

**ANNEXURE-1A****I) INTEREST RATE RANGE ON LOANS AND ADVANCES TO INDIVIDUALS UNDER RETAIL LENDING FOR THE PAST QUARTER- DEC- 2023**

<b>SCHEME</b>		<b>RANGE OF ROI</b>	<b>ROI MEAN %</b>
<b>Housing Loan</b>		8.40% TO 11.75%	10.075%
<b>Mortgage against IP Loan</b>	<b>Term Loan</b>	10.40% to 13.75%	12.075%
	<b>OD</b>	10.90% to 14.25%	12.575%
<b>Reverse Mortgage Loan</b>		12.00 to 13.00%	12.50%
<b>Housing Loan Top Up</b>	<b>Term Loan</b>	9.60 to 11.10%	10.35%
	<b>OD</b>	10.60 to 12.10%	11.35%
<b>Car Loan</b>		8.75% to 11.60%	10.175%
<b>Two Wheeler Loan</b>		12.00% to 13.50%	12.75%
<b>Power Ride</b>		11.15 TO 12.15%	11.65%
<b>Education Loan</b>		8.20% to 13.00%	10.60%
<b>Personal Loan</b>		9.25% to 14.75%	12.00%
<b>Personal Loan to Pensioners</b>		11.75% to 12.75%	12.25%
<b>Gold Loan</b>	<b>DL</b>	9.25% to 10.25%	9.75%
	<b>OD</b>	9.25%	9.25%
<b>Earnest Money Deposit</b>		9.50%	9.50%

## ANNEXURE-1B

### II) PROCESSING FEES AND DOCUMENTATION CHARGES EXCLUDING SERVICE TAX IS AS UNDER: FOR THE PAST QUARTER- DEC- 2023

Schemes	Processing Fees	Documentation Charges
<b>Housing Loan</b>	@ 0.35% of the loan amount (Min 2500/- & Max 15000/-)  Min- Rs.2,500/- + Taxes Max Rs.15,000/- + Taxes <b>(Nil under PNB Festival Bonanza Offer, PNB Pride &amp; takeover cases)</b>	Rs.1350/- + Taxes <b>(Nil under PNB Festival Bonanza Offer, PNB Pride &amp; takeover cases)</b>
<b>Mortgage against IP Loan</b>	<b>Term Loan / Overdraft:</b> 0.75% of the loan Amount (Maximum – Rs.1,00,000/- + Taxes )	For Loan up to Rs. 50 lakh – Rs. 2500/- + Taxes.  For Loan above Rs. 50 lakh – Rs. 5,000/- + Taxes.
<b>Reverse Mortgage Loan</b>	Half month's Loan installment subject to Maximum Rs. 15000/- + Taxes	NIL
<b>Overdraft to Housing Loan Borrowers</b>	NIL	Rs.450/- + Taxes <b>(Nil under PNB Festival Bonanza Offer)</b>
<b>Car Loan</b>	@ 0.25% of loan amount, Minimum - Rs. 1,000/- Maximum- Rs. 1,500/- + Taxes Nil Documentation charges	
<b>Two Wheeler Loan</b>	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
<b>Power Ride</b>	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
<b>Education Loan</b>	For Studies in India- NIL For Studies abroad- 1% Minimum Rs.10,000/- (Refundable after 1 <sup>st</sup> Disbursement)	NIL
<b>Personal Loan</b>	1.00% of loan amount + Taxes	Upto 2 lakh Rs. 270/- + Taxes Above 2 Lakh Rs. 450/- + Taxes
<b>Personal Loan to Pensioners</b>	NIL	Rs.500/- + Taxes
<b>Gold Loan</b>	0.30% of loan amount Min. Rs.500/- + taxes	
<b>Earnest Money Deposit</b>	Nil	Nil

**ANNEXURE-1C**

**iii) ANNUAL PERCENTAGE RATE AFTER TAKING INTO ACCOUNT PROCESSING FEES AND DOCUMENTATION CHARGES ON A LOAN OF Rs. 1,00,000/- (ONE LAKH) IS AS UNDER: FOR THE PAST QUARTER – DEC- 2023**

SCHEME		RANGE OF ROI	APR%	
			MIN	MAX
Housing Loan		8.40% TO 11.75%	8.81	12.25
Mortgage against IP Loan	Term Loan	10.40% to 13.75%	10.79	14.23
	OD	10.90% to 14.25%	11.31	14.74
Reverse Mortgage Loan		12.00 to 13.00%	12.09	13.09
Housing Loan Top Up	Term Loan	9.60 to 11.10%	9.71	11.21
	OD	10.60 to 12.10%	10.71	12.21
Car Loan		8.75% to 11.60%	9.07	11.93
Two Wheeler Loan		12.00% to 13.50%	12.22	13.72
Power Ride		11.15 TO 12.15%	11.5	12.5
Education Loan		8.20% to 13.00%	8.20	13.00
Personal Loan		9.25% to 14.75%	9.61	15.14
Personal Loan to Pensioners		11.75% to 12.75%	11.75	12.75
Gold Loan	DL	9.25% to 10.25%	9.59	10.59
	OD	9.25%	9.25	9.25
Earnest Money Deposit		9.50%	9.50	9.50