

ANNEXURE-1A**I) INTEREST RATE RANGE ON LOANS AND ADVANCES TO INDIVIDUALS UNDER RETAIL LENDING FOR THE PAST QUARTER- MAR-2026**

SCHEME		RANGE OF ROI	ROI MEAN %
Housing Loan		7.20% TO 11.15%	9.16%
Mortgage against IP Loan	Term Loan	9.05% to 13.55%	11.30%
	OD	10.50% to 12.60%	11.55%
Reverse Mortgage Loan		10.85% to 11.85%	11.35%
Housing Loan Top Up	Term Loan	8.45% to 9.95%	9.20%
	OD	9.45% to 10.95%	10.20%
Car Loan		7.55% to 11.55%	9.55%
Two Wheeler Loan		10.60% to 11.85%	11.23%
Power Ride		10.00 TO 11.00%	10.50%
Education Loan		6.85% to 11.60%	9.23%
Personal Loan		9.25% to 16.80%	13.03%
Personal Loan to Pensioners		10.60% to 11.60%	11.10%
Earnest Money Deposit		8.35%	8.35%

ANNEXURE-1B

II) PROCESSING FEES AND DOCUMENTATION CHARGES EXCLUDING SERVICE TAX IS AS UNDER: FOR THE PAST QUARTER- MAR- 2026

Schemes	Processing Fees	Documentation Charges
Housing Loan	@ 0.35% of the loan amount (Min 2500/- & Max 15000/-) Min- Rs.2,500/- + Taxes Max Rs.15,000/- + Taxes (Nil under PNB Festival Bonanza Offer, PNB Pride & takeover cases)	Rs.1350/- + Taxes (Nil under PNB Festival Bonanza Offer, PNB Pride & takeover cases)
Mortgage against IP Loan	Term Loan / Overdraft: 0.75% of the loan Amount (Maximum – Rs.1,00,000/- + Taxes)	For Loan up to Rs. 50 lakh – Rs. 2500/- + Taxes. For Loan above Rs. 50 lakh – Rs. 5,000/- + Taxes.
Reverse Mortgage Loan	Half month's Loan installment subject to Maximum Rs. 15000/- + Taxes	NIL
Overdraft to Housing Loan Borrowers	NIL	Rs.450/- + Taxes (Nil under PNB Festival Bonanza Offer)
Car Loan	@ 0.25% of loan amount, Minimum - Rs. 1,000/- Maximum- Rs. 1,500/- + Taxes Nil Documentation charges	
Two Wheeler Loan	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
Power Ride	@ 0.50% of the loan amount Min- Rs. 500/- + Taxes Max- Rs.1000/- + Taxes	
Education Loan	For Studies in India- NIL For Studies abroad- 1% Minimum Rs.10,000/- (Refundable after 1 st Disbursement)	NIL
Personal Loan	1.00% of loan amount + Taxes	Upto 2 lakh Rs. 270/- + Taxes Above 2 Lakh Rs. 450/- + Taxes
Personal Loan to Pensioners	NIL	Rs.500/- + Taxes
Earnest Money Deposit	Nil	Nil

ANNEXURE-1C

iii) ANNUAL PERCENTAGE RATE AFTER TAKING INTO ACCOUNT PROCESSING FEES AND DOCUMENTATION CHARGES ON A LOAN OF Rs. 1,00,000/- (ONE LAKH) IS AS UNDER: FOR THE PAST QUARTER – MAR- 2026

SCHEME		RANGE OF ROI	APR%	
			MIN	MAX
Housing Loan		7.20% TO 11.15%	7.42	11.22
Mortgage against IP Loan	Term Loan	10.00% to 12.10%	10.60	12.70
	OD	10.50% to 12.60%	11.10	13.20
Reverse Mortgage Loan		10.85% to 11.85%	11.25	12.25
Housing Loan Top Up	Term Loan	8.70% to 10.20%	9.71	11.21
	OD	9.70% to 11.20%	10.71	12.21
Car Loan		7.55% to 11.55%	8.56	12.56
Two-Wheeler Loan		10.60% to 11.85%	11.35	12.55
Power Ride		10.00 TO 11.00%	10.25	11.25
Education Loan		6.85% to 11.60%	6.85	11.60
Personal Loan		9.25% to 16.80%	9.50	17.05
Personal Loan to Pensioners		10.60% to 11.60%	10.85	11.85
Earnest Money Deposit		8.35%	8.35	8.35