E M I D D L E N A M E L A S T N A M E

Father Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Mother Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Spouse Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

PAN Number Form 60 ☐ Yes ☐ No Aadhaar Number

Date of Birth D D - M M - Y Y Y Y Place of Birth ____________ Gender M-Male ☐ F-Female ☐ O-Others ☐

No. of Dependents

Religion: Hindu ☐ | Zoroastrian ☐ | Sikh ☐ | Christian ☐ | Jain ☐ | Buddhist ☐ | Muslim ☐ | Others ____

Minorities: ☐ Yes ☐ No

Category A: General ☐ | ST ☐ | SC ☐ | OBC ☐ | OBC (Non Creamy Layers) ☐

Category B: ☐ Ex-Serviceman ☐ Manual Scavenger

Category C: ☐ Visually Impaired ☐ Physically Challenged

Marital Status: ☐ Married ☐ Unmarried ☐ Widow

Educational Qualification: 10th Std. or below ☐ | 12th Std. ☐ | Graduate ☐ | Post Graduate ☐ | Diploma/ Professional Qualification ☐

Occupation Type
(✓ Tick only on 1 option)

1) Salaried: ☐ Govt. ☐ PSU ☐ PVT

2) Self-Employed: ☐ Freelancer ☐ Contractor

3) Business: ☐ Large ☐ Medium ☐ Small ☐ Micro

4) Professional: Doctor ☐ | Lawyer ☐ | Engineer ☐ | Finance professional ☐ | Architecture ☐

Teacher/Professor ☐ | Artist ☐ | Management Consultant ☐ | Others ☐

5) ☐ Homemaker

6) Non-Salaried: Farmer ☐ | Transport Driver ☐ | Street Vendors ☐ | Fisherman ☐ | Daily Wage Worker ☐

Artisan ☐

Contact Details

Personal Email ID

Official Email ID

Mobile Number

Official Landline Number | Residence Landline Number

Proof of Identity (PoI) *(Passport, Driving License, Voter Identity Card, NREGA Job Card, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)*

Document Type & Number

Expiry Date D D M M Y Y Y Y

Proof of Address (PoA) / Correspondence Address - Residential Address

(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)

Document Type & Number

Expiry Date D D M M Y Y Y Y

Nature of Correspondence Residence Owned ☐ Rented ☐ Company Provided ☐ Others ____ Please Specify

(Preferred communication address) ☐ Residence ☐ Office ☐ New Property

Correspondence Address Years at Correspondence Address Y ___ M ___ Years in Current City Y ___ M ___

☐ Address as per POA ☐ Deemed POA

Address Line 1

Address Line 2

Landmark

City | State

District | Pin Code

Permanent Residential Address (Keep Blank is same as Correspondence Address ☐)

Address Line 1

Address Line 2

Landmark

City | State

District | Pin Code

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Work Details/Business Details

Proof of Address* ☐ Certificate of Incorporation / Formation ☐ Registration Certificate ☐ Other Document

Company/Firm Name

Regd. Office Address / Place of Business

Landmark

City State

District Pin Code STD Code

Tel. No. Extn No.

Years with current employer/business ____________________/ Years of Total Experience ____________________

Company/Business ☐ Proprietorship ☐ Partnership ☐ Pvt. Limited Company ☐ Public Ltd Company ☐ Public Sector (PSU) ☐ State Government ☐ Central Government ☐ Others

If salaried, please fill in the details:- Designation Department

If Self Employed, please fill in the details:-Office Details ☐ Owned ☐ Leased

DETAILS OF THE INDIVIDUAL CO-APPLICANT /GUARANTOR

CENTRAL KYC REGISTRY *(To be filled by financial institution)*

Application Type ☐ New ☐ Update CKYC Number *Mandatory for KYC update request)*

Account Type ☐ Normal ☐ Minor ☐ Aadhaar OTP based E-KYC (in non-face to face mode)

Name (Same as ID proof) F I R S T N A M E M I D D L E N A M E L A S T N A M E

Maiden Name (if any) F I R S T N A M E M I D D L E N A M E L A S T N A M E

Father Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Mother Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

Spouse Name F I R S T N A M E M I D D L E N A M E L A S T N A M E

PAN Number Form 60 ☐ Yes ☐ No Aadhaar Number

Date of Birth D D - M M - Y Y Y Y Place of Birth ____________ Gender M-Male ☐ F-Female ☐ O-Others ☐

No. of Dependents

Religion Hindu ☐ Zoroastrian ☐ Sikh ☐ Christian ☐ Jain ☐ Buddhist ☐ Muslim ☐ Others ____________

Minorities ☐ Yes ☐ No

Category A: General ☐ ST ☐ SC ☐ OBC ☐ OBC (Non Creamy Layers) ☐

Category B: ☐ Ex-Serviceman ☐ Manual Scavenger

Category C: ☐ Visually Impaired ☐ Physically Challenged

Marital Status ☐ Married ☐ Unmarried ☐ Widow

Educational Qualification 10th Std. or below ☐ 12th Std. ☐ Graduate ☐ Post Graduate ☐ Diploma/ Professional Qualification ☐

Occupation Type (✓ Tick only on 1 option)

1) Salaried: ☐ Govt. ☐ PSU ☐ PVT

2) Self-Employed: ☐ Freelancer ☐ Contractor

3) Business: ☐ Large ☐ Medium ☐ Small ☐ Micro

4) Professional: Doctor ☐ Lawyer ☐ Engineer ☐ Finance professional ☐ Architecture ☐ Teacher/Professor ☐ Artist ☐ Management Consultant ☐ Others ☐

