

Fees & Other Charges

S. No.	Fee Description	Normal	Nivara Nivas - CLSS
1	Application processing fee	INR5,000 (inclusive of applicable taxes)	Nil
2	Loan on boarding charges on actuals	NIL	11500 (inclusive of Taxes)
3	Loan processing fee	2.25% plus applicable taxes	Nil*
4	SRO Search, ROC Search, Non-Encumbrance Certificate from SRO, Creation of charge at ROC / MODT charges/NOI charges	At actuals with applicable charges	At actuals with applicable charges
5	Technical Valuation / Legal	NIL, included in the Processing fee	Nil, included in Loan onboarding charges
6	Transaction Handling charges in Balance Transfer	INR5,000 plus applicable taxes	INR5,000 plus applicable taxes
7	CERSAI Fees	50/- plus applicable taxes (for loans <= 5 lacs)	50/- plus applicable taxes (for loans <= 5 lacs)
		100/- plus applicable taxes (for loans > 5 lacs)	100/- plus applicable taxes (for loans > 5 lacs)
8	PDC / ECS Dishonor	500/- plus applicable taxes ,for each PDC / ECS bounce	500/- plus applicable taxes ,for each PDC / ECS bounce
9	Late Payment	3% per month on Overdue EMIs	3% per month on Overdue EMIs
10	PDC/ECS Swapping	1,000/- per instance plus applicable taxes	1,000/- per instance plus applicable taxes
11	Retrieval charges for Copies of loan /property document from Nivara's custody / LOD / COD	1,000/- per instance plus applicable taxes + Courier Charges	1,000/- per instance plus applicable taxes + Courier Charges
12	Charges for Statement of Account / Amortization Schedule / NOC / NDC	500 plus applicable taxes	500 plus applicable taxes
13	Duplicate Annual Account Statement, Provisional Certificate	500 plus applicable taxes	500 plus applicable taxes
14	Loan Re-schedulement (at discretion of Nivara)	0.50% of the loan outstanding plus applicable taxes	0.50% of the loan outstanding plus applicable taxes
15	Swap Charges ((Fixed or Mixed fixed rate to floating and vice-versa at discretion of Nivara)	2% of the loan outstanding plus applicable taxes	2% of the loan outstanding plus applicable taxes
16	Disbursement Cheque Cancellation & re-issuance	1,000/- plus applicable taxes (cancellation Charges) & PEMI will be charged.	1,000/- plus applicable taxes (cancellation Charges) & PEMI will be charged.
17	Disbursement postponement after the Cheque is made	1. If request received within 7 days of the disbursement: 1,000/-plus applicable taxes	1. If request received within 7 days of the disbursement: 1,000/- plus applicable taxes
		2. If request received after 7 days of the disbursement: 1,000/-plus applicable taxes , PEMI till the date of cancellation request	2. If request received after 7 days of the disbursement: 1,000/-plus applicable taxes , PEMI till the date of cancellation request
18	Loan cancellation charges	2.25 % plus applicable taxes on the loan amount + PEMI till date of cancellation	2.25 % plus applicable taxes on the loan amount + PEMI till date of cancellation

Foreclosure Charges & Pre-payment Charges			
	a. Part- Payment / Foreclosure of home loans on floating rate of Interest	Nil	Nil
	b. Part-Payment / Foreclosure of home loans on Fixed Rate / Mixed rate of interest (other than own source)		
19	i. If loan is foreclosed within 12 months from commencement of EMI	5 % plus applicable taxes , on principle outstanding and all prepayments done in case loan is closed within 12 months from the date of commencement of EMI	5 % plus applicable taxes , on principle outstanding and all prepayments done in case loan is closed within 12 months from the date of commencement of EMI
	ii. If loan is foreclosed between 12 months - 24 months from commencement of EMI	4% plus applicable taxes , on principle outstanding and all prepayments done in case loan is closed within 24 months from the date of commencement of EMI	4% plus applicable taxes , on principle outstanding and all prepayments done in case loan is closed within 24 months from the date of commencement of EMI
	iii. If loan is foreclosed between 24 months - 36 months from commencement of EMI	3% plus applicable taxes , on principle outstanding and all prepayments done in case loan is closed within 36 months from the date of commencement of EMI	3% plus applicable taxes , on principle outstanding and all prepayments done in case loan is closed within 36 months from the date of commencement of EMI
20	Cash collection Charges(at customer's place)	250/- Per Visit	250/- Per Visit
21	Charges for Missed due date	200/- plus applicable taxes	200/- plus applicable taxes
22	Document Custodian fees (Charges at the time of closure)	Rs. 500/- plus applicable taxes , Per Month (Chargeable after 30 days of closure of the Loan Account)	Rs. 500/- plus applicable taxes , Per Month (Chargeable after 30 days of closure of the Loan Account)
23	Charges for Prepayment Statement	Rs250/- (Rupees Two Hundred & Fifty only)plus applicable taxes	Rs250/- (Rupees Two Hundred & Fifty only)plus applicable taxes
24	Demand Draft/Pay Order issuance charges	150/- per lac or actual bank charges, whichever is higher plus applicable taxes	150/- per lac or actual bank charges, whichever is higher plus applicable taxes
25	Document retrieval charges on closure of loan	1,000/- plus applicable taxes	1,000/- plus applicable taxes
26	Prepayment statement	500/- plus applicable taxes	500/- plus applicable taxes
27	Non CTS cheque	250/-plus applicable taxes for each cheque	250/-plus applicable taxes for each cheque
28	MODTD/NOI cancellation charges	1000/-plus applicable taxes	1000/-plus applicable taxes
29	Property Swapping Charge	Rs.3000/-plus applicable taxes	Rs.3000/-plus applicable taxes
30	Change in Terms of Loan (Except for Loan Reduction cases):	Rs. 1000/- plus applicable taxes	Rs. 1000/- plus applicable taxes

Above charges are the standard rates for all customers and would be subject to changes from time to time. Actual charges may differ at the time of sanction / disbursement which will be communicated to the customer.

All charges, interest, taxes, fee, Service tax, levies etc. as prescribed by any statutory/regulatory bodies from time to time shall be borne by the Borrower.

Note : Changes as effected on above charge sheet would be displayed on Nivara Home Finance website and also displayed on our Branch Notice Boards, Similarly the changes effected if any in our Conversion scheme, would be available with Nivara Home Finance Branches.

The above terms and conditions have been read and understood by me/us in my/our known language and we accept the same