

Schedule of Fees and Charges			
Cheque/ECS Bounce Charges	INR 500/ + Tax	Duplicate No Due Certificate	INR 500/ + Tax
Cheque/ECS Swap Charges	INR 500/ + Tax	Document Retrieval Charges	INR 1000/ + Tax
Duplicate Statement of Account/IT Certificate	INR 250/ + Tax	Cheque/Cash Collection Charges	INR 250/ + Tax (per visit)
		Penal Charges	2% p.m. plus applicable taxes For EMI/PEMII Default – 2% p.m. + Tax on amount due For other Event of Default – 2% p.m. + Tax on outstanding amount
Foreclosure Statement	INR 500/ + Tax	Non - availment charges	INR 2000/ + Tax
CERSAI Charges	Loan amount ≤ INR 5 lacs – INR 50 + Tax. Loan amount > INR 5 lacs – INR 100 + Tax		
Copy of Property Documents	INR 1000/ + Tax	Technical and Valuation Fees in construction linked Loans	INR 500/ + Tax (per instance)
Recovery/Collection Charges	At actuals	Stamping/Frinking Charges	At actuals
Admin Fees	For HL - Up to 3% of Loan amount + Tax - For LAP / Top Up - Up to 4% of the Loan amount + Tax		
MOF/ IMD	UPTO INR 5000 + Tax		
Foreclosure Charges (*of the principal outstanding)	Floating Rate Housing Loan for Non-Individual – NIL Floating Rate Housing / Non-Housing Loan for Individual – NIL Floating Rate Non-Housing Loan (excluding Business Loan) for Non-Individual – 3% of Principal Outstanding + Taxes Floating Rate Business Loan for Non-Individual (Non-MSE) – 3% of Principal Outstanding + Taxes Floating Rate Business Loan for Non-Individual (MSE) – NIL Fixed Rate Housing Loan for Individual (Own Funds) – NIL Fixed Rate Housing Loan for Individual (Other than Own Funds) – 3% of Principal Outstanding + Applicable Taxes Fixed Rate Housing Loan for Non-Individual (Own Funds) – NIL Fixed Rate Housing Loan for Non-Individual (Other than Own Funds) – 3% of Principal Outstanding + Applicable Taxes Fixed Rate Non-Housing Loan for Individual - 3% of Principal Outstanding + Applicable Taxes Fixed Rate Non-Housing Loan for Non-Individual – 3% of Principal Outstanding + Applicable Taxes		
Conversion Charges	Fixed to Floating Interest Rate – 0.5% of Principal Outstanding + Tax Floating to Fixed Interest Rate – 3% of the principal outstanding + Tax Floating to Floating i.e rate change – 0.5% of the principal outstanding + Tax		

* Above mentioned Interest, fees and charges are subject to change at the sole discretion of Niwas Housing Finance Limited (Formerly known as Niwas Housing Finance Private Limited). Any change in above charges, would be uploaded on the website of the Company and intimated to the customer by email/SMS or any other written form.

Niwas Housing Finance Limited

(Formerly known as Niwas Housing Finance Private Limited)

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