

**Nutan Nagarik Sahakari Bank Ltd.**

**Conversion charges for switching of loans from fixed to floating rate or vice-versa**

<b>Type of Loan</b>	<b>Eligibility for Conversion</b>	<b>Conversion Charges*</b>
<b>1) HOUSING LOAN</b>		
Housing Loan - 0 - 35 LAC & CIBIL $\geq$ 700	First Three year lock in period, Conversion allowed for two times during remaining tenor	0.20% of conversion amount Minimum Rs.1,000/-, Maximum Rs.5,000/-
Housing Loan - 0 - 35 LAC & CIBIL $<$ 700		
Housing Loan - 35LAC Above & up to 80 LAC CIBIL $\geq$ 700		
Housing Loan - 35LAC Above & up to 80 LAC CIBIL $\leq$ 700		
Housing Loan - 80LAC Above & CIBIL $>$ 700		0.20% of conversion amount Minimum Rs.2,000/-, Maximum Rs.15,000/-
Housing Loan - 80LAC Above & CIBIL $<$ 700		
<b>2) CAR LOAN</b>		
Car Loan - CIBIL $\geq$ 700	First one year lock in period, Conversion allowed for one time during remaining tenor	0.20% of conversion amount Minimum Rs. 1,000/- For Car Up to Rs 25.00 Lac Maximum Rs. 4,000/- For Car above Rs 25.00 Lac Maximum Rs. 7,500/-
Car Loan - CIBIL $<$ 700		
<b>Car Loan(Rating wise)</b>		
Rating A		
Rating B		
Rating C		
<b>3) TWO WHEELER</b>		
Nutan Easy Rider - Two Wheeler CIBIL $\geq$ 700	First year lock in period, Conversion allowed for one time during remaining tenor	Rs.500/-
Nutan Easy Rider - Two Wheeler CIBIL $\geq$ 650 & $<$ 700		Rs.500/-
<b>4) CLEAN WOMEN LOAN</b>		
Nutan Empowerment of Women Scheme CIBIL $\geq$ 700	First year lock in period, Conversion allowed for one time during remaining tenor	Rs.500/-
Nutan Empowerment of Women Scheme CIBIL $<$ 700		Rs.500/-

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<b>5) EDUCATION LOAN</b>		
Education Loan.	First two year lock in period, Conversion allowed for two times during remaining tenor	0.20% of conversion amount Minimum Rs. 1,000/- Maximum Rs. 5,000/-
Clean Education .	First one year lock in period, Conversion allowed for one time during remaining tenor	Rs.1000/-
<b>6) CLEAN PERSONAL LOAN</b>		
	First Three year lock in period, Conversion allowed for two times during remaining tenor	Rs.1,000/-
<b><u>7) Conversion in Repo Rate Linked Scheme:-</u></b>		
In Housing loan ,all existing borrowers are permitted to switch over from regular scheme to REPO Linked scheme by paying conversion charge of 0.50% on O/s + undisbursed portion of HL + GST. (Min of Rs.2500/- and Max of Rs.25000/- + GST)		
In Car Loan all existing borrowers are not permitted to switch over from regular scheme to REPO Linked Scheme		
<b>*This charges will be excluding GST so 18% GST applicable over and above charges.</b>		
<b>*No waiver in conversion charges shall be permitted to any authority except General Manager.</b>		
<b>*Interest rate will be at the prevailing rate.</b>		