5) ☐ Homemaker

6) Non-Salaried: Farmer ☐ Transport Driver ☐ Street Vendors ☐ Fisherman ☐ Daily Wage Worker ☐ Artisan ☐

Contact Details

Personal Email ID

Official Email ID

Mobile Number

Official Landline Number Residence Landline Number

Proof of Identity (PoI) *(Passport, Driving License, Voter Identity Card, NREGA Job Card, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)*

Document Type & Number

Expiry Date D D M M Y Y Y Y

Proof of Address (PoA) / Correspondence Address - Residential Address

(Passport, Driving License, Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy, National Population Register Letter, Proof of Possession of Aadhaar, E-KYC Authentication, Offline verification of Aadhaar)

Document Type & Number

Expiry Date D D M M Y Y Y Y

Nature of Correspondence Residence Owned ☐ Rented ☐ Company Provided ☐ Others ____ Please Specify

(Preferred communication address) ☐ Residence ☐ Office ☐ New Property

Correspondence Address Years at Correspondence Address Y ☐ M ☐ Years in Current City Y ☐ M ☐

☐ Address as per POA ☐ Deemed POA

Address Line 1

Address Line 2

Landmark

City State

District Pin Code

Permanent Residential Address (Keep Blank is same as Correspondence Address ☐)

Address Line 1

Address Line 2

Landmark

City State

District Pin Code

Work Details/Business Details

Proof of Address* ☐ Certificate of Incorporation / Formation ☐ Registration Certificate ☐ Other Document

Company/Firm Name

Regd. Office Address / Place of Business

Landmark

City State

District Pin Code STD Code

Tel. No. Extn No.

Years with current employer/business ____________/ Years of Total Experience ____________

Company/Business ☐ Proprietorship ☐ Partnership ☐ Pvt. Limited Company ☐ Public Ltd Company ☐ Public Sector (PSU) ☐ State Government ☐ Central Government ☐ Others

If salaried, please fill in the details:- Designation Department

If Self Employed, please fill in the details:-Office Details ☐ Owned ☐ Leased

DETAILS OF THE NON-INDIVIDUAL APPLICANT

CENTRAL KYC REGISTRY *(To be filled by financial institution)* Application Type ☐ New ☐ Update CKYC Number *Mandatory for KYC update request)*

Entity Constitution Type

☐ Partnership Firm ☐ Sole Proprietorship ☐ HUF ☐ Private Limited Company ☐ Public Limited Company

☐ Limited Liability Partnership ☐ Others (pls. Specify) ____

Name of the Firm / Company		No. of Partners / Directors	
Legal Address		Date of Partnership Deed / Incorporation	D D M M Y Y Y Y
Country of Incorporation/formation ☐ ☐		Corporate Identity No. (CIN)/ GST Registration No./TIN	

Industry Type PAN Form 60 furnished: ☐ Yes ☐ NO

LEI No. (for non-individual borrowers only)

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Proof of Identity (PoI)

- ☐ Officially valid document(s) in respect of person authorised to transact
- ☐ Certificate of Incorporation / Formation ____
- ☐ Registration Certificate ____
- ☐ Resolution of Board / Managing Committee
- ☐ Power of attomey granted to its manager, officers or employees to transact on its behalf
- ☐ Udyam Registration Certificate ____
- ☐ Memorandum and Article of Association
- ☐ Partnership Deed
- ☐ Trust Deed
- ☐ Activity Proof – 1 (For Sole Proprietorship Only)
- ☐ Activity Proof – 2 (For Sole Proprietorship Only)

Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

"Provide the details of shareholding/controlling ownership having more than 10% in case of a company and other non individuals Business Entities"

DIN (Director Identification Number) ____ (Mandatory if Related Person Type is Director)

Related Person Type** Director \ Promoter \ Karta \ Trustee \ Partner \ Court Appointment Official \ Proprietor \ Benificiary \ Authorised Signatory \ Beneficial Owner \ Power of Attorney Holder \ Other Please specify

Details of the contact person in the company		
Name	Designation	Contact No.

DETAILS OF THE NON-INDIVIDUAL CO-APPLICANT

CENTRAL KYC REGISTRY *(To be filled by financial institution)* Application Type ☐ New ☐ Update CKYC Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ *Mandatory for KYC update request)*

Entity Constitution Type

☐ Partnership Firm ☐ Sole Proprietorship ☐ HUF ☐ Private Limited Company ☐ Public Limited Company
☐ Limited Liability Partnership ☐ Others (pls. Specify) ____

Name of the Firm / Company		No. of Partners / Directors	
Legal Address		Date of Partnership Deed / Incorporation	D D M M Y Y Y Y
Country of Incorporation/formation ☐☐		Corporate Identity No. (CIN)/ GST Registration No./TIN	

Industry Type ____ PAN ____ Form 60 furnished: ☐ Yes ☐ NO

LEI No. (for non-individual borrowers only) ____

Proof of Identity (PoI)

- ☐ Officially valid document(s) in respect of person authorised to transact
- ☐ Certificate of Incorporation / Formation ____
- ☐ Registration Certificate ____
- ☐ Resolution of Board / Managing Committee
- ☐ Power of attomey granted to its manager, officers or employees to transact on its behalf
- ☐ Udyam Registration Certificate ____
- ☐ Memorandum & Article of Association
- ☐ Partnership Deed
- ☐ Trust Deed
- ☐ Activity Proof – 1 (For Sole Proprietorship Only)
- ☐ Activity Proof – 2 (For Sole Proprietorship Only)

Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

"Provide the details of shareholding/controlling ownership having more than 10% in case of a company & other non individuals Business Entities"

DIN (Director Identification Number)		(Mandatory if Related Person Type is Director)

Related Person Type** Director \ Promoter \ Karta \ Trustee \ Partner \ Court Appointment Official \ Proprietor \ Benificiary \ Authorised Signatory \ Beneficial Owner \ Power of Attorney Holder \ Other Please specify

Details of the contact person in the company		
Name	Designation	Contact No.

