

**ANNEXURE-1A**

**I) INTEREST RATE RANGE ON LOANS AND ADVANCES TO INDIVIDUALS UNDER RETAIL LENDING FOR THE PAST QUARTER- JUNE- 2023**

| <b>SCHEME</b>                      |                  | <b>RANGE OF ROI</b> | <b>ROI MEAN %</b> |
|------------------------------------|------------------|---------------------|-------------------|
| <b>Housing Loan</b>                |                  | 8.60% TO 9.45%      | 9.025             |
| <b>Mortgage against IP Loan</b>    | <b>Term Loan</b> | 10.40% to 12.25%    | 11.32             |
|                                    | <b>OD</b>        | 10.90% to 12.00%    | 11.45             |
| <b>Reverse Mortgage Loan</b>       |                  | 12.00%              | 12.00             |
| <b>Housing Loan Top Up</b>         | <b>Term Loan</b> | 9.60%               | 9.60              |
|                                    | <b>OD</b>        | 10.60%              | 10.60             |
| <b>Car Loan</b>                    |                  | 8.75% to 10.60%     | 9.67              |
| <b>Two Wheeler Loan</b>            |                  | 11.75% to 12.50%    | 12.12             |
| <b>Power Ride</b>                  |                  | 11.15%              | 11.15             |
| <b>Education Loan</b>              |                  | 8.20% to 12.00%     | 10.10             |
| <b>Personal Loan</b>               |                  | 9.25% to 19.10%     | 14.17             |
| <b>Personal Loan to Pensioners</b> |                  | 11.75%              | 11.75             |
| <b>Gold Loan</b>                   | <b>DL</b>        | 9.25%               | 9.25              |
|                                    | <b>OD</b>        | 9.25%               | 9.25              |
| <b>Earnest Money Deposit</b>       |                  | 9.50%               | 9.50              |

**ANNEXURE-1B**

**II) PROCESSING FEES AND DOCUMENTATION CHARGES EXCLUDING SERVICE TAX IS AS UNDER: FOR THE PAST QUARTER- JUNE- 2023**

| <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/-)<br><br>Min- Rs.2,500/- + Taxes<br>Max Rs.15,000/- + Taxes<br><b>(Nil under PNB Festival Bonanza Offer, PNB Pride &amp; takeover cases)</b> | Rs.1350/- + Taxes<br><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.<br><br>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<br><b>(Nil under PNB Festival Bonanza Offer)</b>   |
| <b>Car Loan</b>                            | @ 0.25% of loan amount,<br>Minimum - Rs. 1,000/- Maximum- Rs. 1,500/- + Taxes  |   |
| <b>Two Wheeler Loan</b>                    | @ 0.50% of the loan amount<br>Min- Rs. 500/- + Taxes<br>Max- Rs.1000/- + Taxes   |   |
| <b>Power Ride</b>                          | @ 0.50% of the loan amount<br>Min- Rs. 500/- + Taxes<br>Max- Rs.1000/- + Taxes   |   |
| <b>Education Loan</b>                      | For Studies in India- NIL<br>For Studies abroad- 1%<br>Minimum Rs.10,000/-<br>(Refundable after 1 <sup>st</sup> Disbursement)  | NIL   |
| <b>Personal Loan</b>                       | 1.00% of loan amount + Taxes   | Upto 2 lakh Rs. 270/- + Taxes<br>Above 2 Lakh Rs. 450/- + Taxes   |
| <b>Personal Loan to Pensioners</b>         | NIL  | Rs.500/- + Taxes  |
| <b>Gold Loan</b>                           | 0.30% of loan amount<br>Min. 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 – JUNE- 2023**

| SCHEME                      |           | RANGE OF ROI     | APR%  |       |
|-----------------------------|-----------|------------------|-------|-------|
|                             |           |                  | MIN   | MAX   |
| Housing Loan                |           | 8.60% TO 9.45%   | 8.87  | 9.74  |
| Mortgage against IP Loan    | Term Loan | 10.40% to 12.25% | 10.97 | 12.86 |
|                             | OD        | 10.90% to 12.00% | 11.48 | 12.60 |
| Reverse Mortgage Loan       |           | 12.00%           | 12.08 | 12.08 |
| Housing Loan Top Up         | Term Loan | 9.60%            | 9.71  | 9.71  |
|                             | OD        | 10.60%           | 10.71 | 10.71 |
| Car Loan                    |           | 8.75% to 10.60%  | 9.07  | 10.92 |
| Two Wheeler Loan            |           | 11.75% to 12.50% | 11.97 | 12.72 |
| Power Ride                  |           | 11.15%           | 11.5  | 11.5  |
| Education Loan              |           | 8.20% to 12.00%  | 8.25  | 12.06 |
| Personal Loan               |           | 9.25% to 19.10%  | 9.71  | 19.62 |
| Personal Loan to Pensioners |           | 11.75%           | 11.97 | 11.97 |
| Gold Loan                   | DL        | 9.25%            | 9.46  | 9.46  |
|                             | OD        | 9.25%            | 9.82  | 9.82  |
| Earnest Money Deposit       |           | 9.50%            | 9.50  | 9.50  |