

DEPOSIT

SAVING FUND DEPOSIT ACCOUNT – INTEREST RATE ON DEPOSITS

| Particulars | Rate of Interest | Minimum Balance | | |
|---|-------------------|-----------------|-------------|-------------|
| | | Rural | Semi Urban | Urban |
| Saving Fund Account Balance below Rs.10 Lakh | 2.70% p.a. | 500 | 1000 | 2000 |
| Saving Fund Account Balance of Rs.10 Lakh to less than Rs.100 Crore | 2.75% p.a. | 500 | 1000 | 5000 |
| Saving Fund Account Balance of Rs.100 Crore & above | 3.00% p.a. | 500 | 1000 | 5000 |
| Basic Saving Bank Deposit Account | - | NIL | NIL | NIL |

Revised Interest rates on Single Domestic Term Deposits (TD) (Callable)

| Period | General TD < Rs.3 cr. | General TD Rs.3 cr. to Rs.10 cr. | Senior Citizen* < Rs.3 cr. | Super Senior Citizen# < Rs.3 cr. |
|-----------------|------------------------------|-------------------------------------|-------------------------------|-------------------------------------|
| | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 |
| 7 to 14 days | 3.50 | 6.00 | 4.00 | 4.30 |
| 15 to 29 days | 3.50 | 6.00 | 4.00 | 4.30 |
| 30 to 45 days | 3.50 | 6.00 | 4.00 | 4.30 |
| 46 to 60 days | 4.50 | 6.40 | 5.00 | 5.30 |
| 61 to 90 days | | 6.60 | | |
| 91 to 179 days | 4.50 | 6.50 | 5.00 | 5.30 |
| 180 to 270 days | 6.00 | 6.65 | 6.50 | 6.80 |
| 271 D to 299D | 6.25 | 6.75 | 6.75 | 7.05 |
| 300D | 7.05 | 6.75 | 7.55 | 7.85 |
| 301 D to < 1 yr | 6.25 | 6.75 | 6.75 | 7.05 |
| 1 yr | 6.75 | 7.25 | 7.25 | 7.55 |
| >1yr to 399 D | 6.80 | 6.80 | 7.30 | 7.60 |
| 400 D | 7.25 | | 7.75 | 8.05 |
| 401D-2yr | 6.80 | | 7.30 | 7.60 |
| >2-3 yr | 7.00 | 6.50 | 7.50 | 7.80 |
| >3yr-1203D | 6.50 | 6.25 | 7.00 | 7.30 |
| 1204D** | 6.40 | 6.15 | 6.90 | 7.20 |
| 1205D-5yr | 6.50 | 6.25 | 7.00 | 7.30 |
| >5yr-1894D | 6.50 | 5.60 | 7.30 | 7.30 |
| 1895D** | 6.35 | 5.45 | 7.15 | 7.15 |
| 1896D-10yr | 6.50 | 5.60 | 7.30 | 7.30 |

* Senior Citizen- Age ≥ 60Year to < 80 Year, # Super Senior Citizen- Age 80 Year & above

** Two buckets' of 1204 days & 1895 days have been specifically identified under the PNB Palaash scheme, to commemorate our Banks's foundation day, i.e. 12th of April 1895.

Revised Interest rates on Single NRO & NRE Term Deposits (TD) (Callable)

| Period | NRO | | NRE \$ | |
|----------------------|---------------------------------|--|---------------------------------|--|
| | Term Deposits < Rs.3 cr. | Term Deposits Rs.3 cr. to Rs.10 cr. | Term Deposits < Rs.3 cr. | Term Deposits Rs.3 cr. to Rs.10 cr. |
| | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 |
| 7 to 14 days | 3.50 | 6.00 | NA | NA |
| 15 to 29 days | 3.50 | 6.00 | NA | NA |
| 30 to 45 days | 3.50 | 6.00 | NA | NA |
| 46 to 60 days | 4.50 | 6.40 | NA | NA |
| 61 to 90 days | | 6.60 | | NA |
| 91 to 179 days | 4.50 | 6.50 | NA | NA |
| 180 to 270 days | 6.00 | 6.65 | NA | NA |
| 271 days to 299 days | 6.25 | 6.75 | NA | NA |
| 300D | 7.05 | 6.75 | NA | NA |
| 301 days to < 1 Yr | 6.25 | 6.75 | NA | NA |
| 1 yr | 6.75 | 7.25 | 6.75 | 7.25 |
| >1yr to 399 D | 6.80 | 6.80 | 6.80 | 6.80 |
| 400 D | 7.25 | | 7.25 | |
| 401D-2yr | 6.80 | | 6.80 | |
| >2-3 yr | 7.00 | 6.50 | 7.00 | 6.50 |
| >3yr-1203D | 6.50 | 6.25 | 6.50 | 6.25 |
| 1204D** | 6.40 | 6.15 | 6.40 | 6.15 |
| 1205D-5yr | 6.50 | 6.25 | 6.50 | 6.25 |
| >5yr-1894D | 6.50 | 5.60 | 6.50 | 5.60 |
| 1895D** | 6.35 | 5.45 | 6.35 | 5.45 |
| 1896D-10yr | 6.50 | 5.60 | 6.50 | 5.60 |

****Two buckets' of 1204 days & 1895 days have been specifically identified under the PNB Palaash scheme, to commemorate our Banks's foundation day, i.e. 12th of April 1895.**