DETAILS OF THE NON-INDIVIDUAL CO-APPLICANT

CENTRAL KYC REGISTRY *(To be filled by financial institution)* Application Type ☐ New ☐ Update CKYC Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐ *Mandatory for KYC update request)*

Entity Constitution Type

☐ Partnership Firm ☐ Sole Proprietorship ☐ HUF ☐ Private Limited Company ☐ Public Limited Company
☐ Limited Liability Partnership ☐ Others (pls. Specify) __________

Name of the Firm / Company		No. of Partners / Directors	
Legal Address		Date of Partnership Deed / Incorporation	D D M M Y Y Y Y
Country of Incorporation/formation ☐☐		Corporate Identity No. (CIN)/ GST Registration No./TIN	

Industry Type ________ PAN ________ Form 60 furnished: ☐ Yes ☐ NO

LEI No. (for non-individual borrowers only) ________

Proof of Identity (PoI)

☐ Officially valid document(s) in respect of person authorised to transact
☐ Certificate of Incorporation / Formation ________
☐ Registration Certificate ________
☐ Resolution of Board / Managing Committee
☐ Power of attomey granted to its manager, officers or employees to transact on its behalf
☐ Udyam Registration Certificate ________
☐ Memorandum & Article of Association
☐ Partnership Deed
☐ Trust Deed
☐ Activity Proof – 1 (For Sole Proprietorship Only)
☐ Activity Proof – 2 (For Sole Proprietorship Only)

Related Person/ applicant type*	Name	DOB dd/mm/yy	Nationality	Residential Address	Partnership/Share holding control %*

"Provide the details of shareholding/controlling ownership having more than 10% in case of a company & other non individuals Business Entities"

DIN (Director Identification Number)		(Mandatory if Related Person Type is Director)

Related Person Type** Director \ Promoter \ Karta \ Trustee \ Partner \ Court Appointment Official \ Proprietor \ Benificiary \ Authorised Signatory \ Beneficial Owner \ Power of Attorney Holder \ Other Please specify

Details of the contact person in the company		
Name	Designation	Contact No.

DETAILS OF EXISTING LOANS, if any

Loan Type	Institution Name	Account No.	Loan Amount	EMI	Outstanding Principal	Balance Tenure

Please also provide the details of existing relationship/ loan facility, if any availed by your group companies /firm /associates from Edelweiss group in the above table
Please attach a separate sheet if number of existing loans exceed the space provided

BANK ACCOUNT DETAILS

Name of Account Holder	Name of Bank	Branch	Account No.(s)	Individual/Joint A/c

FINANCIAL DETAILS

Income / Expenditure

- ☐ Gross Annual Income ₹ ____________
- ☐ Annual Benefits ₹ ____________
- ☐ Other income per Annum ₹ ____________
- ☐ Gross Annual household income ₹ ____________
- ☐ Annual household expenditure ₹ ____________

Net Worth

- ☐ Savings in Bank ₹ ____________
- ☐ Deposits ₹ ____________
- ☐ Life Insurance Policy (ies) ₹ ____________
- ☐ Government Instrument (PPF/NFC) ₹ ____________
- ☐ Current Balance in PF ₹ ____________
- ☐ Shares and Securities ₹ ____________
- ☐ Immovable Property ₹ ____________
- ☐ Others Assets ₹ ____________

PROCESSING FEE** DETAILS

Amount*: ₹ ____________ Instrument No. ____________

(nonrefundable in nature) to be paid along with application form.

Bank Name ____________ Date D D M M Y Y Y Y

Nido shall at its sole discretion & under intimation to you, be entitled to amend or modify above mentioned charges prospectively & all such amendments or modifications shall be deemed to be effective and binding on you.

*Above fee & charges are inclusive of taxes as applicable.

REFERENCES (EXCLUDING FAMILY)

	Reference 1	Reference 2
Name		
Address		
City		
District		
Occupation		
Pin Code	No. of Yrs. known	No. of Yrs. known
Phone		
Mobile		
Relationship		

