

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

<b>SCHEME</b>		<b>RANGE OF ROI</b>	<b>ROI MEAN %</b>
<b>Housing Loan</b>		7.45% TO 11.20%	9.32%
<b>Mortgage against IP Loan</b>	<b>Term Loan</b>	10.00% to 12.10%	11.05%
	<b>OD</b>	10.50% to 12.60%	11.55%
<b>Reverse Mortgage Loan</b>		11.10% to 12.10%	11.60%
<b>Housing Loan Top Up</b>	<b>Term Loan</b>	8.70% to 10.20%	9.45%
	<b>OD</b>	9.70% to 11.20%	10.45%
<b>Car Loan</b>		7.80% to 10.70%	9.25%
<b>Two Wheeler Loan</b>		11.10% to 12.60%	11.85%
<b>Power Ride</b>		10.25 TO 11.25%	10.75%
<b>Education Loan</b>		7.00% to 11.85%	9.42%
<b>Personal Loan</b>		9.40% to 17.05%	13.25%
<b>Personal Loan to Pensioners</b>		10.85% to 11.85%	11.35%
<b>Earnest Money Deposit</b>		8.60%	8.60%

**ANNEXURE-1B**

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

SCHEME		RANGE OF ROI	APR%	
			MIN	MAX
Housing Loan		7.45% TO 11.20%	7.62	11.42
Mortgage against IP Loan	Term Loan	10.00% to 12.10%	10.60	12.70
	OD	10.50% to 12.60%	11.10	13.20
Reverse Mortgage Loan		11.10% to 12.10%	11.50	12.50
Housing Loan Top Up	Term Loan	8.70% to 10.20%	9.71	11.21
	OD	9.70% to 11.20%	10.71	12.21
Car Loan		7.80% to 10.70%	8.86	11.68
Two-Wheeler Loan		11.10% to 12.60%	11.85	12.85
Power Ride		10.25 TO 11.25%	10.50	11.50
Education Loan		7.00% to 11.85%	7.00	11.85
Personal Loan		9.40% to 17.05%	9.86	17.55
Personal Loan to Pensioners		10.85% to 11.85%	11.04	12.04
Earnest Money Deposit		8.60%	8.60	8.60