

## FINANCIAL SCHEME WITH PUNJAB NATIONAL BANK FOR PCP

**5:70:20:5**

1. 5% - Customer | 70% - Bank (as per below Payment schedule) |  
20% - Customer (approx. after 36 months) | 5% - Bank
2. Book your flat by paying only 5% of the Agreement Value today
3. Base Rate of Interest
  - a. 9.5% p.a. (Salaried)
  - b. 9.75% p.a. (Self Employed)
4. Tri Partied Agreement to be signed post sanction letter
5. Property has to be mandatorily registered within 12 months from date of booking.
6. EMI to be borne by the customer
7. Processing Fees
  - a. Rs. 5,000 + S.T. (Salaried)
  - b. Rs. 0.25% of AV + S.T. (Self Employed)
8. Can Foreclose in between if required
9. Payment Schedule as below:

Sr. No.	Payment Schedule	Customer	PNBHFL
1	Booking Token	5.00%	
2	1st Instalment (Within 30 Days of Booking Date)		27.50%
3	Commencement on Excavation		5.00%
4	Commencement of Raft/ Foundation		4.00%
5	Commencement of Plinth		4.00%
6	Commencement of 3rd Slab		4.00%
7	Commencement of 6th Slab		4.00%
8	Commencement of 9th Slab		4.00%
9	Commencement of 12th Slab		4.00%
10	Commencement of 15th Slab		4.00%
11	Commencement of 18th Slab		3.50%
12	Commencement of 21st Slab		3.00%
13	Commencement of 24th Slab		3.00%
14	Commencement of 27th Slab	5.00%	
15	Commencement of 30th Slab	5.00%	
16	Commencement of 32nd Slab	5.00%	
17	Commencement of 34th Slab	5.00%	
18	On Fit Out Possession		5.00%
	<b>Grand Total</b>	<b>25%</b>	<b>75%</b>