



EXTERNAL BENCHMARKS LINKED INTEREST RATES

1. T-bill linked lending rates (TBLLR) for PNB PRIME PLUS w.e.f. 01.06.2022:

| S N | 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 | 6.85 | 6.90 | 6.90 | 6.95 | 7.05 |
| 2 | >91 upto 182 days | 7.35 | 7.40 | 7.40 | 7.45 | 7.55 |
| 3 | >182 upto 364 days | 7.80 | 7.85 | 7.85 | 7.90 | 8.00 |

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

2. G-Sec linked lending rates for PNB PRIME CORP PLUS (for existing accounts only) w.e.f. 01.06.2022:

| 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 | 7.60 | 7.65 | 7.65 | 7.70 |
| 2 | ≥ 3yr | 8.80 | 8.85 | 8.85 | 8.90 |



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

Effective rate of interest w.e.f. 09.06.2022-

| SN | Target Segment/ Parameter | 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 |
| 1 | ≥1yr & <3yr | 6.90 | 7.10 | 7.15 |
| 2 | ≥3yr & <5yr | 7.50 | 7.70 | 7.75 |
| 3 | ≥5yr & <10yr | 7.90 | 8.10 | 8.15 |
| 4 | ≥10yr & ≤15yr | 8.40 | 8.60 | 8.65 |

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:

- PSUs, Central & State Govt. Undertakings including their NBFCs (irrespective of ERR) **guaranteed by Central Govt. /State Govt.**
- All India Financial Institutions** (NABARD, EXIM, SIDBI & NHB).
- 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.**
- 'A' rated corporate borrowers

Other Terms & Conditions apply.

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