

EXTERNAL BENCHMARKS FOR FLOATING RATE LOANS

1. T-Bill linked lending Rates (TBLR) for PNB PRIME PLUS:

SN	Tenor	Applicable Rate			
		AAA /AFI's / Govt. Guranteed Central & St. Govt. Entities		AA / Other Central & St Govt Entities Without Govt Guarantee	
		Internal rating		Internal rating	
		A1	A2	A1	A2
1	≤3 months	5.25	5.30	5.30	5.35
2	>3 months upto 6 months	5.50	5.55	5.55	5.60
3	> 6 months upto 1 yr	5.60	5.65	5.65	5.70

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

2. G-Sec linked lending Rates for PNB PRIME CORP PLUS:

SN	Tenor	Applicable Rate			
		AAA /AFI's / Govt. Guranteed Central & St. Govt. Entities		AA / Other Central & St Govt Entities Without Govt Guarantee	
		Internal rating		Internal rating	
		A1	A2	A1	A2
1	1 yr	6.20	6.25	6.25	6.30
2	>1yr	6.90	6.95	6.95	7.00

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

Broad Parameters:-

Both schemes have been introduced for the fresh relationships with the following Target segment borrowers:

1. AAA& AA rated corporate borrowers (**except Banks & NBFC**).
2. PSU's, Central & State Govt. Undertakings including their NBFCs.
3. All India Financial Institutions (NABARD, EXIM, SIDBI & NHB etc.).

Other Terms & Conditions apply.

Lending under this interest rate structure shall be considered at HO level only.