

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

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

ANNEXURE-1B

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

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