

**NEW HABITAT HOUSING FINANCE & DEVELOPMENT LIMITED**

**A. SCHEDULE OF FEES & CHARGES**

<b>Processing Charges</b> Housing Loans	<b>Salaried:</b> 1% of the loan amount sanctioned + applicable taxes and surcharge <b>Self-Employed:</b> 1.5% of loan amount + applicable taxes and surcharge		
<b>Processing Charges</b> Non-Housing Loans (Top-up, Loan against property)	<b>Salaried /Self Employed:</b> Upto 2%+ applicable taxes and surcharge		
	<b>Type</b>	<b>Sources of Funds</b>	<b>Prepayment Penalty</b>
<b>Prepayment Penalty</b> Housing Loans with Floating ROI	Full Prepayment	Any	Nil
	Part Prepayment	Any	Nil
Housing Loan with Fixed ROI	Full Prepayment	Owned sources	Nil
		Others	2% plus applicable taxes and surcharge
	Part Prepayment		Nil
<i>*The sources of funds to be collected and verified to the satisfaction of NHHFDL.</i>			
	<b>Type</b>	<b>Period</b>	<b>Prepayment Penalty</b>
<b>Prepayment Penalty</b> Non-Housing Loans on Floating ROI with Non Individual Borrower/ Co borrower	Full Prepayment	Within 6 months of first disbursement	3% plus applicable taxes and surcharge
		Post 6 months	2% plus applicable taxes and surcharge
	Part Prepayment	Within 6 months of first disbursement	3% plus applicable taxes and surcharge
		Post 6 months	2% plus applicable taxes and surcharge
Non-Housing Loans on Floating ROI to Individual Borrowers	Full Prepayment	Any	Nil
	Part Prepayment	Any	Nil
<b>Prepayment Penalty</b> Non-Housing Loans on Fixed ROI	Full Prepayment	Within 6 months of first disbursement	3% plus applicable taxes and surcharge
		Post 6 months	2% plus applicable taxes and surcharge
	Part Prepayment	Within 6 months of first disbursement	3% plus applicable taxes and surcharge
		Post 6 months	2% plus applicable taxes and surcharge
CERSAI Charges	At the time of Disbursement creation of charge		Rs. 250 (for Loans <5 Lacs and Rs. 500 (for Loans> 5 Lacs) <i>Plus applicable taxes and surcharge</i>
	At the time of Modification of charge (in case of Top Up)		Rs. 250/- <i>Plus applicable taxes and surcharge</i>
	At the time of Loan Closure:- Satisfaction of charge		Rs. 250/- <i>Plus applicable taxes and</i>

		<i>surcharge</i>
Legal charges	Legal charges as applicable on case to case basis	
<b>Conversion fees</b>	<i>Conversion as per applicable conversion of NHHFDL</i>	
Housing Loans	0.5% plus applicable taxes and surcharge	
Non – Housing Loans	1% plus applicable taxes and surcharge	
Stamping Charges	As per actuals and according to state laws	
Non- encumbrance certificate charges/TSR	As applicable on case to case basis	
Technical Fee collected	As applicable on case to case basis	
Cheque/ ECS /ACH Bounce charges	Cheque return charges of 500 plus applicable taxes and surcharge per instrument payable in case of a dishonored cheques/ECS/ACH	
Late Payment charges	3% per month	
Cheque/ECS Swapping charges (per set)	Rs. 500/- plus applicable taxes and surcharge	
Duplicate No dues certificate	Rs. 500/- plus applicable taxes and surcharge	
Copy of Property Papers	Rs. 500/- plus applicable taxes plus surcharge	
Duplicate Annual Account Statement, Provisional Certificate	Rs. 500/- plus applicable taxes plus surcharge	
Cash Collection Charges	1% of Cash collection for Rs. 50,000/- and above + ST	
Charges for list of Documents	Rs. 500/- plus applicable taxes and surcharge	
Loan prepayment/closure statement charges	Rs. 500/- plus applicable taxes and surcharge	
Custodial Fee for keeping Property Documents in closed Loans	Rs. 500 plus applicable taxes and surcharge per month (post 60 days from loan closure date)	
Demand Draft/Pay order issuance charges	Rs. 150 per lac or actuals whichever is higher plus applicable taxes and surcharge	
Reschedulement of Loan Charges for tenor /EMI on request of the customer	Rs. 500/- plus applicable taxes and surcharge	
Each Personal Visit to customer's place for collection of dues.	Rs. 500/- per visit plus applicable taxes and surcharge	
Recovery charges (Legal/ Repossession & incidental charges)	As per actual	
Non Postal Stamp	As applicable law of the state and as per actual	
Miscellaneous Costs	As per NHHFDL policy with communication to the customer	
Documents Retrieval and Handling charges (Chargeable at the time of handing over security documents on closure of loan)	Rs. 1000/- for loan upto Rs. 10 Lacs and Rs. 2000/- for loan above Rs. 10 Lacs.	

*\*The rates, fee and charges as mentioned in the schedule of charges are subject to change at the sole discretion of New Habitat Housing Finance & Development Ltd. (NHHFDL).*

*\*CERSAI charges are as per Central Registry of Securitization Asset Reconstruction and Security Interest of India.*

*\*Any service taxes/statutory levy will be charged extra as applicable according to the prevalent laws.*

## **B. Interest Rates**

Current Benchmark Prime Lending Rate (BPLR) of the Company is 14%. In case of variable rate products, applicable interest rate for the loan will be linked to BPLR.

### **Indicative rate of interest for Loan are as under:**

Housing Loan : 12% and above

Non Housing Loan : 14% and above

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