

Schedule of Charges and Applicable Taxes for Retail Loans

Charge Type	Home Loan (INR)	Non-Home Loan (INR)
Processing Fee*	1% of the loan applied for + GST	2% of the loan applied for + GST
Legal Fee (for loan appraisal)	As per actual	
Part or Full Prepayment of loan (on Floating Rate of Interest) **	a. NIL - In case property is in the name of individual ; b. In case property is name of Non-individual entity, it will be considered as business purpose loan and a charge of 2% of Principal paid + GST will be applicable	a. NIL - In case property is in the name of individual & loan is not a Non-Housing / Business purpose loan b. 3% - of principal prepaid + GST - If property is in the name of individual & Purpose is non housing/business c. In case property is name of non-individual entity, it will be considered as business purpose loan and a charge of 3% of principal paid + GST will be applicable d. In case the loan is availed to purchase a commercial property, it will be considered as a business purpose loan and a charge of 3% of principal paid + GST will be applicable
Part or Full Prepayment of loan (on Fixed Rate of Interest) **	a. NIL - In case property is in the name of Individual and Payment is made from own sources ; b. In case property is in name of individual and payment is made by/from third party, charge of 3% of principal prepaid + GST will be applicable ; c. In case property is name of Non-Individual entity, it will be considered as business purpose loan and a charge of 3% of principal prepaid + GST will be applicable ;	3% - of Principal Pre-paid + GST
Cheque/NACH Mandate Form Return (Bounce Charges)	a. Rs 750/- + GST (1st Bounce) b. Rs 1000/- + GST (2nd Bounce - Same Instrument Representation)	
OVERDUE CHARGES	24% p.a on unpaid EMI for delayed period	
Legal Recovery Fees	Actuals	
Statement of Account	a. Soft copy of Statement can be downloaded free of cost from web/mobile portal b. Rs 500/- + GST will be charged if adhoc request received at Branch / on e-mail	
Repayment Schedule Fee	a. Soft copy of repayment schedule can be downloaded free of cost from web/mobile portal ; b. Rs 500/- + GST will be charged, if adhoc request received at Branch / on E-Mail ;	
List of Documents Fee	a. Nil, if requested within initial 6 months of 1st disbursement ; b. After 6 months from 1st disbursement - Rs 750/- + GST, if request is received at Branch / on E-Mail ;	
Loan Pre-closure statement	Rs 750/- + GST	Rs 750/- + GST
Provisional Interest Certificate (for income tax) for current financial year	a) 2 Provisional & 1 Final Interest will be sent through e-mail every year, free of cost ; b) Any request received over and above will be charged at Rs 500/- + GST per instance ; c) No charge for self-download from Website / Portal / IVR ;	
Final Interest Paid Certificate (for income tax) for previous financial year		
Copy of Property Documents	Rs 500/- + GST, if received through an e-mail ; Rs 1000/- + GST, if printed copies (subject to max of 50 pages) ; Rs 1500/- + GST, for more 50 pages ;	
Swap of Repayment Instructions	Free, if moving from PDC mode to NACH mode ; Free, if moving from NACH mode to E-NACH ; Rs 750/- + GST, if physical mode - PDC/NACH ;	
ROI Change - Fixed to Floating	3% of POS + GST	3% of POS + GST
ROI Change - Floating to Floating (reduction in rate)	0.5% of POS + GST	1% of POS + GST
ROI Change - Fixed/Floating to Fixed	3% of POS + GST	3% of POS + GST
Swap of Property Fee	Rs 25000/- + GST	Rs 25000/- + GST
Fee for EMI payment in cash/single cheque	Rs 1000/- + GST	Rs 1000/- + GST
Custody Charges (for property documents not taken back after maturity / foreclosure of loan)	Rs 1000/- + GST p.m (after 1 month of Loan closure / maturity)	
Original Property Documents retrieval on request	Rs 1000/- + GST	
CERSAI Fees as per the rules of CERSAI for loans disbursed after January 31, 2016	Rs 100/- + GST	
CERSAI Fees as per the rules of CERSAI for loans disbursed prior to January 31, 2016	Rs 500/- + GST	
CERSAI Validation Fees	Rs 50/- + GST	
MODT/Registration of Charge - Creation/Cancellation	Rs 500/- + GST	
ROC charge creation/ cancellation	NA	Rs 500 + GST
Non Submission of Documents Related to Loan Condition/Security	Rs 1,000/- p.m.	
Title Search Fees	As per actual	As per actual

**1) Minimum Processing Fee is INR 10,000 + Applicable Taxes. The entire fee has to be paid in full at the time of making a loan application. In case a loan application is not approved, then PNB Housing Finance Ltd will retain processing fee for -
a) Home Loan - INR 3000 + GST collected out of full processing fee for each property evaluated by PNB Housing Finance Limited.
b) Non Home Loan - INR 5000 + GST collected out of full processing fee for each property evaluated by PNB Housing Finance Limited.

** 2) For a payment to be considered and applied as part payment of loan,
a) Minimum amount should be at least 5 times the prevailing EMI
b) Maximum should be 25% of the principal outstanding in a Financial Year
c) Prepayment of more than 5 lakhs, should preferably be informed 14 days in advance at PNB Housing branch

3) "Residential Plot Loan" is considered as "Non-Home Loan" till the time residential building, with all necessary regulatory approvals, is constructed on it.

4) The effect of reschedulement in loan account, i.e., part prepayment or rate of interest conversion, shall be given in the next installment cycle as per the mutually agreed terms and conditions.

5) Customers are requested not to make any payment to third parties for services.

6) Part/Full pre-payment requests can be accepted from Monday to Friday, between 2nd to 20th of the month (both days inclusive). Customers are requested to schedule their plans for part payment (if any) accordingly.

Schedule of Charges and Applicable Taxes for Deposits

Particulars	Deposit by Individual	Deposit by Non-Individual
Minimum lock in period of 3 months	Pre-matured withdrawal is not permissible within 3 months.	Pre-matured withdrawal is not permissible within 3 months.
Pre-matured withdrawal after 3 months but before 6 months	Interest payable @ 4% per annum for the period for which deposit has run.	No interest is payable.
Pre-matured withdrawal after 6 months but before the date of maturity	Interest payable 1% lower than the interest rate applicable for the period for which the deposit has run.	
Pre-matured withdrawal	In case of premature withdrawal, the excess brokerage (total brokerage paid minus the brokerage for the period which the deposit has actually run) will be recovered from the customer.	

Note: The aforesaid fees/charges are subject to change at the Company's discretion.