

Schedule of Charges and Applicable Taxes for ROSHNI 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 2000/- to Rs 5000/- + Applicable GST(charge varies on Loan Sanction Amount slab)
Legal/Technical Charges	From Rs 3000/- to Rs 5800/- + Applicable GST(charge varies for each Loan Sanction Amount slab)	From ₹ 3000 to ₹ 5800 + Applicable GST(charge varies for each Loan Sanction Amount slab)
Administrative charges (all above inclusive)	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
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) **	NIL	<p><i>For Loans disbursed till 31st Dec 2025</i> a.3% - of principal prepaid + GST - If loan has been taken for Business Purpose*</p> <p><i>For Loans disbursed on or after 1st Jan 2026</i> a. NIL - For Micro and Small Enterprises (MSE) and Individuals b. 3% - of principal prepaid + GST for loan to Medium Enterprises taken for business purpose.</p> <p>*Loan taken for purchase of commercial /non housing property is considered as business loan</p>
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 ;	3% - of Principal Pre-paid + GST

Collection Followup Charges Rs 750/- + GST

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 500/- + GST, if request is received at Branch / on E-Mail ;
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	Partly Disbursed Loan - 3% of POS & Undisbursed Amount + GST Fully Disbursed Loan - 3% of POS + GST
ROI Change - Floating to Floating (reduction in rate)	Partly Disbursed Loan - 0.5% of POS & Undisbursed Amount + GST Fully Disbursed Loan - 0.5% of POS + GST
ROI Change - Fixed/Floating to Fixed	Partly Disbursed Loan - 3% of POS & Undisbursed Amount + GST Fully Disbursed Loan - 1% of POS + GST
Original Property Documents retrieval on request	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

Non Submission of Documents Related to Loan Condition/Security Rs 1,000/- p.m.

Title Search Fees	As per actual
Franking / Stamp Paper Charges	As per actual
Demand Draft Issuance fees	0.40% of DD amount (Minimum Rs. 50, Maximum Rs. 15000) whichever is lesser
Subsequent technical visits	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
Collections through Business correspondent	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

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 14 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.

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 02nd 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.	

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