Scheme		Rate of Interest
Housing Loan		MCLR+0.05
Gen – Next Housing Loan		MCLR+0.05
OD for Personal Needs to existing Housing Loan Borrowers		MCLR+0.60
Vehicle Loan	Two Wheelers - PNB Sarthi	Repayable in < 3 years MCLR+3.10%
		Repayable in > 3 years MCLR+3.60%
	Two Wheeler for Women – PNB Power Ride	MCLR+1.60% p.a.
	Four Wheeler	Floating ROI option MCLR+0.35%
	Four wheeler (Ladies)	Floating ROI option MCLR+0.25%
Personal Loan		Loans up to Rs.10 lac - For individuals whose salary is being disbursed through our branches only MCLR+3.10%