Single Domestic Term deposit under PNB UTTAM (Non- Callable) Fixed Deposit Scheme” @ (for deposits above Rs. 1 Crore)

| Period | Domestic TD >1 Crore to < Rs.3 cr. | Domestic TD Rs. 3cr to Rs. 10 cr. | Senior Citizen* >1 Crore to < Rs.3 cr. | Super Senior Citizen# >1 Crore to < Rs.3 cr. |
|----------------------|---------------------------------------|--------------------------------------|---|---|
| | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 | Revised (% p.a.) 10.06.24 |
| 91 to 179 days | 4.55 | 6.55 | 5.05 | 5.35 |
| 180 to 270 days | 6.05 | 6.70 | 6.55 | 6.85 |
| 271 days to 299 days | 6.30 | 6.80 | 6.80 | 7.10 |
| 300D | 7.10 | 6.80 | 7.60 | 7.90 |
| 301 days to< 1 yr | 6.30 | 6.80 | 6.80 | 7.10 |
| 1 yr | 6.80 | 7.30 | 7.30 | 7.60 |
| >1yr to 399 D | 6.85 | 6.85 | 7.35 | 7.65 |
| 400 D | 7.30 | | 7.80 | 8.10 |
| 401D-2yr | 6.85 | | 7.35 | 7.65 |
| >2-3 yr | 7.05 | 6.55 | 7.55 | 7.85 |
| >3yr-1203D | 6.55 | 6.30 | 7.05 | 7.35 |
| 1204D** | 6.45 | 6.20 | 6.95 | 7.25 |
| 1205D-5yr | 6.55 | 6.30 | 7.05 | 7.35 |
| >5yr-1894D | 6.55 | 5.65 | 7.35 | 7.35 |
| 1895D** | 6.40 | 5.50 | 7.20 | 7.20 |
| 1896D-10yr | 6.55 | 5.65 | 7.35 | 7.35 |

****Two buckets’ of 1204 days & 1895 days have been specifically identified under the PNB Palaash scheme, to commemorate our Banks’s foundation day, i.e. 12th of April 1895.**

“PNB TAX SAVER FIXED DEPOSIT SCHEME” with effect from 10.06.2024

| | Public (General) | Sr. Citizen (General) | Staff Members | Retired Staff* (Sr. Citizen) |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---|
| | Existing (% p.a.) 10.06.24 | Existing (% p.a.) 10.06.24 | Existing (% p.a.) 10.06.24 | Existing (% p.a.) 10.06.24 |
| 5 Years | 6.50 | 7.00 | 7.50 | 7.50 |
| >5yr-1894D | 6.50 | 7.00 | 7.50 | 7.50 |
| 1895D | 6.35 | 6.85 | 7.35 | 7.35 |
| >1895D to 10 years | 6.50 | 7.00 | 7.50 | 7.50 |
| *Note: In case of staff members as well as retired staff members who are also Senior Citizens, maximum rate of interest to be allowed is 100 bps over the applicable card rates. | | | | |

**FOREIGN CURRENCY NON RESIDENT DEPOSIT SCHEME-FCNR (B)
REVISION IN RATE OF INTEREST w.e.f. 01-06-2024**

| CURRENCY | 1 yr< 2 yrs | | 2 yrs< 3 yrs | | 3 yrs< 4 yrs | | 4 yrs< 5 yrs | | 5 Yrs. only | |
|---------------|-------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|-------------|-------------|
| | Exis* | Rev** | Exis* | Rev** | Exis* | Rev** | Exis* | Rev** | Exis* | Rev** |
| USD*** | 5.64 | 5.65 | 4.49 | 4.50 | 4.29 | 4.30 | 4.04 | 3.85 | 4.09 | 3.90 |
| GBP*** | 5.10 | 5.10 | 5.00 | 5.00 | 4.00 | 3.80 | 4.00 | 3.70 | 3.90 | 3.50 |
| EUR*** | 4.00 | 4.00 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 | 1.50 |
| JPY | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 |
| CAD | 4.50 | 4.51 | 4.10 | 4.11 | 3.85 | 3.86 | 3.90 | 3.91 | 3.95 | 3.96 |
| AUD | 4.53 | 4.52 | 4.43 | 4.42 | 4.33 | 4.13 | 4.23 | 3.93 | 4.13 | 3.73 |

