

**1. T-bill linked lending rates (TBLR) for PNB PRIME PLUS w.e.f. 01.01.2022:**

S N	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	5.80	5.85	5.85	5.90	6.00
2	>91 days upto 182 days	6.10	6.15	6.15	6.20	6.30
3	>182 days upto 364 days	6.40	6.45	6.45	6.50	-

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. 01.01.2022:**

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	6.50	6.55	6.55	6.60
2	≥ 3yr	7.35	7.40	7.40	7.45

**3. PNB Repo Linked Lending Rate –ELITE (PNB RLLR ELITE) w.e.f. 01.01.2022:**

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

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.**