TERMS AND CONDITIONS

1) I/We agree that the processing fees collected upfront shall be non-refundable, on any ground whatsoever, regardless my/our application is processed or rejected
2) Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido)
3) I/we declare that the particulars and information furnished by me/our are true and correct to the best of my knowledge and belief & shall form the basis of any loan Nido Home Finance Limited (Nido) may decide to grant to me/us. In case of any of the information provided in the application form is found to be false or untrue or misleading or misrepresenting, I/we am/are aware that I/we may held liable for that
4) I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our assets or properties and/or any criminal proceeding have been initiated and/or are pending against me/us and nor have I/we ever been adjudicated insolvent by any court or other authority
5) I/We confirm that I/we have read the terms and conditions of Loan application & relevant annexures & understood the contents thereof
6) I/We are aware that the monthly instalment inter alia comprises of interest & principal & will be calculated on the basis of monthly rests
7) I/We understand that Nido Home Finance Limited (Nido) has the right to reject my/our application & I/We shall not hold them responsible for the same. I/We understand & agree that documents submitted for the processing of my/our application shall form a part of the Nido Home Finance Limited (Nido) record & shall not be returned to me/us
8) I/We agree that Nido Home Finance Limited (Nido) may take up such references & make such enquiries in respect of this loan application as it may deem necessary which may include & not limited to Credit Information Companies at any point in time
9) I/We further agree that my/our loan application and loan shall be governed by the rules of Nido Home Finance Limited (Nido) which may be in force from time to time
10) I/We undertake to inform Nido Home Finance Limited (Nido) regarding any change in my/ our residence/employment/KYC & to provide any further information that may be required within 30 days from the date of such change.
11) I/We declare that I/We are / are not related to Director(s)/ employee of Nido Home Finance Limited (Nido)
12) I/We confirm that the DSA/DST has not collected from me/us any commission/brokerage or any other fee by way of cash or cheque other than the processing fees
13) I/We hereby authorize Nido & give consent to disclose without notice to me/us, information furnished by me/us in application form/ related documents in relation to the facilities availed from Nido to other branches, subsidiaries, affiliates, credit bureaus, rating agencies, service providers, banks /financial institutions, Government/ regulatory authorities or third parties for KYC information verification, credit risk analysis, or for other related purpose that Nido may deem fit. I/We waive the privilege of privacy & privacy of contract and such disclosure shall not amount to breach of any law, rule regulation in force.
14) I/We have applied for a Loan for which I/we have, inter alia, provided proof of address for the KYC requirements mandated by Law.
15) I/We hereby consent to receiving information from Central KYC registry through SMS/Email on the above registered number/email address
16) I/We hereby declare that the details furnished above are true & correct to my /our knowledge & belief and I/we undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting. I/We am/are aware that I/we may be held liable for it.
17) The rate of interest applicable to the loan facility shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia the Nido's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external track records etc. Based on the interest rate model adopted by the Nido's, the rate of interest for the same product & tenor may vary for different customers depending upon the above mentioned factors.
18) I/We confirm that I/We have not be promised any gift/discounts or any other commitment whatsoever which is not documented above or any other document. Further, I/We confirm that no cash has been collected from us with respect to the loan.
19) I/We have received the KYC form giving necessary information on KYC. KYC & Fair Practices Code Information is available at all the branches free of cost.
20) I/We declare & undertake that, loan will be used only for the purpose for which is it sanctioned by the Nido & purpose of use of funds under the loan will not be changed in any manner during the tenor the loan. further, I/We declare & undertake that, loan shall not be used for any illegal &/or antisocial &/or speculative purposes in any form.
21) I/we have been informed by the Company /Nido about the factors determining applicable rate of interest & the approach for gradation of risk and rationale for charging rate of interest. which is also available on the website of the Company.
22) As I/we could read, write and understand ....(language). I hereby authorize Nido to send all communications including Most Important Terms and Conditions (MITC) and Key Fact Statement (KFS) in .... language to my/our registered email id/mobile.

S.No.	Explicit Consent
1	I/we have been informed by the Company /Nido about the factors determining applicable rate of interest and the approach for gradation of risk & rationale for charging rate of interest. which is also available on the website of the Company.
2	I/we hereby agree to provide my contact details including my mobile/telephone number & address for contacting me. I/we further agree to inform in writing to the Company, in case of any change in mobile/telephone number & address during the tenure of loan.
3	I/we hereby give by consent for contacting me/us for providing information on various Nido offers/ schemes /promotions/plans etc. through telephonic calls, WhatsApp, SMS & calls on my mobile number or any other digital / electronic mode including emails as mentioned in the Application Form, or through any other communication mode & hereby authorize Nido, its employee, agent, associate etc.to do so. Therefore, this shall not be considered as breach of "National Do Not Call Registry (NDNC) Registry) or any other law for the time being. This consent overrides my /our registration for DNC/NDNC.
4	"I/We have read & understood the information in respect of Co-lending Model of Nido & arrangement with the partner banks. Also, I/We have noted the features of Co-lending arrangement with the Partner Bank as mentioned herein above. Thus, I/we hereby give my/our explicit consent to co-lend, assign, transfer, securitize my/our loan to any partner banks as per the eligibility of my/our loan & as Nido may deem fit.
5	I/we hereby give my/our consent to Nido to obtain KYC Identifier for downloading / receiving my/ our KYC records from Central KYC Registry &/or through SMS/email through registered mobile number / email address.
6	I/we understand & consent that the updated fee and charges as mentioned on the website of the Company shall be applicable to me/us during the tenure of the loan prospectively. Link https://www.nidohomefin.com/fees_and_charges/
7	I/we hereby give my/our explicit consent to assign, transfer, securitize my/our loan to any Financial Institution / Insurance Company / any other third party, as per the eligibility of my/our loan & as Nido may deem fit. No further consent is required from me/us on transfer/sale / assignment / securitisation of full / part of loan.
8	I/we hereby authorize & consent Nido /Company to increase in MRR/HLRR, shall be adjusted in Tenure of loan, EMI and/or both respectively until specifically directed by me/us in writing.
9	I/we hereby provide my irrevocable consent to Nido / Company to share / disclose my/our personal information for any of the following purposes : - a) to comply with applicable laws, rules & regulations, including anti-terrorism, KYC, anti-money laundering and tax reporting rules & regulations; b) to take up such references & make such enquiries in respect of this loan application as the Nido / Company may deem necessary & to comply with legal process, to respond to requests from public, regulatory or government authorities (including authorities outside country of residency), & allow you to pursue remedies & limit damage; c) to any of your associate/affiliate/ group entities including your service providers performing delegated outsourced function to enable them to perform internal business processes (which facilitates transactions) such as risk management purposes, data analysis, audit, developing and improving new products & services etc. d) to any of your associate / affiliate / group entities to enable them to provide you with appropriate products & services.

