



Press Release for immediate distribution

On World Environment Day, PNB deepens commitment to sustainable Housing through 'PNB Harit Niwas' Green Home Loan Scheme

New Delhi, 03 June 2026: Reinforcing its commitment to sustainable finance and environmentally responsible banking, Punjab National Bank (PNB), one of India's leading public sector banks, has strengthened its **PNB Harit Niwas Green Home Loan Scheme**. The initiative aims to promote sustainable housing and encourage homebuyers and homeowners to embrace greener and more environmentally responsible living solutions.

PNB Harit Niwas is designed to support a wide spectrum of customers including salaried individuals, professionals, self-employed persons, pensioners, businesspersons and farmers. The scheme covers ready-built green homes, under-construction properties in approved projects, self-construction on owned plots as well as renovation and retrofitting of existing homes to meet green building standards.

Through PNB Harit Niwas, the Bank supports customers seeking to purchase, construct or upgrade environmentally sustainable homes by offering financing benefits for residential properties certified under recognized green building frameworks.

PNB Harit Niwas offers a range of customer-centric benefits, including:

- Concessional interest rate of 0.10% below the applicable rate under regular home loan schemes
- Nil processing fee
- Nil documentation charges
- Finance for purchase, construction, renovation and takeover of green homes
- Up to 5% enhanced repayment eligibility
- Eligibility for properties certified by recognized agencies such as IGBC, GRIHA and LEED
- Enhanced repayment eligibility considering the savings generated through energy-efficient housing solutions

The scheme is available to salaried individuals, pensioners, professionals, self-employed individuals, businesspersons and farmers with a regular source of income, thereby widening access to sustainable housing finance across customer segments.

Speaking on the occasion, **Shri Subodh Kumar, GM, Retail Asset Business Division, PNB**, said: "At Punjab National Bank, sustainability is an integral part of our growth strategy. Through PNB Harit Niwas, we are making environmentally responsible housing more affordable and accessible for customers across the country. The scheme not only offers attractive financial benefits but also encourages adoption of energy-efficient homes that contribute to reduced carbon footprints and lower household energy costs. As India advances towards a more sustainable future, PNB remains committed to enabling responsible growth through innovative and climate-conscious financial solutions."
