

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

SCHEME		RANGE OF ROI	ROI MEAN %
Housing Loan		8.40% TO 11.75%	10.075%
Mortgage against IP Loan	Term Loan	10.40% to 13.75%	12.075%
	OD	10.90% to 14.25%	12.575%
Reverse Mortgage Loan		12.00 to 13.00%	12.50%
Housing Loan Top Up	Term Loan	9.60 to 11.10%	10.35%
	OD	10.60 to 12.10%	11.35%
Car Loan		8.75% to 11.60%	10.175%
Two Wheeler Loan		12.00% to 13.50%	12.75%
Power Ride		11.15 TO 12.15%	11.65%
Education Loan		8.20% to 13.00%	10.60%
Personal Loan		9.25% to 14.75%	12.00%
Personal Loan to Pensioners		11.75% to 12.75%	12.25%
Gold Loan	DL	9.25% to 10.25%	9.75%
	OD	9.25%	9.25%
Earnest Money Deposit		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
Housing Loan	@ 0.35% of the loan amount (Min 2500/- & Max 15000/-) Min- Rs.2,500/- + Taxes Max Rs.15,000/- + Taxes (Nil under PNB Festival Bonanza Offer, PNB Pride & takeover cases)	Rs.1350/- + Taxes (Nil under PNB Festival Bonanza Offer, PNB Pride & takeover cases)
Mortgage against IP Loan	Term Loan / Overdraft: 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.
Reverse Mortgage Loan	Half month's Loan installment subject to Maximum Rs. 15000/- + Taxes	NIL
Overdraft to Housing Loan Borrowers	NIL	Rs.450/- + Taxes (Nil under PNB Festival Bonanza Offer)
Car Loan	@ 0.25% of loan amount, Minimum - Rs. 1,000/- Maximum- Rs. 1,500/- + Taxes Nil Documentation charges	
Two Wheeler Loan	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
Power Ride	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
Education Loan	For Studies in India- NIL For Studies abroad- 1% Minimum Rs.10,000/- (Refundable after 1 st Disbursement)	NIL
Personal Loan	1.00% of loan amount + Taxes	Upto 2 lakh Rs. 270/- + Taxes Above 2 Lakh Rs. 450/- + Taxes
Personal Loan to Pensioners	NIL	Rs.500/- + Taxes
Gold Loan	0.30% of loan amount Min. Rs.500/- + taxes	
Earnest Money Deposit	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