LOANS

| RATE OF INTEREST | | | | | | | | | | | | PROCESSING FEE | DOCUMENTATION CHARGES | | |
|------------------------|--|------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|------------------------------------|-------------------------------------|--|--|--|--|----------------|-----------------------|---|------------|
| LOANS | | | | | | | | | | | | | | | |
| 1. HOUSING LOAN | | | | | | | | | | | | | | | |
| HOME LOAN | UPTO Rs. 30 Lakhs (LTV MORE THAN 80% BUT UPTO 90%) | | | ABOVE Rs. 30 Lakhs (LTV<=80%) | IRRESPECTIVE OF AMOUNT(LTV<=80%) | | | | | | | | | | |
| | CIBIL 750 & ABOVE | CIBIL 700-749 | CIBIL 600-649 | CIBIL 800 & ABOVE | CIBIL 750 & ABOVE | CIBIL 700-749 | CIBIL 600-649 | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | | |
| | RLLR+B SP- 0.70% (presently 8.55%) | RLLR+B SP- 0.25% (presently 9.00%) | RLLR+B SP+ 0.85% (presently 10.10%) | RLLR+BSP- 0.85% (presently 8.40%) | RLLR+B SP- 0.80% (presently 8.45%) | RLLR+B SP- 0.35% (presently 8.90%) | RLLR+B SP+ 0.75% (presently 10.00%) | | | | | | | 0.35% of the loan amount, Nil for Pnb Pride Minimum- Rs. 2,500/ Maximum- Rs. 15,000/, Takeover of Loan Rs. 2500/- | Rs. 1350/- |
| | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|---|---|---|---|--|--|---|--|--|--|--|--|--|---|------------------|
| MORE THAN 10 YEARS | 10.55% | 11.00% | 12.10% | 10.40% | 10.45% | 10.90% | 12.00% | | | | | | | |
| HOM E LOAN (TL & OD MAX S AVE R) | UPTO Rs. 30 Lakhs (LTV MORE THAN 80% BUT UPTO 90%) | | | ABOVE Rs. 30 Lakhs (LTV<=80%) | IRRESPECTIVE OF AMOUNT(LTV<=80%) | | | | | | | | 0.35% of the loan amount Minimum- Rs. 2,500/ Maximum- Rs. 15,000/, Takeover of Loan Rs. 2500/- | Rs. 450/- |
| | CIBIL 750 & ABOVE | CIBIL 700-749 | CIBIL 600-649 | CIBIL 800 & ABOVE | CIBIL 750 & ABOVE | CIBIL 700-749 | CIBIL 600-649 | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| | RLLR+B SP- 0.55% (presently 8.70%) | RLLR+B SP- 0.10% (presently 9.15%) | RLLR+B SP+1.00% (presently 10.25%) | RLLR+BSP- 0.70% (presently 8.55%) | RLLR+B SP- 0.65% (presently 8.60%) | RLLR+B SP- 0.20% (presently 9.05%) | RLLR+B SP+ 0.90% (presently 10.15%) | | | | | | In case the customer has paid Upfront Fees & Documentation Charges at the time of availing Housing | |

| | | | | | | | | | | | | | | |
|--|--|-----------------------------|-------------------------|--|-----------------------------|-------------------------|--|-----------------------------|-------------------------|------------------------------|-----------------------------|-------------------------|--|--|
| PNB BAGH BAN | RLLR+B SP+2.75 % (Presently 12.00%) | | | | | | | | | | | | Half month's Loan installment Maximum Rs. 15000/- | NIL |
| FIXED ROI | | | | | | | | | | | | | | |
| | 13.00% | | | | | | | | | | | | | |
| EARNEST MONEY DEPOSIT | | | | | | | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| EMD | RLLR+B SP+0.25 % (Presently 9.50%) | | | | | | | | | | | | Nil | Nil |
| LOAN AGAINST IMMOVABLE PROPERTY (Rate Of Interest On The Basis Of Realizable Value Of Immovable Property) | | | | | | | | | | | | | | |
| LOAN AGAINST IP | RV Above 100% And Upto 200% Of Loan Amount | | | RV Above 200% And Upto 250% Of Loan Amount | | | RV Above 250% And Upto 300% Of Loan Amount | | | RV Above 300% Of Loan Amount | | | | |
| | CIC Score 750 & above | CIC Score 700 and up to 749 | CIC Score less than 700 | CIC Score 750 & above | CIC Score 700 and up to 749 | CIC Score less than 700 | CIC Score 750 & above | CIC Score 700 and up to 749 | CIC Score less than 700 | CIC Score 750 & above | CIC Score 700 and up to 749 | CIC Score less than 700 | Term Loan: 0.75% of loan amount Maximum-Rs. 1,00,000 /-, The Procesin | For loan upto Rs 50 lakh –Rs 2500/- For loan above Rs 50 lakh –Rs 5,000/- |

| | | | | | | | | | | | | | | |
|--|--------|-------------|-------------|--------|--------|-------------|-------------|--------|-------------|-------------|-------------|-------------|--|--|
| | | 12.15%) | 12.75%) | | | 12.50%) | 11.15%) | | 12.25%) | 10.90%) | 11.40%) | 12.00%) | | |
| FIXED ROI | | | | | | | | | | | | | | |
| TL, UPTO 10 YEARS | 12.15% | 12.65% | 13.25% | 11.90% | 12.40% | 13.00% | 11.65% | 12.15% | 12.75% | 11.40% | 11.90% | 12.50% | | |
| TL, ABOV E 10 YEARS | 12.65% | 13.15% | 13.75% | 12.40% | 12.90% | 13.50% | 12.15% | 12.65% | 13.25% | 11.90% | 12.40% | 13.00% | | |
| OD, UPTO 10 YEARS | 12.65% | 13.15% | 13.75% | 12.40% | 12.90% | 13.50% | 12.15% | 12.65% | 13.25% | 11.90% | 12.40% | 13.00% | | |
| OD, ABOV E 10 YEARS | 13.15% | 13.65% | 14.25% | 12.90% | 13.40% | 14.00% | 12.65% | 13.15% | 13.75% | 12.40% | 12.90% | 13.50% | | |
| 2. PERS ONAL LOAN | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | |
|---------------|---|---|--|--|---|---|--|--|--|--|--|--|--|--|--|
| PERSONAL LOAN | Loan to Defence / Para Military Personnel drawing salaries through our Bank including customers covered under Rakshak Plus scheme | a. Loan to Govt. Employees drawing salaries through our Bank b. Loan to Central Government gazetted officer (Section Officer or equivalent and above) not having salary account with us. | a) Loan to Corporate/other Employees drawing salaries through our Bank. b) Loan to Govt. Employees not drawing salary with our bank | Loan to employees under check off facility | PNB Doctor's Delight – Personal Loan Scheme for Doctors | PNB Doctor's Delight – Personal Loan Scheme for Doctor's Concession of 1% where prospective borrower (Doctor) maintaining his/her salary account with us or maintain his/her Receipt collection account | Personal Loan Scheme For Self-Employed | | | | | | | 1.00% of loan amount For Defence Personnel - Nil Doctors Delight (0.90% of loan amount) , Self-Employed- (Processing/Upfront Fee 1.00% of loan amount) | Upto Rs. 2 lac- Rs. 270/- Above Rs. 2 lac- Rs. 450/- For Defence Personnel - Nil Doctors Delight(Documentation charges Rs 450/-), Self Employed(Rs. 500/-) |
|---------------|---|---|--|--|---|---|--|--|--|--|--|--|--|--|--|

