

**EXTERNAL BENCHMARKS FOR FLOATING RATE LOANS ON WEBSITE****T-bill linked lending rates (TBLR) for PNB PRIME PLUS w.e.f. 01.09.2021:**

| 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  | ≤91 days                | 5.55   | 5.60 | 5.60   | 5.65 |
| 2  | >91 days upto 182 days  | 5.70   | 5.75 | 5.75   | 5.80 |
| 3  | >182 days upto 364 days | 5.90   | 5.95 | 5.95   | 6.00 |

This scheme is applicable for a minimum loan size of Rs. 100 cr.

**G-Sec linked lending rates for PNB PRIME CORP PLUS w.e.f. 01.09.2021:**

| 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 | 6.10   | 6.15 | 6.15   | 6.20 |
| 2  | ≥ 3yr             | 7.10   | 7.15 | 7.15   | 7.20 |

This scheme is applicable for a minimum loan size of Rs. 400 cr.

**Broad Parameters:**

**Both schemes have been introduced for the fresh relationships with the following 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.).

(Additional cost of 40 bps will be charged to A rated corporate borrowers for maximum period of 180 days in case of T –bill lending rates (TBLR) for PNB PRIME PLUS.