EXTERNAL BENCHMARKS LINKED FLOATING RATE LOANS

1. T-bill linked lending rates (TBLLR) for PNB PRIME PLUS w.e.f. 01.09.2022:

SN	Tenure	Applicable Rate				
		"AAA" rated /AFI's / Govt. Guaranteed Central & St. Govt. Entities		"AA" rated / Other Central & St Govt. Entities Without Govt. Guarantee		"A" rated Corporate borrowers
		Internal rating		Internal rating		
		A1	A2	A1	A2	
1	3 Months (<= 91 days)	7.75	7.80	7.80	7.85	7.95
2	6 Months (>91 days to 182 days)	8.10	8.15	8.15	8.20	8.30
3	12 Months (>182 days to 364 days)	8.45	8.50	8.50	8.55	8.65

Final lending rates under TBLLR for above tenure includes average of 3 Month T-Bill rates along with TP, CRP and BSP.

Target segment borrowers:

a) AAA rated corporate borrowers including NBFC **(except Banks)**.
b) AA rated corporate borrowers **(except Banks & NBFC).**
c) PSU's, Central & State Govt. Undertakings including their NBFCs.
d) All India Financial Institutions (NABARD, EXIM, SIDBI & NHB etc.).
e) 'A' rated corporate borrowers

2. G-Sec linked lending rates for PNB PRIME CORP PLUS (for existing accounts only) w.e.f. 01.09.2022:

SN	Tenure	Applicable Rate			
		AAA /AFI's / Govt. Guaranteed Central & St. Govt. Entities		AA / Other Central & St Govt Entities Without Govt Guarantee	
		Internal rating		Internal rating	
		A1	A2	A1	A2
1	≥ 1 yr but < 3 yr	8.35	8.40	8.40	8.45
2	≥ 3yr	8.90	8.95	8.95	9.00

3. **PNB Repo Linked Lending Rate –ELITE (PNB RLLR ELITE):**

Effective rate of interest w.e.f. 01.09.2022-

SN	Target Segment/→ Parameter Tenure ↓	Final lending rates			
		Central Govt. Guaranteed Entities	**AAA /AFI's / State Govt. Guaranteed Entities**	**Entities (**Corporates including NBFCs, PSUs, Central & State Govt. Undertakings **(including their NBFCs)) with ERR AA except Banks**	**'A' rated corporate borrowers**
1	**≥1yr & <3yr**	**7.40**	**7.60**	**7.65**	**7.80**
2	**≥3yr & <5yr**	**8.00**	**8.20**	**8.25**	**8.40**
3	**≥5yr & <10yr**	**8.40**	**8.60**	**8.65**	**8.80**
4	**≥10yr & ≤15yr**	**8.90**	**9.10**	**9.15**	**9.30**

In case of change in Repo rate by the RBI, the Repo Linked Lending Rate (PNB RLLR ELITE) will be changed from the next working day.

The Target segment borrowers under PNB RLLR ELITE are given as under:

a) PSUs, Central & State Govt. Undertakings including their NBFCs (irrespective of ERR) **guaranteed by Central Govt. /State Govt.**
b) **All India Financial Institutions** (NABARD, EXIM, SIDBI & NHB).
c) Entities (Corporates including NBFCs, PSUs, Central & State Govt. Undertakings **(including their NBFCs**)) not guaranteed by Central Govt. /State Govt. having **ERR AAA & AA except Banks**.
d) 'A' rated corporate borrowers

Other Terms & Conditions apply.
Lending under this interest rate structure shall be considered at HO level only.