CUSTOMER CLASSFICATION

- ☐ High net worth individuals with gross Annual Income > Rs.10 crore or with net-worth more than Rs. 50 crores
- ☐ Trust, Charities, NGOs and organizations receiving donations
- ☐ Company having close family shareholdings or beneficial ownership
- ☐ Civil Servant/Bureaucrat or family member or close relative of Civil Servant/Bureaucrat
- ☐ Current or Former MP, MLA, MLC or Politician or their family member or close relative
- ☐ Senior government/judicial/military officers/Current or former head of State/Governments or their family member or close relative
- ☐ Senior executives of state-owned corporations or their family member or close relative
- ☐ Companies offering foreign exchange offerings
- ☐ Any other classification other than above

Date D D M M Y Y Y Y

Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:	Co-Applicant Signature:

Write to us at: Nido Home Finance Limited (Nido) - assistance@nidohomefin.com

Attestation (For Office use Only)

Documents Received ☐ Certified Copies ☐ E-KYC data received from UIDAI ☐ Data received from offline verification ☐ Digital KYC Process ☐ Equivalent e-document ☐ Video Based KYC

KYC VERIFICATION CARRIED OUT BY	
Date	
Emp. Name	
Emp. Code	
Emp. Designation	
Emp. Branch	

[Employee Signature]

INSTITUTION DETAILS	
Name	
Code	

[Institution Stamp]

Sourcing Type	Tick Ö	DSA/ Connector Code	DSA/ Connector Name
DSA	☐		
Connector	☐		
Direct	☐	NA	NA
Branch Login	☐	NA	NA

RM Code	----------------------------------
RM Name	----------------------------------

Lead Generator Name	----------------------------------
Lead Generator Mobile No.	----------------------------------
Lead Generator PAN No.	----------------------------------

FATCA DECLARATION

PLEASE FURNISH THE BELOW INFORMATION ALONG WITH SUPPORTING DOCUMENTS.
Please complete in BLOCK LETTERS

	Applicant	Co-Applicant/Guarantor	Co-Applicant/Guarantor	Co-Applicant/Guarantor
Name:				
Country of Residence:				
Country of Birth:				

Please check ' ✔ ' Yes or No to each of the following questions	Applicant Yes	Applicant No	Applicant Yes	Applicant No	Co-Applicant Yes	Co-Applicant No	Co-Applicant Yes	Co-Applicant No
1. Are you U. S. Resident?	☐	☐	☐	☐	☐	☐	☐	☐
2. Are you U.S. Citizen?	☐	☐	☐	☐	☐	☐	☐	☐
3. Do you hold a U.S. Permanent Resident Card (Green Card)?	☐	☐	☐	☐	☐	☐	☐	☐
4. If answer to any of the questions fom 1 to 3 is Yes then please provide your Tax Identification Number and Social Security Number in Form W9	☐	☐	☐	☐	☐	☐	☐	☐

I hereby confirm that the information provided above is true, accurate and complete.

Subject to applicable laws I hereby consent for Nido or any of it's affiliates (including branches) (collectively Nido) to share my information with domestic or overseas regulators or tax authorities where necessary to establish my tax liability in any jurisdiction.

Where required by the domestic or overseas regulators or tax authorities, I consent and agree that Nido may withhold from my account(s) such amounts as may be required according to applicable laws, regulations and directives.

I undertake to notify Nido within 30 Calendar Days if there is a change in any information which I have provided to Nido.

	Applicant	Co-Applicant/Guarantor
Signature:	Borrower	Borrower
Date:	D D M M Y Y Y Y	D D M M Y Y Y Y

	Co-Applicant/Guarantor	Co-Applicant/Guarantor
Signature:	Borrower	Borrower
Date:	D D M M Y Y Y Y	D D M M Y Y Y Y

List of Documents

Customer Type	**Officially Valid Document (OVD) For Identity & Address Proof	Income Document*	Common Document
Where Applicant Co-Applicant is an Individual Salaried Employees	• Passport • Driving license • Proof of possession of Aadhaar Number ((Redact first eight no of Aadhaar) • Voter's Identity Card issued by the Election Commission of India • Job card issued by NREGA duly signed by an officer of the State Government • Letter issued by the National Population Register containing details of the name & address	• Latest Salary Slip for last 3 months/ Form 16 for last 2 years • Last 6 months' bank statements (Salary Account) • Certificate & Proof of business along with Business profile • Last 2 years' income tax returns with Profit/loss Account (Duly certified by chartered Accountant)	• Educational Qualification Proof (Latest Degree) • Pan Card of Applicant/Co-Applicant
Whether Applicant/ Co- Applicant is a Sole Proprietor	• For KYC of Proprietor, please refer OVD Section above	• Last 2 years' income Tax returns with all Annexure (Duly authenticated of tax authority) • Certificate & Proof of business along with Business profile • Last 6 months' bank statements • Last 12 months GST Returns	• Proof of registered office of company (GST Certificate, Electricity Bill, telephone bill) Certificate & Proof of business existence along with business Profile • Pan card of Company • Proof of business existence along with business Profile
Whether Applicant/ Co- Applicant is a Company	• Certificate of Incorporation • Memorandum of Association and Articles & Association • Pan card of Company • List of Shareholders along with share holding pattern on company letter head • For KYC of Director/Authorised Personnel, please refer OVD Section above		
Whether Applicant/ Co- Applicant is a Limited Liability Partnership ~ LLP	• Certificate of Incorporation • LLP Agreement • For KYC of limited Partner/ Authorised Personnel, please refer OVD Section above		
Whether Applicant/ Co- Applicant is a Partnership Firm	• Registration certificate • Partnership Deed with all Amendment • For KYC of Partner/ Authorised Personnel, please refer OVD Section above		
Whether Applicant/ Co- Applicant is a Society/Trust	• Registration Certificate, Bye laws~ Society • Trust Deed in Case of Trust • Proof of registered office of society/ Trust (Latest electricity bill or any other certificate from statutory authority) • For KYC of Trustee/ Authorised Personnel, please refer OVD Section above	• Last 6 months bank statements	• Pan card of society/Trust/HUF • Last 3 years income tax returns with Profit/loss Account (Duly certified by chartered Accountant)
Whether Applicant/ Co- Applicant is a HUF	• HUF Deed • Proof of registered office of HUF • Latest electricity bill or any other certificate from statutory authority) • Certificate & Proof of business existence along with business Profile • Photos of Karta, Co –Parcener • For KYC of karta/ Co Parcener, please refer OVD Section above		

