

## Schedule - I

### Scheme Features Chart

Scheme	Quantum	Eligibility	Margin	Repayment	
Housing Loan	For Construction/Additions/Purchase of House/Flat: Need based #	Confirmed / Permanent Employee	Up to Rs. 75 Lacs 20%  above Rs. 75 Lacs 25%	Maximum 360 months (including moratorium)	
	For purchase of Land/ Plot for House Building: Maximum Rs.50 lac. *			For repairs/ renovation/ alterations maximum 180 months (including moratorium)	
	For repairs / renovation / alterations: Maximum Rs.25 lacs.			Maximum repayment up to 70 years	
	For furnishing: Rs. 5 Lac (Max 10% of Housing Loan)			Can be relaxed up to 75 years by Circle Head	
Gen-Next Housing Loan	For Construction/Additions/Purchase of House/Flat: Need based #  Minimum Loan: Rs. 20 Lac  125% of eligible laon amount under normal scheme	Employees upto the age of 40 years  With three years of regular service  Confirmed / Permanent Employee  Minimum net monthly salary Rs. 35000/-		Flat 30 Years	
				Period	Monthly repayment
				During moratorium period	Only interest to be serviced
				Next 120 months	EMI on sanctioned limit for 360 months
				Remaining period	EMI which will fully amortize the remaining outstanding in the housing loan account within the remaining period
OD for Personal Needs to existing Housing Loan Borrowers	Minimum: Rs. 50,000/- Maximum Rs. 25 Lac	Scheme available to existing Housing Loan Borrowers Only		Yearly renewal	

Scheme		Quantum	Eligibility	Margin	Repayment							
Vehicle Loans	Four Wheeler Loan	25 times of Net Monthly Salary Maximum Rs. 100.00 Lac	Minimum monthly salary 20000/- p.m.  Confirmed / Permanent Employee	“10% for on road price” for new vehicle  30% for old vehicles	84 months for new vehicle or service left whichever is lower  60 months for old vehicles or service left whichever is lower							
	Two Wheeler Loan – PNB Sarthi	90% of on road price a) For Scooters, Motorcycles & Scooterrete Maximum Rs 1,00,000/- (subject to repayment capacity) @ b) Mopeds Maximum Rs. 10,000/- (subject to repayment capacity)	Confirmed / Permanent Employee	10% of on road price	<table><tr><td>For Scooter and Motorcycle</td><td>60 EMIs</td></tr><tr><td>For Scooterrete</td><td>30 EMIs</td></tr><tr><td>For Mopeds</td><td>24 EMIs</td></tr></table> or service left whichever is lower		For Scooter and Motorcycle	60 EMIs	For Scooterrete	30 EMIs	For Mopeds	24 EMIs
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For Mopeds	24 EMIs											
Two Wheeler Loan – PNB Power Ride for Women	90% of on road price  Maximum: Rs. 60,000/- @	Max 36 months or service left whichever is lower										
Personal Loan		Minimum Rs.50000/-  Maximum: <ul style="list-style-type: none"><li><b>For All borrowers:</b> Rs. 4,00,000 or 20 times of NMS whichever is lower subject to minimum NMS as under: Metro Centres : Rs.15000/- Urban Centres : Rs.12500/- Semi- Urban/ Rural Centres: Rs. 10000/- And Rs. 5,00,000/- or 20 times of NMS whichever is lower for those Salaried persons having completed service of 3 years in the present organization &amp; drawing NMS of not less than Rs.30,000/-.</li><li>For employees drawing salary through our bank and completed 3 years of service in the present organization: Max. Rs.10 lac or 15 times of NMS whichever is lower for loan above Rs.5 lac and upto Rs.10 lac. Subject to Minimum NMS as under: Metro Centres : Rs.50000/- Urban Centres : Rs.40000/- Semi- Urban/ Rural Centres : Rs.30000/-</li></ul>	Confirmed / Permanent employees having salary account with PNB	NA	60 months or retirement age whichever is earlier							

Note:

\* Loan for purchase of Land / Plot for constructing building may be considered for higher amount by competent authority.

# Charges e.g. stamp duty, registration charges and other documentation charges, if any, paid by the borrower shall not be considered towards margin money. However, Acquisition cost of Plot be considered towards Margin Money).

@ Circle Head/ COCAC & above are empowered to consider and sanction 2-Wheeler Loans for amount higher than scheme specific ceiling - on case to case basis.

### **Maximum Permissible Deductions**

NMS/I is equal to {**Gross Salary/ Income – Statutory Deductions such as Income Tax, Professional Tax, Other Tax Liabilities, PF etc.**}

<b>NMS/I</b>	<b>Max. Permissible Deduction of NMS/I</b>		
	<b>HOUSING</b>	<b>VEHICLE</b>	<b>PERSONAL</b>
Up to Rs.30000	40%	50%	40%
>Rs.30000 to Rs.60000	50%	60%	50%
>Rs.60000 to Rs.100000	60%	60%	60%
>Rs.100000	70%	70%	70%