



## Schedule of charges and applicable taxes for retail loans

Charge type	Home Loan (INR)	Non Home Loan (INR)
IT certificate - Provisional	Free	NA
IT certificate - Final	Free	NA
Change of repayment mode from PDC to ECS	Free	Free
Statement of account	200 + Applicable Taxes	200 + Applicable Taxes
Change of repayment mode-PDC to PDC	500 + Applicable Taxes	500 + Applicable Taxes
Change of repayment mode-ECS to ECS	500 + Applicable Taxes	500 + Applicable Taxes
EMI payment in cash on account of Zero PDC (per transaction)	300 + Applicable Taxes	300 + Applicable Taxes
Part Prepayment of loan (with Floating Rate of Interest)	Free	3% of principal prepaid + Applicable Taxes
Part Prepayment of loan (with Fixed Rate of Interest)	25% of principal outstanding, as on first day of financial year, can be prepaid free of cost. Over this amount, 2% of principal prepaid + Applicable Taxes	3% of principal prepaid + Applicable Taxes
Full Prepayment of loan (with Floating Rate of Interest)	Free	3% of principal outstanding + Applicable Taxes
Full Prepayment of loan (with Fixed Rate of Interest)	2% of principal prepaid + Applicable Taxes, over 25% of principal outstanding, as on the first day of a financial year	3% of principal outstanding + Applicable Taxes
Loan Preclosure statement	500 + Applicable Taxes	500 + Applicable Taxes
List of documents in custody of PNBHFL	500 + Applicable Taxes	500 + Applicable Taxes
Photocopy of property papers	500 + Applicable Taxes	500 + Applicable Taxes
Cheque return	500 + Applicable Taxes	500 + Applicable Taxes
CERSAI charge for creation and satisfaction of security interest	750	750
Processing fee inclusive of technical appraisal*	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	1% of principal outstanding + Applicable Taxes
Conversion of Rate of Interest (Fixed to Floating)	0.75% of principal outstanding + Applicable Taxes	1% of principal outstanding + Applicable Taxes
Overdue interest	2% per month on overdue payment	2% per month on overdue payment
Recovery fees	As per actual	As per actual
Legal fees	As per actual	As per actual

\* 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 PNBHFL will retain processing fee for -

a) Home Loan - INR 3000 + Applicable Taxes collected out of full processing fee for each property evaluated by PNBHFL.

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

### Title Search fee

Title Search fee is to be paid by customer to the empanelled lawyer of PNBHFL, wherever applicable.

## Schedule of charges and applicable taxes for deposits

Charge type	Retail and Non Retail Deposits (INR)
Preclosure of Deposit	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.

### Notes-

1) Customers are requested not to make any payment apart from the charges stipulated in this schedule.

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