

Version 3.0.0

Effective from January 21, 2024

Schedule of Charges and Applicable Taxes for ROSHWI Housing Loans		
Charge Type	Home Loan (INR)	Non-Home Loan (INR)
Processing Fee (non refundable)	Rs 3000/- + GST	Rs 5000/- + GST
Document Charges	From Rs 2000/- to Rs 5000/- + Applicable GST(charge varies on Loan Sanction Amount slab) From Rs 3000/- to Rs 5800/- + Applicable GST(charge varies for each Loan Sanction Amount slab)	From Rs 2000/- to Rs 5000/- + Applicable GST(charge varies on Loan Sanction Amount slab) From ₹ 3000 to ₹ 5800 + Applicable GST(charge varies for each Loan Sanction Amount slab)
Legal/Technical Charges	Rs 5100/- or upto 2% + Applicable GST on Sanction Amount, whichever is higher	Rs 5100/- or upto 2% + Applicable GST on Sanction Amount, whichever is higher
Administrative charges (all above inclusive)		
Revalidation of Sanction letter	Rs. 500/- if the sanction letter is re-validated after its expiry (not more than 45 days)	Rs. 500/- if the sanction letter is re-validated after its expiry (not more than 45 days)
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)	Rs 500/- + GST	
<b>OVERDUE CHARGES</b>	<b>24% p.a on unpaid EMI for delayed period</b>	
Legal Recovery Fees	Actuals	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 500/- + GST, if request is received at Branch / on E-Mail ;	
Loan Pre-closure statement	Rs 500/- + GST	Rs 500/- + 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 ;	
Final Interest Paid Certificate (for Income tax) for previous financial year	c) No charge for self-download from Website / Portal / IVR ;	
Copy of Property Documents		Rs 500/- + GST, if received through an e-mail ; Rs 25/- + GST, per page, if physical copy required
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 & Undisbursed amount + GST	1% of POS & Undisbursed amount + GST
ROI Change - Fixed/Floating to Fixed	3% of POS + GST	3% of POS + GST
Custody Charges (for property documents not taken back after maturity / foreclosure of loan)		Rs 500/- + GST p.m (after 1 months of Loan closure / maturity)
Original Property Documents retrieval on request	Rs 500/- + GST	Rs 500/- + GST
Charges for release of documents on loan closure		Nil - For delivery after 30 working days of loan closure ; Early Delivery (on request) by 15 working days - Rs 750/- + GST ;
CERSAI Fees as per the rules of CERSAI for loans disbursed after January 31, 2016		Rs 100/- + GST
MODT/Registration of Charge - Creation/Cancellation		Rs 250/- + 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
Subsequent technical visits	Rs 500/- + GST applicable from 3rd inspection onwards carried out before each release in construction cases	Rs 500/- + GST applicable from 3rd inspection onwards carried out before each release in construction cases
Title Search Fees- BT resale cases	Rs 500/- + GST applicable	Rs 500/- + GST applicable
Collections through Business correspondent	Rs 75/- per transaction	Rs 75/- per transaction
Disbursement cancellation and reissuance	Rs 1000/- + GST applicable if request received within 15 days; Rs 1000/- + GST applicable if request received post 15 days + PEMI till the cancellation period	Rs 1000/- + GST applicable if request received within 15 days; Rs 1000/- + GST applicable if request received post 15 days + PEMI till the cancellation period
1) Minimum Processing Fee is INR 3000 + 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 the processing fee.		
** 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, will need to be informed 30 days in advance at PNB Housing branch		
3) "Residential Plot Loan" is considered as "Non Home Loan" if the unit is not constructed as per stipulation of the Regulator within 3 years. Thereafter, applicable charges & ROI change will be effective		
4) The effect of rescheduling 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.		
4) Customers are requested not to make any payment to third parties services.		
5) Part/Full pre-payment requests can be accepted from Monday to Friday, <u>between 06th to 22nd of the month (both days inclusive)</u> . 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.		