

EXTERNAL BENCHMARKS FOR FLOATING RATE LOANS ON WEBSITE

The following information shall be uploaded on the bank's website.

1. T-bill linked lending rates (TBLR) for PNB PRIME PLUS w.e.f. 01.11.2021:

SN	Tenor	Applicable Rate				
		AAA /AFI's / Govt. Guaranteed Central & St. Govt. Entities		AA / Other Central & St Govt Entities Without Govt Guarantee		A rated Corporate borrowers
		Internal rating		Internal rating		
		A1	A2	A1	A2	
1	≤91 days	5.65	5.70	5.70	5.75	5.85
2	>91 days upto 182 days	5.90	5.95	5.95	6.00	6.10
3	>182 days upto 364 days	6.15	6.20	6.20	6.25	-

This scheme is applicable for a minimum loan size of Rs. 100 cr.

Target segment borrowers:

- AAA rated corporate borrowers including NBFC (**except Banks**).
- AA rated corporate borrowers (**except Banks & NBFC**).
- PSU's, Central & State Govt. Undertakings including their NBFCs.
- All India Financial Institutions (NABARD, EXIM, SIDBI & NHB etc.).
- 'A' rated corporate borrowers* (for a maximum period of 180 days)

*Additional cost of 40 bps will be charged over and above the TBLR rate applicable for the corresponding period.

2. G-Sec linked lending rates for PNB PRIME CORP PLUS (for existing accounts only) w.e.f. 01.11.2021:

SN	Tenor	Applicable Rate			
		AAA /AFI's / Govt. Guaranteed Central & St. Govt. Entities		AA / Other Central & St Govt Entities Without Govt Guarantee	
		Internal rating		Internal rating	
		A1	A2	A1	A2
1	≥ 1 yr but < 3 yr	6.30	6.35	6.35	6.40
2	≥ 3yr	7.20	7.25	7.25	7.30

3. PNB Repo Linked Lending Rate –ELITE (PNB RLLR ELITE) w.e.f. 01.11.2021:

SN	Target	Applicable rate
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	Segment/ Parameter	Central Govt. Guaranteed Entities	AAA /AFI's / State Govt. Guaranteed Entities	Entities (Corporates including NBFCs, PSUs, Central & State Govt. Undertakings (including their NBFCs)) with ERR AA except Banks
1	≥1yr & <3yr	6.00	6.20	6.25
2	≥3yr & <5yr	6.60	6.80	6.85
3	≥5yr & <10yr	7.00	7.20	7.25
4	≥10yr & ≤15yr	7.50	7.70	7.75

The scheme shall be offered for fund based exposure of ₹100 cr. and above.

The Target segment borrowers under PNB RLLR ELITE are given as under:

- a) PSUs, Central & State Govt. Undertakings including their NBFCs (irrespective of ERR) **guaranteed by Central Govt. /State Govt.**
- b) **All India Financial Institutions** (NABARD, EXIM, SIDBI & NHB).
- c) Entities (Corporates including NBFCs, PSUs, Central & State Govt. Undertakings (**including their NBFCs**)) not guaranteed by Central Govt. /State Govt. having **ERR AAA & AA except Banks.**

Other Terms & Conditions apply.

Lending under this interest rate structure shall be considered at HO level only.