

31<sup>st</sup> May 2026 as on updated

## SERVICES OFFERED & PRODUCT INFORMATION

### 1. Products offered by Niwas Housing Finance Limited

- Home purchase Loan from Developer
- Home Loan for Resale Property
- Self- construction Loan on owned plot
- Plot + Construction Loans
- Balance Transfer with/without Top Up
- Home Improvement / Extension Loan
- Loan Against Property

### 2. Documents required at time of applying for a loan

- Application Form with photograph
- KYC documents for applicant and co-applicants which will include Identity Proof / Residence Proof /Signature Proof. PAN & Aadhaar card is mandatory along with residence and office address proof.
- Vintage of Business existence, for self-employed and total work experience proof for salaried
- Latest 2 years ITR along with financials, schedules and annexures for self-employed, salary slip / salary certificate from employer for salaried customers, wherever applicable
- IMD fees

### 3. Eligibility is determined based on of the following parameters

- Vanilla Income Program: The eligibility under this program is judged based on the income documents provided
- Assessed income program: Based on detailed discussions with customer, the eligibility is derived by Niwas basis customer's repayment capability
- Mortgage BT + Top Up: This program is mainly to cater to customers who have existing mortgage loan running with selected banks/ FI and wants to transfer their loan for more top up or better terms

### 4. Key Features:

- Avail Interest subsidy under PMAY – 2.0 scheme
- No income proof documents required for Low Income Group Customers
- Loan tenure up to 30 years
- Loans starting from INR 3 lakhs
- Attractive interest rates
- Flexible repayment options
- Simple, fast and transparent processing of loan
- Tailor made solutions with personalized services
- Loans provided for purchasing a house or for self-construction of house on owned plot of land
- Attractive loan cover insurance options available

#### **Niwas Housing Finance Limited**

(Formerly known as Niwas Housing Finance Private Limited)

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