



EXTERNAL BENCHMARKS LINKED INTEREST RATES

1. T-bill linked lending rates (TBLLR) for PNB PRIME PLUS w.e.f. 01.06.2022:

S N	Tenor	Applicable Rate				
		“AAA” rated /AFI's / Govt. Guaranteed Central & St. Govt. Entities		“AA” rated / Other Central & St Govt. Entities Without Govt. Guarantee		“A” rated Corporate borrowers
		Internal rating		Internal rating		
		A1	A2	A1	A2	
1	≤91 days	6.85	6.90	6.90	6.95	7.05
2	>91 upto 182 days	7.35	7.40	7.40	7.45	7.55
3	>182 upto 364 days	7.80	7.85	7.85	7.90	8.00

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

2. G-Sec linked lending rates for PNB PRIME CORP PLUS (for existing accounts only) w.e.f. 01.06.2022:

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	7.60	7.65	7.65	7.70
2	≥ 3yr	8.80	8.85	8.85	8.90



3. PNB Repo Linked Lending Rate –ELITE (PNB RLLR ELITE):

Effective rate of interest w.e.f. 01.06.2022-

SN	Target Segment/ Parameter	Final lending rates		
		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	6.40	6.60	6.65
2	≥3yr & <5yr	7.00	7.20	7.25
3	≥5yr & <10yr	7.40	7.60	7.65
4	≥10yr & ≤15yr	7.90	8.10	8.15

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

- PSUs, Central & State Govt. Undertakings including their NBFCs (irrespective of ERR) **guaranteed by Central Govt. /State Govt.**
- All India Financial Institutions** (NABARD, EXIM, SIDBI & NHB).
- 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.**
- 'A' rated corporate borrowers

Other Terms & Conditions apply.

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