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|---------------------|---|---|---|--|---|---|--|--|--|--|--|--|--|--|
| | | | | | | <p>t with us or where Tangible Collateral Security of the value of 100% of loan amount.</p> | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| | <p>RLLR+B SP+2.15 % (Presently 11.40%)</p> | <p>RLLR+B SP+2.50 TO 5.00% (Presently 11.75% TO 14.25% DEPENDING</p> | <p>RLLR+B SP+3.50 TO 7.00% (Presently 12.75% TO 16.25% DEPENDING</p> | <p>RLLR+BSP+5.00 TO 7.70% (Presently 14.25% TO 16.95% DEPENDING ON CIC SCORE)</p> | <p>RLLR+B SP+2.15 % (Presently 11.40%)</p> | <p>RLLR+B SP+1.15% (Presently 10.40%)</p> | <p>RLLR+B SP+3.50 TO 4.50% (Presently 12.75% TO 13.75%)</p> | | | | | | | |

| | | | | | | | | | | | | | | |
|--|--------------------------------------|---|---|---|--------|--------|-------------------------------|--|--|--|--|--|------------|-----------------|
| | | ON CIC SCORE) | ON CIC SCORE) | | | | | | | | | | | |
| FIXED ROI | | | | | | | | | | | | | | |
| | 12.40% | (Presently 12.75% TO 15.25% DEPENDING ON CIC SCORE) | (Presently 13.75% TO 17.25% DEPENDING ON CIC SCORE) | (Presently 15.75% TO 17.95% DEPENDING ON CIC SCORE) | 12.40% | 11.40% | (Presently 13.75% TO 14.75%) | | | | | | | |
| PERSONAL LOAN FOR PENSIONERS | | | | | | | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| PERS ONAL LOAN FOR PENS IONER S | RLLR+B SP+2.50 % (Present ly 11.75%) | | | | | | | | | | | | NIL | Rs 500/- |
| FIXED ROI | | | | | | | | | | | | | | |
| | 12.75% | | | | | | | | | | | | | |
| PERSONAL LOAN FOR COVID | | | | | | | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|--|--|--|---|---|--|--|--|--|--|--|--|--|---|-----|
| PERS ONAL LOAN FOR COVI D | RLLR+B SP+1.70 % (Present ly 10.95%) | | | | | | | | | | | | | |
| GOLD LOAN | | | | | | | | | | | | | | |
| GOLD LOAN | Advanc e against Gold Jeweller y/Gold Orname nts (Deman d Loan) | Advanc e against Soverei gn Gold Bonds (Dema nd Loan) | Advanc e against Soverei gn Gold Bonds (Overd raft) | Advance against Gold Jewellery/Or naments (Overdraft) | Term Loan | | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| | RLLR+B SP (Present ly 9.25%) | RLLR+B SP (Prese ntly 9.25%) | RLLR+B SP (Prese ntly 9.25%) | RLLR+BSP (Presently 9.25%) | RLLR+B SP (Present ly 9.25%) | | | | | | | | 0.30% of loan amount + GST or Rs. 500 + applicab le Tax, whichev er is higher. | NIL |
| FIXED ROI | | | | | | | | | | | | | | |
| | | | | | 10.25% | | | | | | | | | |
| 3. VEHICLE LOAN | | | | | | | | | | | | | | |

| TWO WHEELER | Salaried Person | Others includi ng busine ss concer n | PNB POWE R RIDE | | | | | | | | | | | |
|----------------|--|--|--|--|--|--|--|--|--|--|--|--|---|--|
| FLOATING ROI | | | | | | | | | | | | | | |
| | RLLR+B SP + 2.75% (Present ly 12.00%) | RLLR+B SP + 3.25% (Presently 12.50%) | RLLR+B SP + 1.90% (Presently 11.15%) | | | | | | | | | | Two Wheeler Loan – PNB Saarthi 0.50% of Loan amount (Minimum – Rs. 500/- Maximum Rs. 1000/-) | Two Wheeler Loan – PNB Power Ride 0.50% of Loan amount (Minimum – Rs. 500/-) |