• All documents have to be Self- attested • Photocopy of Title Documents of the Property, • Approved Plan Dual Filled Application from with across signature on photograph
• Process Fee Cheque in favour of "Nido Home Finance Ltd"/Payment via Razorpay link sent by Nido Home Finance (We do not accept any cash)
* For Loans where customers income is assessed via Personal Discussion from employee/Vendor of Nido the income document is not mandatory
**For Director/Authorised Personnel/Beneficiary Owner/Proprietor/Partner/Trustee/Karta KYC, please refer OVD Document
***For Loans where customers income is assessed only PAN card is Mandatory

Features of Co-lending arrangement b/w Nido Home Finance Ltd. and Banks

S. No.	Particulars		Details of Co Lending	State Bank of India	DCB Bank
1	Arrangement Type	Features of Co Lending	Priority Sector Lending (PSL)	PSL	PSL
2	Loan Sharing Ratio between bank & Nido Home Finance Limited		Minimum 20% will be retained by Nido	80:20	80:20
3	Origination		Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment.	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment.	Nido Home Finance Limited is primarily responsible for originating the loan. It involves handling customer acquisition, documentation, & the complete assessment
4	Underwriting		Underwriting shall be done by Nido Home Finance Limited & the Partner Bank will asess the loan as per its policy & shall have the discretion to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will asess the loan as per its policy & shall have the right to reject certain loans subject to its due diligence.	Underwriting shall be done by Nido Home Finance Limited and the Partner Bank will asess the loan as per its policy & shall have the right to reject certain loans subject to its due diligence.
5	Documentation & Policy		Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.	Loans will be initially assessed by Nido basis the agreed policy of Partner Bank. Post disbursement, Partner Bank will conduct its own due diligence before Assignment of Loan.

<table>
<tr><td>6</td><td>Interest Rate</td><td rowspan="3">Features of Co Lending</td><td>All inclusive interest rate will be charged to borrowers</td><td>All inclusive interest rate will be charged to borrowers</td><td>All inclusive interest rate will be charged to borrowers</td></tr>
<tr><td>7</td><td>Risk Sharing, asset classification & provisioing</td><td>Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly.</td><td>Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly</td><td>Both Nido Home Finance Limited and the Bank will share the credit risk in proportion to their contribution to the loan & asset classification & provisioning will also be done accordingly</td></tr>
<tr><td>8</td><td>Loan Management</td><td>Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited</td><td>Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited</td><td>Loan Recovery & Collection & monitoring shall be exclusively managed by Nido Home Finance Limited</td></tr>
<tr><td>9</td><td>Customer Relationship Management</td><td rowspan="3">Roles & responsibilities</td><td colspan="3">Nido Home Finance Limited shall be the single point of interface for the customers for any request, complaint, grievance, documentation requirement, feedback etc.</td></tr>
<tr><td>10</td><td>Timeline for Grievance Resolution by Nido Home Finance Ltd</td><td>30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd. on the website of the Company for details including escalation)</td><td>30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd on the website of the Company for details including escalation)</td><td>30 days (refer Grievance Redressal Mechanism of Nido Home Finance Ltd on the website of the Company for details including escalation)</td></tr>
<tr><td>11</td><td>Credit Information Company (CIC) Reporting</td><td colspan="3">CIC reporting shall be done by Nido Home Finance Limited in toto after loan disbursal. After the completion of assignment, Partner Bank & Nido shall report to CICs basis the loan sharing arrangement (80:20)</td></tr>
</table>

