

**NEW HABITAT HOUSING FINANCE AND DEVELOPMENT LIMITED**  
**(NHHFDL)**

**SCHEDULE OF FEES & CHARGES**

<b>Processing Charges</b> Housing Loans	<b>Salaried</b> :1% to 2% of the loan amount sanctioned + applicable taxes and surcharge <b>Self-Employed</b> : 0.5% to 2% 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% to 3% + 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 to Non Individual Borrower	Full/Part Prepayment	Within 6 months of first disbursement	5% plus applicable taxes and surcharge
		Post 6 months	4% plus applicable taxes and Surcharge
Non-Housing Loans on Floating ROI to Individual Borrowers	Full/ Part Prepayment	Any	Nil
<b>Prepayment Penalty</b> Non-Housing Loans on Fixed ROI	Full/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/Modification of charge		Rs. 100 plus taxes & surcharge for loan above Rs. 5 Lacs. For a loan upto Rs. 5 Lacs, the fee would be Rs. 50 plus taxes & surcharge

Legal charges	Legal charges as applicable on case to case basis
Conversion fees	Conversion as per applicable conversion of NHHFDL
Housing Loans/Non Housing Loans	1% plus applicable taxes and surcharge
Stamp Duty	As per actuals and according to state laws
Loan Execution Charges	Rs. 1000 plus applicable taxes

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	2% on overdue amount
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. 1000/- 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 + GST
Charges for list of Documents	Rs. 500/- plus applicable taxes and surcharge ( Once in loan tenor)
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 actual which ever 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
Miscellaneous Costs	As per NHHFDL policy under customer acknowledgment
Documents Retrieval and Handling charges (Chargeable at the time of handing over security documents on closure of loan)	Rs 5000 Plus Taxes

\*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 and 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.

### **Interest Rates**

Current Bench mark Prime Lending Rate (BPLR) of the Company is 14.50%. 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 or as decided by ALCO from time to time

**Non Housing Loan**: 14% and above as decided by ALCO from time to time

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