

**ANNEXURE-1A****I) INTEREST RATE RANGE ON LOANS AND ADVANCES TO INDIVIDUALS UNDER RETAIL LENDING FOR THE PAST QUARTER- MAR-2025**

<b>SCHEME</b>		<b>RANGE OF ROI</b>	<b>ROI MEAN %</b>
<b>Housing Loan</b>		8.15% TO 11.35%	9.75%
<b>Mortgage against IP Loan</b>	<b>Term Loan</b>	10.15% to 13.50%	11.825%
	<b>OD</b>	10.65% to 14.75%	12.70%
<b>Reverse Mortgage Loan</b>		11.75 to 12.75%	12.25%
<b>Housing Loan Top Up</b>	<b>Term Loan</b>	9.35 to 10.85%	10.10%
	<b>OD</b>	10.35 to 11.85%	11.10%
<b>Car Loan</b>		8.55% to 11.35%	9.95%
<b>Two Wheeler Loan</b>		11.75% to 13.25%	12.50%
<b>Power Ride</b>		10.90 TO 11.90%	11.40%
<b>Education Loan</b>		7.85% to 12.50%	10.175%
<b>Personal Loan</b>		10.15% to 17.70%	13.925%
<b>Personal Loan to Pensioners</b>		11.50% to 12.50%	12.00%
<b>Earnest Money Deposit</b>		9.25%	9.25%

**ANNEXURE-1B**

**II) PROCESSING FEES AND DOCUMENTATION CHARGES EXCLUDING SERVICE TAX IS AS UNDER: FOR THE PAST QUARTER- MAR- 2025**

<b>Schemes</b>	<b>Processing Fees</b>	<b>Documentation Charges</b>
<b>Housing Loan</b>	@ 0.35% of the loan amount (Min 2500/- & Max 15000/-)  Min- Rs.2,500/- + Taxes Max Rs.15,000/- + Taxes <b>(Nil under PNB Festival Bonanza Offer, PNB Pride &amp; takeover cases)</b>	Rs.1350/- + Taxes <b>(Nil under PNB Festival Bonanza Offer, PNB Pride &amp; takeover cases)</b>
<b>Mortgage against IP Loan</b>	<b>Term Loan / Overdraft:</b> 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.
<b>Reverse Mortgage Loan</b>	Half month's Loan installment subject to Maximum Rs. 15000/- + Taxes	NIL
<b>Overdraft to Housing Loan Borrowers</b>	NIL	Rs.450/- + Taxes <b>(Nil under PNB Festival Bonanza Offer)</b>
<b>Car Loan</b>	@ 0.25% of loan amount, Minimum - Rs. 1,000/- Maximum- Rs. 1,500/- + Taxes Nil Documentation charges	
<b>Two Wheeler Loan</b>	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
<b>Power Ride</b>	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
<b>Education Loan</b>	For Studies in India- NIL For Studies abroad- 1% Minimum Rs.10,000/- (Refundable after 1 <sup>st</sup> Disbursement)	NIL
<b>Personal Loan</b>	1.00% of loan amount + Taxes	Upto 2 lakh Rs. 270/- + Taxes Above 2 Lakh Rs. 450/- + Taxes
<b>Personal Loan to Pensioners</b>	NIL	Rs.500/- + Taxes
<b>Earnest Money Deposit</b>	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 – MAR- 2025**

<b>SCHEME</b>		<b>RANGE OF ROI</b>	<b>APR%</b>	
			<b>MIN</b>	<b>MAX</b>
<b>Housing Loan</b>		8.15% TO 11.35%	<b>8.19</b>	<b>12.15</b>
<b>Mortgage against IP Loan</b>	<b>Term Loan</b>	10.15% to 13.50%	<b>10.28</b>	<b>13.65</b>
	<b>OD</b>	10.65% to 14.75%	<b>11.10</b>	<b>15.25</b>
<b>Reverse Mortgage Loan</b>		11.75 to 12.75%	<b>11.75</b>	<b>12.75</b>
<b>Housing Loan Top Up</b>	<b>Term Loan</b>	9.35 to 10.85%	<b>9.71</b>	<b>11.21</b>
	<b>OD</b>	10.35 to 11.85%	<b>10.71</b>	<b>12.21</b>
<b>Car Loan</b>		8.55% to 11.35%	<b>8.86</b>	<b>11.68</b>
<b>Two Wheeler Loan</b>		11.75% to 13.25%	<b>11.97</b>	<b>13.47</b>
<b>Power Ride</b>		10.90 TO 11.90%	<b>11.12</b>	<b>12.12</b>
<b>Education Loan</b>		7.85% to 12.50%	<b>7.85</b>	<b>12.50</b>
<b>Personal Loan</b>		10.15% to 17.70%	<b>10.62</b>	<b>18.21</b>
<b>Personal Loan to Pensioners</b>		11.50% to 12.50%	<b>11.69</b>	<b>12.69</b>
<b>Earnest Money Deposit</b>		9.25%	<b>9.25</b>	<b>9.25</b>