<table>
<tr><th colspan="5">Schedule of Fees and Charges</th></tr>
<tr><td>Processing Fees</td><td colspan="4">Up to 2% of Loan Amount plus applicable taxes(If paid by customer for availing the loan is non refundable)</td></tr>
<tr><td>Part Prepayment / Foreclosure Charge – Home Loan</td><td colspan="4">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</td></tr>
<tr><td>Part Prepayment / Foreclosure Charge – Non-Housing</td><td colspan="4">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</td></tr>
<tr><td>Penal Charge for Late payment</td><td colspan="4">2% per month for no. of days delayed in EMI/PEMI payment from due date</td></tr>
<tr><td>Cheque Swap Charge</td><td colspan="4">Rs. 500 plus applicable taxes per Swap</td></tr>
<tr><td>Document Retrieval Charge (Photocopy)</td><td colspan="4">Rs. 500 plus applicable taxes per request</td></tr>
<tr><td>Cheque Bounce Charge</td><td colspan="4">Rs.500 plus applicable charges per bounce</td></tr>
<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>NeSL Data Submission</td><td>Applicant</td><td>Companies/LLPs</td><td>Other Commercial entities</td><td>Individuals</td></tr>
<tr><td>NeSL Data Submission Charges (plus applicable taxes)
* For more information, kindly visit www. Nesl.co.in for details of charges.</td><td>Data submission per loan record of a borrower for each year</td><td>• 1st loan record – Rs. 300/-
• 2-10 loan record – Rs. 100/- each;
• 11th onwards – Rs. 50/- each
• Annual renewal fee – Rs-250/-</td><td>• 1st loan record – Rs. 150/-
• 2nd onwards – Rs. 50/- each
• Annual renewal fee – Rs-125/-</td><td>• 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)</td></tr>
<tr><td>Stamp Duty & other statutory Charges</td><td colspan="4">As per applicable laws of the State/Union Territories</td></tr>
<tr><td>Legal Charges (Initiation / Appraisal)</td><td colspan="4">As per Actual plus applicable taxes</td></tr>
<tr><td>Legal Charges (Recovery)</td><td colspan="4">As per Actual plus applicable taxes</td></tr>
<tr><td>Property Swap Charges</td><td colspan="4">Rs10,000/- + applicable taxes per property</td></tr>
<tr><td>Conversion Fee</td><td colspan="4">Our Borrowers have following options:
1. To reduce the applicable rate of interest on their loan by changing the spread
And/Or</td></tr>
</table>

	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*

RISK PRICING - METHODOLOGY

The Company adopts risk pricing methodology to ensure that the borrowers are charged rate of interest as per the risk posed by them at the time of onboarding. Borrowers are generally low risk when:

1. Loan amount is low compared to the property value (Low LTV)
2. Stable income
3. Low obligations
4. Good Repayment capabilities (Low FOIR)
5. Good repayment track record (RTR) of payments of previous loans (CIBIL)

As the borrowers vary on above-said factors, the risk posed to the Company varies. Thus, each Borrower cannot be assigned an individual rating. However, we have adopted a cohort approach which covers all the factors required to be considered for risk grading. Hence, we have adopted Risk Gradation of the Borrower which is primarily based on the income assessment program. Various programs for income assessment have been mentioned below:

1. Borrower acquired under **Normal Income program** are considered in lowest risk segment, considering we have full view on the Borrower financial health, basis declaration on the financial by Borrower, hence highest exposure is proposed under this program with relaxed bureau norms.
2. Borrower's acquired under **Banking program** are capped on the loan amount, considering we do not have full view on the financials. However, TO is derived basis banking transactions and OD/CC utilisation, which acts as a surrogate of income, hence exposure has been capped.
3. Borrowers acquired under the **Assessed Income program/ Liquid Income Program** are under medium risk segment, since Borrowers' financial health is checked basis, the subjective discussions & PD of the Borrower.
4. **Higher FOIR** program can be classified as highest risk segment, since Borrower are given higher loan amount than his financials support. To mitigate the risk, we have capped the exposure amount, LTV and Bureau score with financial caveats like no drop in TO and Cash profit.

Accordingly, the risk grading based on the programs is as follows:

Program	Rating
Normal Income Program	Low
Banking Income Program	Medium
Liquid Income Program	Medium
Assessed Income Program	Medium
Higher FOIR Program	High
Others	High

ADOPTION OF RISK GRADING FOR RISK PRICING TO THE BORROWER

Further within the same program there can be a range of risk that is based on the subjective assessment of the underwriter basis combination of various parameters of the transaction. Accordingly, the underwriter identifies additional aspects which warrant some adjustments (increase or decrease) in the ROI.

1. **Risk Factors which can reduce the ROI to some extent:** Profile stability, Collateral Quality, Loan amount, Low LTV, Comfort of additional income not considered, Asset Base etc. This gives rate benefits to the low-risk Borrowers.
2. **Risk Factors which can increase the ROI to some extent:** Issues in credit history, income seasonality/ volatility, High LTV, Low Asset Base, Single Income, etc. The Borrowers are charged risk premium to accommodate the higher risks.

To accommodate the various factors, we have assigned a range of ROI for the programs offered. The Company assigns a ROI to a transaction within the range. However, there can be instances of outliers given the competition intensity or subjective assessment of the risk. The Borrowers are made aware of these norms at the time of sanction, so that they can opt for suitable combination of parameters and the corresponding ROI.

ROI range:

Affordable		
Program	**Rating**	**ROI Range**
Normal Income Program	Low	12% to 15%
Assessed Income Program	Medium	12.5% to 16%
Others	High	12.5% to 16.5%

Mid-Ticket		
Program	**Rating**	**ROI Range**
Normal Income Program	Low	11% to 13%
Banking Income Program	Medium	11.5% to 13.5%
Liquid Income Program	Medium	11.5% to 14%
Higher FOIR Program	High	11.5% to 13.5%
Others	High	11.5% to 13.5%

Nido Home Finance Limited

ACKNOWLEDGEMENT

Registered Office: Nido Home Finance Limited (Nido), Tower 3, 5th Floor, Wing B, Kohinoor City Mall Kohinoor City, Kirol Road, Kurla (West), Mumbai 400070 | Tel: +91 22 4272 2200 | CIN: U65922MH2008PLC182906 | www.nidohomefin.com

Application No.

Name of the applicant

Loan Amount Applied

Date

Mobile No. of the Sales executive

Thank you for your application to Nido Home Finance Limited (Nido) for Home Loan/Loan Against Property ('LAP'). To ensure that there is clarity regarding Nido's product features you are requested to go through the following and sign your acceptance of the same. Kindly retain the copy of this document for your future reference.