NIL

| | (Presently) | (Presently) | (Presently) | | (Presently) | | (Presently) | | | | | | | m Rs. 1500/-), PNB PRIDE-NIL, PNB COMBO LOAN-NIL, PNB INSTA VEHICLE LOAN-Rs. 1000/- |
|------------------------------|--|--|--|--|--|-----------------------------|--|--|--|--|--|--|--|---|
| NEW CAR E-Vehicle | RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Presently) | RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Presently) | RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Presently) | RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Presently) | RLLR+ BSP- 0.50% i.e. 8.75% p.a. (Presently) | RLLR+ BSP- 0.05% i.e. 9.20% | RLLR+ BSP+ 0.30% i.e. 9.55% p.a. (Presently) | | | | | | | |
| FIXED ROI | | | | | | | | | | | | | | |
| NEW CAR Other than E-Vehicle | 9.80% | 9.80% | 9.80% | 9.80% | 9.80% | 10.25% | 10.60% | | | | | | | |
| NEW CAR E-Vehicle | 9.75% | 9.75% | 9.75% | 9.75% | 9.75% | 10.20% | 10.55% | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|---|---|--|--|--|---|--|--|--|--|--|--|--|--|--|
| | | | availab le) | | | availab le) | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| | RLLR+B SP+ 2.00% (Present ly 11.25%) | RLLR+B SP+2.0 0% (Prese ntly 11.25%) | RLLR+B SP+1.2 5% (Prese ntly 10.50%) | RLLR+BSP + 1.50% (Presently 10.75%) | RLLR+B SP+ 1.50% (Present ly 10.75%) | RLLR+B SP+0.7 5% (Prese ntly 10.00%) | | | | | | | | |
| FIXED ROI | | | | | | | | | | | | | | |
| LOAN UPTO 10 YEARS | 12.25% | 12.25% | 11.50% | 11.75% | 11.75% | 11.00% | | | | | | | | |
| LOAN ABOV E 10 YEARS | 12.75% | 12.75% | 12.00% | 12.25% | 12.25% | 11.50% | | | | | | | | |
| PNB PRATIBHA | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|------------------------------|---|--|--|--|--|--|--|--|--|--|--|--|------------|------------|
| <p>PNB PRATI BHA</p> | <p>Loan above Rs.7.50 lakhs Student getting admission in IIMs, IITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshe dpur.</p> | <p>Loan above Rs.7.50 lakhs Student getting admission other than IIMs, IITs, NITs, ISB Hyderabad, ISB Mohali , MDI Gurgaon & XLRI Jamshe dpur.</p> | <p>Loan up to Rs.7.50 lakhs Student getting admission in IIMs, IITs, NITs, ISB Hyderabad, ISB Mohali , MDI Gurgaon & XLRI Jamshe dpur.</p> | <p>Loan up to Rs.7.50 lakhs Student getting admission other than IIMs, IITs, NITs, ISB Hyderabad, ISB Mohali, MDI Gurgaon & XLRI Jamshedpur.</p> | <p>Loan up to Rs.7.50 lakhs Student s getting admissions in IITs, IIMs & XLRI Jamshe dpur. (Loan sanctioned before 16.09.2015 not covered under CGFSEL Scheme & without collateral security).</p> | <p>Loan up to Rs.7.50 lakhs Studen ts getting admissions in institut ions other than IITs, IIMs & XLRI Jamshe dpur. (Loan sanctioned before 16.09.2015 not covered under CGFSEL Schem e & withou t collate ral</p> | | | | | | | <p>NIL</p> | <p>NIL</p> |
|------------------------------|---|--|--|--|--|--|--|--|--|--|--|--|------------|------------|

| | | | | | | | | | | | | | | | |
|------------------|--|---|---|-----------------------------------|--|---|---|------------------------------------|--|--|--|--|--|--|-----|
| PNB UDAA N | Loan irrespective of amount to student getting admission into specific institutes as mentioned in Annexure - B (where minimum 100% collateral security is available) | Loan irrespective of amount (where minimum 100% collateral security is available) | Loan upto Rs.7.50 lakhs (covered under CGFSEL Scheme) | Loan above Rs.7.50 lakhs | Loan irrespective of amount to student getting admission into specific institutes as mentioned in Annexure - B (where minimum 100% collateral security is available) | Loan irrespective of amount (where minimum 100% collateral security is available) | Loan upto Rs.7.50 lakhs (covered under CGFSEL Scheme) | Loan above Rs.7.50 lakhs | | | | | | For Studies abroad-1% Minimum Rs.10000/- (Refundable after 1st Disbursement) | NIL |
| | FLOATING ROI | | | | | | | | | | | | | | |
| | RLLR+B SP (Presently 9.25%) | RLLR+B SP + 1.25% (Presently 10.50%) | RLLR+B SP+2.00% (Presently 11.25%) | RLLR+BSP+2.00% (Presently 11.25%) | RLLR+B SP (Presently 9.25%) | RLLR+B SP+0.75% (Presently 10.00%) | RLLR+B SP + 1.50% (Presently 10.75%) | RLLR+BSP+ 1.50% (Presently 10.75%) | | | | | | | |
| FIXED ROI | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | |
|---------------------|-------------------------------------|--------|--|--|--|--|--|--|--|--|--|--|--|-----|
| LOAN ABOVE 10 YEARS | 12.25% | 11.75% | | | | | | | | | | | | |
| PNB HONHAAR | | | | | | | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| PNB HONHAAR | RLLR+B SP+2.00 % (Presently 11.25%) | | | | | | | | | | | | NIL | NIL |
| FIXED ROI | | | | | | | | | | | | | | |
| LOAN UPTO 10 YEARS | 12.25% | | | | | | | | | | | | | |
| LOAN ABOVE 10 YEARS | 12.75% | | | | | | | | | | | | | |
| PNB PRAVASI SHIKSHA | | | | | | | | | | | | | | |
| FLOATING ROI | | | | | | | | | | | | | | |
| PNB PRAVASI SHIKSHA | RLLR+B SP+2.15 % (Presently 11.25%) | | | | | | | | | | | | For PNB Pravasi Shiksha Loan: 1% of the loan amount, Minimum Rs.10,000/- | NIL |

