

Schedule of Charges and Applicable Taxes for Retail Loans

Charge Type	Home Loan (INR)	Non Home Loan (INR)
Income Tax certificate for current financial year	Free	NA
Income Tax certificate for previous financial year	Free	NA
Statement of Account	200 + Applicable Taxes	200 + Applicable Taxes
Change of repayment mode - PDC to NACH	Free	Free
Change of repayment mode - PDC to PDC or NACH to NACH	500 + Applicable Taxes	500 + Applicable Taxes
EMI payment fee on account of non-submission of PDC/NACH Mandate Form (per transaction)	300 + Applicable Taxes	300 + Applicable Taxes
Part or Full Prepayment of loan (on Floating Rate of Interest) by individual borrower(s)	Free	Free
Part or Full Prepayment of loan (on Floating Rate of Interest) by non individual borrower(s) being applicant or co-applicant	2% of principal prepaid + Applicable Taxes	3% of principal prepaid + Applicable Taxes
Part or Full Prepayment of loan (on Fixed Rate of Interest) by individual borrower(s)	3% of principal prepaid + Applicable Taxes. In case of prepayment of loan is by own source (except borrowing from Bank/ HFC/ NBFC/ Any Financial Institution), no fee is applicable.	3% of principal prepaid + Applicable Taxes
Part or Full Prepayment of loan (on Fixed Rate of Interest) by non individual borrower(s) being applicant or co-applicant	3% of principal prepaid + Applicable Taxes	3% of principal prepaid + Applicable Taxes
Loan Preclosure statement or List of original property documents or Photocopy of original property documents	500 + Applicable Taxes	500 + Applicable Taxes
Cheque/NACH Mandate Form return	500 + Applicable Taxes	500 + Applicable Taxes
CERSAI Fees as per the rules of CERSAI for loans disbursed after January 31, 2016	100 + Applicable Taxes	100 + Applicable Taxes
CERSAI Fees as per the rules of CERSAI for loans disbursed prior to January 31, 2016	500 + Applicable Taxes	500 + Applicable Taxes
Processing Fee*	1% of the loan applied for + Applicable Taxes	2% of the loan applied for + Applicable Taxes
Conversion of Rate of Interest (Floating to Floating Rate of Interest or Floating to Fixed Rate of Interest)	0.50% of principal outstanding + Applicable Taxes <i>(Conversion to "fixed" rate of interest is not available)</i>	1% of principal outstanding + Applicable Taxes <i>(Conversion to "fixed" rate of interest is not available)</i>
Conversion of Rate of Interest (Fixed to Fixed Rate of Interest)	<i>Conversion to "fixed" rate of interest is not available.</i>	
Conversion of Rate of Interest (Fixed to Floating Rate of Interest)	2% of principal outstanding + Applicable Taxes	3% of principal outstanding + Applicable Taxes
Overdue Charge	2% per month on overdue payment + Applicable Taxes	2% per month on overdue payment + Applicable Taxes
Recovery Fees	As per actual	As per actual
Legal Fees	As per actual	As per actual
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 + Applicable Taxes collected out of full processing fee for each property evaluated by PNB Housing Finance Limited.

b) Non Home Loan - INR 5000 + Applicable Taxes collected out of full processing fee for each property evaluated by PNB Housing Finance Limited.

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

3) 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.

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

5) Part/Full pre-payment requests can be accepted on all days, *except between 25th of the month and last day 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.