

1. T-bill linked lending rates (TBLR) for PNB PRIME PLUS w.e.f. 01.04.2022:

| SN | Tenor | 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 | ≤91 days | 6.00 | 6.05 | 6.05 | 6.10 | 6.20 |
| 2 | >91 upto 182 days | 6.50 | 6.55 | 6.55 | 6.60 | 6.70 |
| 3 | >182 upto 364 days | 6.80 | 6.85 | 6.85 | 6.90 | - |

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

Target segment borrowers:

- AAA rated corporate borrowers including NBFC (**except Banks**).
- AA rated corporate borrowers (**except Banks & NBFC**).
- PSU's, Central & State Govt. Undertakings including their NBFCs.
- All India Financial Institutions (NABARD, EXIM, SIDBI & NHB etc.).
- 'A' rated corporate borrowers* (for a maximum period of 180 days)

*Additional cost of 40 bps will be charged over and above the TBLR rate applicable for the corresponding period.

2. G-Sec linked lending rates for PNB PRIME CORP PLUS (for existing accounts only) w.e.f. 01.04.2022:

| SN | Tenor | 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 | 6.70 | 6.75 | 6.75 | 6.80 |
| 2 | ≥ 3yr | 7.55 | 7.60 | 7.60 | 7.65 |

3. PNB Repo Linked Lending Rate –ELITE (PNB RLLR ELITE) w.e.f. 01.04.2022:

| SN | Target Segment/ Parameter | Applicable rate | | |
|----|---------------------------|-----------------------------------|--|---|
| | | 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 |
| 1 | ≥1yr & <3yr | 6.00 | 6.20 | 6.25 |
| 2 | ≥3yr & <5yr | 6.60 | 6.80 | 6.85 |

| | | | | |
|---|---------------|------|------|------|
| 3 | ≥5yr & <10yr | 7.00 | 7.20 | 7.25 |
| 4 | ≥10yr & ≤15yr | 7.50 | 7.70 | 7.75 |

The scheme shall be offered for fund based exposure of ₹100 cr. and above.

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.**

Other Terms & Conditions apply.

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