CREDIT CARD

SCHEDULE OF FEES & CHARGES FOR CREDIT CARD

The schedule of fees & charges for Credit Card business applicable for Amalgamated Entity are as given below:

| | Particulars | VISA Classic/Gold | VISA Platinum | RuPay Platinum/Select/Millennial | VISA Signature |
|---|--------------------------------|---|-----------------------|---|--------------------------------------|
| 1 | Joining fee -Primary | Classic: NIL Gold: Rs. Nil | Rs. Nil | Platinum: Nil Select: Rs.500/- Millennial: Rs 399/-*; For staff - Free | Rs 1500/- (Rs 750/- for staff) |
| | | Nil for Credit Card issued against bank's lien on Fixed Deposit | | | |
| | | Classic: Nil Gold: Nil | Rs.500/- (for each | Platinum/ Select: Nil | Rs 500/- (For staff |

| | | | | | |
|----|---|---|--|---|---|
| | Joining fee -Add-on cards | | add-on card) | Millennial: Rs 399/-*; For staff - Free | 1 st Card – Free; 2 nd Card – Rs 250/-) |
| | | Nil for Credit Card issued against bank's lien on Fixed Deposit | | | |
| | Joining fee – i) Corporate Card with corporate liability ii) Corporate Card with individual liability | Minimum Rs.2,000/- Minimum Rs.1,000/- | Minimum Rs.2,000/- Minimum Rs.1,000/- | ----- ----- | ----- ----- |
| 2 | Renewal fees | NIL | NIL | NIL | NIL |
| 3 | Annual fees | Classic: NIL Gold: Rs.300/- \$ | Rs.500/- ^{\$} | Platinum: Rs.500/- @ Select: Rs.750/- @ Millennial: Rs 999/-**; For staff – Rs 499/-*** | Rs 2000^ (For staff - Rs1000 ^{&}) |
| | | Nil for Credit Card issued against bank's lien on Fixed Deposit | | | |
| 4 | Annual fees-add on card | NIL | NIL | Nil | Nil |
| 4a | Annual fee – i) Corporate Card with corporate liability | Minimum Rs.2,000/- Minimum Rs.1,000/- | Minimum Rs.2,000/- Minimum Rs.1,000/- | ----- ----- | ----- ----- |

| | | | | | |
|----|--|--|-----------------|-----------------|-----------------|
| | ii) Corporate Card with individual liability | | | | |
| 5a | Finance charges/ interest rate p.m on revolving credit/ cash withdrawn/ amount overdue – FOR PUBLIC | 2.95% per month | 2.95% per month | 2.95% per month | 2.95% per month |
| | | 1.5% per month for cards against Fixed Deposit | | | |
| 5b | Finance charges/ interest rate p.m on revolving credit/ cash withdrawn/ amount overdue – FOR STAFF/EX-STAFF | 1.50% per month | 1.50% per month | 1.50% per month | 1.50% per month |
| | | 1.50% per month | 1.50% per month | 1.50% per month | 1.50% per month |
| 6 | Annualized percentage rate (APR) on revolving credit | 35.89% p.a | 35.89% p.a | 35.89% p.a | 35.89% p.a |
| | | 19.56% p.a. for Credit Cards issued against bank's lien on Fixed Deposit | | | |

| | | | | | |
|---|---|--|--|--|--|
| 7 | Cash advance transaction charges#: | | | | |
| | A-Domestic | | | | |
| | I)PNB's ATMs | 2% of cash withdrawn or Rs.100/- whichever is higher | 2% of cash withdrawn or Rs.100/- whichever is higher | <u>Platinum:</u> 2% of cash withdrawn or Rs.100/- whichever is higher <u>Select /Millennial:</u> 2% of cash withdrawn or Rs.150/- whichever is higher | <u>Signature:</u> 2% of cash withdrawn or Rs.100/- whichever is higher |
| | II)Other ATMs | 2% of cash withdrawn or Rs.150/- whichever is higher | 2% of cash withdrawn or Rs.150/- whichever is higher | <u>Platinum:</u> 2% of cash withdrawn or Rs.150/- whichever is higher <u>Select/ Millennial:</u> 2% of cash withdrawn or Rs.200/- whichever is higher | <u>Signature:</u> 2% of cash withdrawn or Rs.150/- whichever is higher |
| | B- Overseas | 2% of cash withdrawn or Rs.300/- whichever is higher | 2% of cash withdrawn or Rs.300/- whichever is higher | <u>Platinum:</u> 2% of cash withdrawn or Rs.250/- whichever is higher | <u>Signature:</u> 2% of cash withdrawn or Rs.300/- whichever is higher |