"I/We have read & understood the information in respect of Co-lending Model of Nido having arrangement with the partner banks. Also, I/We have understood the features of Co-lending arrangement with the Partner Bank as mentioned herein above. Thus, I/we hereby give my/our explicit consent to co-lend, assign, transfer, securitize my/our loan to any partner banks as per the eligibility of my/our loan and as Nido may deem fit.

(signatures of all the borrowers/co-borrowers/parties to the transactions)

Nido shall at its sole discretion & under intimation to you, be entitled to amend or modify above mentioned charges prospectively & all such amendments or modifications shall be deemed to be effective & binding on you.

By accepting this letter you, ... (Name of borrower) confirm that you have read & understood the contents of application form. You also confirm that you have not been promised any gifts / discounts or any other commitment whatsoever which is not documented above or any other document. Further, you confirm that no cash has been collected from you with respect to the loan.

Company reserves the right to retain the documents & other submissions, so submitted along with application form for internal/Statutory records purpose. You have received the KYC Form giving necessary information on KYC. KYC & Fair Pratices Code information is available at all the branches free of cost. Credit appraisal at the sole discretion of Nido Home Finance Limited (Nido) & it would endeavor to dispose your loan application within 6 weeks of submitting satisfactory information & documents.

* Above fee and charges are inclusive of taxes as applicable.

Write to us at: Nido Home Finance Limited (Nido) - assistance@nidohomefin.com

"The rate of interest applicable to the loan facility availed shall be as prevailing on the date(s) of disbursement(s) and will be based upon inter-alia the Company's evaluation of the customer such as professional qualification, creditworthiness, risk profile, security, repayment track record, external ratings etc. Based on the interest rate model adopted by Company, the rate of interest for the same product and tenor may vary for different customers depending upon the abovementioned factors."

KNOW YOUR CUSTOMER – WHAT YOU MUST KNOW

The Company has framed a ‘KYC guidelines, wherein certain personal information of the customer or prospective customer is required to be obtained.

What is KYC & when does it apply?

KYC procedures enable the Company to know/understand their customers & their financial dealings better which in turn help them manage their risks prudently. KYC is ongoing process & start with the beginning of relationship with the customer & run through the life cycle of the customer relationship.

What are the objectives of KYC?

- ensuring that only legitimate & bona fide customers are accepted
- ensuring that customers are properly identified & the risks they may pose
- verifying the identity of customers using reliable & independent source of document
- monitoring customer accounts & transactions to prevent or detect illegal activities
- Implementing processes to effectively manage the risks posed by customers trying to misuse facilities.

Which category of customers are these KYC requirements applicable?

The KYC requirement is applicable to all categories of customers transacting with the Company.

What documents are collected under KYC?

As per KYC Guidelines, minimum one colored photograph, one document of proof of identity & one document of proof of residence is required. The self - attested photocopies of required document are to be submitted & original is required to be shown for verification. An indicative list of KYC documents required for various categories of customers is given below:

Individual	Company	Partnership Firm	Limited Liability Partnership
Photograph, ID proof i.e. PAN, Passport, Driving License, UID (Aadhaar), Voter Identity Card, NREGA Job Card **Address proof** i.e. Passport,Driving License, UID (Aadhaar), Voter Identity Card, NREGA Job Card, Documents as prescribed in the KYC Policy	I) Certificate of incorporation and MOA & AOA ii) Resolution of the Board of Directors & Power of Attorney (POA) granted to its managers, officers or employees to transact business on its behalf iii) PAN card or copy of PAN allotment letter iv) Any Officially Valid Document in respect of managers, officers or employees holding POA.	i) Registration certificate, if registered ii) Partnership Deed iii) POA granted to a partner or an employee of the firm to transact business on its behalf iv) Any Officially Valid Document identifying the partners & the persons holding the POA & their addresses v) Telephone bill in the name of firm/partners.	i) Registration Certificate issued by MCA ii) Limited Liability Partnership Agreement iii) PAN card copy of LLP iv) LLP Resolution duly signed by all Partners in favour of Designated Partner/s of LLP to transact business on behalf of LLP iv) PAN & Address Proof of Partners of LLP

Why should I / We comply?

Compliance of KYC requirements is mandatory under Prevention of Money Laundering Act, 2002 & rules made there under.

What if there is any change in KYC documents during life time of loan?

The changes in any of the information under KYC documents are required to be brought to the notice of the Company at the earliest.

What is Prevention of Money Laundering Act, 2002?

In India, the Anti Money Laundering (AML) mechanism is primarily governed by Prevention of Money Laundering Act, 2002 (PMLA). In each country, installation of effective mechanism, to prevent ‘Money Laundering’ & ‘Financing Terrorism’ has become an imperative task.

What are the consequences of non-compliance of KYC requirement?

If any application or existing customer profile under review found deficient due to lack of mandatory KYC documentation, further transactions may not be permitted. Also, the application shall be considered as invalid & shall not be processed further.

Disclaimer: This is an informative document prepared with a view to educate the customers about certain FAQs around KYC guidelines and Prevention of Money Laundering Act, 2002. The readers of the document are advised to contact the Company officials for detailed “KYC guideline” & any clarification/interpretation thereunder. Due care has been taken for preparing this document, however, in case of any contradiction the legal interpretation of KYC guidelines, Prevention of Money Laundering Act, 2002 shall be final and binding. Customers are further advised to regularly visit website of National Housing Bank at www.nhb.org.in and Reserve Bank of India at www.rbi.org.in