| | | | | | |
|--|--|--|--|---|--|
| | | | | <u>Select/</u> <u>Millennial</u> :2% of cash withdrawn or Rs.300/- whichever is higher. | |
|--|--|--|--|---|--|

| | | | | | |
|----|---|---|---|---|---|
| 8 | Late payment fee | On outstanding Total Amount Due as under: | | | |
| | | 1. Rs.1000/- or Less – Nil 2. Rs.1001 to Rs.5000/ – Rs.500 3. Rs.5001 to Rs.10000/- Rs.600/- 4. Above Rs.10000/ – Rs.750 | | | |
| | | For Credit Card against FD: 30% of minimum amount due subject to Min. Rs.200 & Max. Rs.500 per billing cycle. | | | |
| 9 | Charges for over the credit limit usage | 2.5% OR Minimum Rs.250/- | 2.5% OR Minimum Rs.500/- | 2.5% OR Minimum Rs.500/- | 2.5% OR Minimum Rs.500/- |
| | | Minimum Rs.250/- for Credit Cards issued against Fixed Deposit | | | |
| 10 | Return of cheques/ dishonour of ECS / Auto debit (SI) | Rs.100/- per instrument | Rs.250/- per instrument | Rs.200/- per instrument | Rs.250/- per instrument |
| | | Rs.100/- per instrument for cards against fixed deposit | | | |
| 11 | Duplicate statement (beyond three months) | Rs.50/- | Rs.50/- Free for card against Fixed Deposit | Rs.50/- (no charges for e-statement) | Rs.50/- Free for card against Fixed Deposit |
| 12 | Card replacement fee (for reasons other than technical defects) | Rs.100/- per card | Rs.250/- per card Rs.100/- per card for card against Fixed Deposit | Rs.200/- per card | Rs.250/- per card Rs.100/- per card for card against Fixed Deposit |
| 13 | Pin replacement fee | Rs.50/- per card | Rs.100/- per card (No charges for electronic pin/E pin) | Rs.100/- per card (No charges for electronic pin /E pin) | Rs.100/- per card (No charges for electronic pin/E pin) |
| | | Rs.50/- per card for cards against Fixed Deposit | | | |

| | | | | | |
|-----------------------------------|-----------------------------------|---|---|---|---|
| 14 | Retrieval of charge slip | Rs.100/- | Rs.100/- | Rs.100 | Rs.100/- |
| 15 | Limit enhancement charges | Nil | Nil | Nil | Nil |
| 16 | Balance transfer processing fees | 1% of transfer amount or Rs.199/-, whichever is higher. | 1% of transfer amount or Rs.199/-, whichever is higher | 1% of transfer amount or Rs.199/-, whichever is higher. | 1% of transfer amount or Rs.199/-, whichever is higher |
| 17 | Balance transfer interest charges | 0.99% p.m. for BT facility under EMI scheme for period of six months | 0.99% p.m. for BT facility under EMI scheme for period of six months | 0.99% p.m. for BT facility under EMI scheme for period of six months | 0.99% p.m. for BT facility under EMI scheme for period of six months |
| 18 | Foreign currency transaction | 3.50% markup over and above the currency conversion rate | 3.50% markup over and above the currency conversion rate | 3.50% markup over and above the currency conversion rate | 3.50% markup over and above the currency conversion rate |
| Processing fee for payment | | | | | |
| 19 | Outstation cheques | Outstation & cheques are not accepted. Multi-city cheques will be accepted towards payment of Credit Card dues. | Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of | Outstation & cheques are not accepted. Multi-city cheques will be accepted towards payment of Credit Card dues. | Outstation cheques are not accepted. Multi-city cheques will be accepted towards payment of Credit Card dues. |

| | | | Credit Card dues. | | |
|----|---|---|---|---|---|
| 20 | Charges on railway tickets purchase or cancellation) | At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC) | At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC) | At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC) | At counter: 2.5% on the transaction amount. <u>IRCTC website:</u> Upto 1.8% of the transaction amount. (Transaction amount comprise of the ticket charges + service charges by Railways/ IRCTC) |
| 21 | Custom Duty /Airport tax / Excess Baggage | 2.25% of transaction amount (minimum Rs.75/-). | 2.25% of transaction amount (minimum Rs.100/-) (minimum Rs.75/- for cards against Fixed Deposit) | 2.25% of transaction amount (minimum Rs.75/-). | 2.25% of transaction amount (minimum Rs.100/-) (minimum Rs.75/- for cards against Fixed Deposit) |
| 22 | Fuel surcharge | Min. Rs.10 or 1% on | Min. Rs.10 or 1% on | Min. Rs.12.50 or 1% on | Min. Rs.10 or 1% on |

| | | | | | |
|--|--|--|--|--|--|
| | (Exclusive of service tax and other charges) | transaction amount greater than Rs.400 and less than Rs.3000/- | transaction amount greater than Rs.500 & less than Rs.4000/- | single fuel transaction of amount greater than Rs.500 & less than Rs.4000/- . <u>Platinum:</u> maximum surcharge waiver up to Rs. 250/- within a billing cycle exclusive of service tax and other charges. <u>Select/</u> <u>Millennial:</u> maximum surcharge waiver up to Rs. 350/- within a billing cycle exclusive of service tax and other charges. | transaction amount greater than Rs.500 & less than Rs.4000/- |
|--|--|--|--|--|--|

| | | | | | |
|----|---|--|--|--|--|
| 23 | Free interest period | 20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM. | 20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM. | 20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM. | 20-50 days-this is applicable only on retail purchases and if the previous month's balance has been cleared in full. Interest free grace period is not applicable if the cardholder has withdrawn cash from ATM. |
| 24 | 'Minimum amount due' to be paid by due date | 5% of total amount due or such other amount as may be determined by PNB at its sole discretion. | 5% of total amount due or such other amount as may be determined by PNB at its sole discretion. | 5% of total amount due or such other amount as may be determined by PNB at its sole discretion. EMI amounts are added in full to | 5% of total amount due or such other amount as may be determined by PNB at its sole discretion. |

| | | | | | |
|----|--------------------------------------|---|---|--|---|
| | | EMI amounts are added in full to minimum amount due | discretion. EMI amounts are added in full to minimum amount due | minimum amount due | discretion. EMI amounts are added in full to minimum amount due |
| 25 | Cash advance limit | 20% of credit limit | 20% of credit limit. | 20% of credit limit | 20% of credit limit. |
| 26 | PNB EMI plan; (i) Processing fees | 2% of transaction amount minimum Rs. 200/- | 2% of transaction amount minimum Rs. 200/- | 2% of transaction amount minimum Rs. 200/- | 2% of transaction amount minimum Rs. 200/- |
| | (ii) Finance charges | 18% p.a. (1.5% p.m.) | 18%p.a. (1.5% p.m.) | 18% p.a. (1.5% p.m.) | 18%p.a. (1.5% p.m.) |
| | Prepayment charges | 3% on outstanding amount Nil for card against fixed deposit | 3% on outstanding amount Nil for card against fixed deposit | 3% on outstanding amount. Nil for card against fixed deposit | 3% on outstanding amount Nil for card against fixed deposit |
| 27 | Instant EMI facility Processing fees | 2% of transaction amount minimum Rs. 100/- | 2% of transaction amount minimum Rs. 100/- | 2% of transaction amount minimum Rs. 100/- | 2% of transaction amount minimum Rs. 100/- |
| | Finance charges | 3,6,9 & 12 months | 3,6,9 & 12 months | 3,6,9 & 12 months @12% | 3,6,9 & 12 months |

| | | | | | |
|----|-----------------------|--|---|-------------------------------------|---|
| | | @12% p.a., 18,24 months @ 14% p.a. | @12% p.a., 18,24 months @ 14% p.a. | p.a., 18,24 months @ 14% p.a. | @12% p.a., 18,24 months @ 14% p.a. |
| | Prepayment charges | NIL | NIL | NIL | NIL |
| 28 | GST | As applicable from time to time | As applicable from time to time | As applicable from time to time | As applicable from time to time |

The above charges are subject to change from time to time at sole discretion of the bank.

*waiver as a promotional offer for first year

subject to waiver if the annual spends on the card is Rs 1, 00,000/- in the **preceding year.

*** subject to waiver if the annual spends on the card is Rs 50,000/- in the **preceding year**

^subject to waiver if the annual spends on the card is Rs 3.00 Lakh in the **preceding year**

& subject to waiver if the annual spends on the card is Rs 1.00 Lakh in the **preceding year**

\$ Annual charge shall be waived in case a Credit Card account satisfied following conditions:

- a) If the usage of card, in preceding year, is more than the credit limit of the card.
- b) There is at least one retail transaction [i.e. other than fuel or cash withdrawal] in every calendar quarter.
- c) Account has never been irregular in past.

@ Annual charge shall be waived in case the card is used at least once in each quarter in the preceding year.

Also applicable for cash withdrawals against credit balances.

Note: For Bank's MCLR rate, please visit our website at www.pnbindia.in or call our call center at 1800 180 2222.

DEBIT CARD

DEBIT CARD CHARGES W.E.F 05-06-2023, The Issuance and Annual Charges On Debit Cards are as Under:

| (Rs.) excluding taxes | | | | |
|-----------------------|----------------------|------------------------|---|----------------|
| S. No. | Variant | Issuance Charges | | Annual Charges |
| | | For Primary Debit Card | For Add On Card / Card Replacement Charges (Due To Hotlist, Damage) | |
| 1 | Rupay NCMC Classic | Nil | 150 | 150 |
| 2 | Master Classic | Nil | 150 | 150 |
| 3 | VISA Classic | Nil | 150 | 150 |
| 4 | Rupay Classic Kisan | Nil | 150 | Nil |
| 5 | RuPay PMJDY | Nil | 150 | Nil |
| 6 | RuPay Pungrain | Nil | 150 | Nil |
| 7 | RuPay Mudra | Nil | 150 | Nil |
| 8 | RuPay NCMC Platinum | 250 | 250 | 250 |
| 9 | Rupay International | 250 | 250 | 250 |
| 10 | RuPay JCB Platinum | 250 | 250 | 250 |
| 11 | Master Platinum | 250 | 250 | 250 |
| 12 | Master International | 250 | 250 | 250 |
| 13 | VISA Gold | 250 | 250 | 250 |
| 14 | Master Business | 250 | 250 | 500 |
| 15 | VISA Signature | 500 | 500 | 750 |
| 16 | RuPay Select | 500 | 500 | 750 |