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PNB Launches "Tribal Plus Loan Scheme" to Enhance Housing Finance Access in Tribal Areas

New Delhi, 09 July 2026: Punjab National Bank (PNB), one of India's leading public sector banks, has introduced "Tribal Plus Loan Scheme", a customized Term loan product aimed at facilitating access to housing finance for eligible borrowers residing in tribal areas. The scheme has been designed to address challenges associated with conventional home loan financing in regions where restrictions on mortgage creation and land ownership often act as barriers to formal credit access.

The scheme will be applicable in tribal areas under PNB's Guwahati and Raipur Zones and is intended to support individuals in fulfilling their housing aspirations through tailored financing solutions.

Under the scheme, eligible salaried individuals, professionals, businessmen and self-employed persons can avail loans upto Rs. 40 Lakhs for the purchase, construction, repair, renovation or extension of residential houses and flats.

Speaking on the occasion, **Shri Subodh Kumar, General Manager, PNB, saids:** "At PNB, we remain committed to expanding the reach of formal financial services to underserved part of the country through innovative and need-based banking solutions. The PNB Tribal Plus Loan Scheme has been developed to address the unique challenges faced by residents of tribal areas in accessing housing finance. Through this initiative, we aim to support home ownership and improve access to institutional credit while promoting financial inclusion and socio-economic development in these regions."

Key features of the PNB Tribal Plus Loan Scheme include:

• Financing for purchase, construction, repair, renovation and extension of residential houses/flats

• Loan amount ranging from Rs. 1 lakh up to Rs. 40 lakh for eligible salaried borrowers and up to Rs. 25 lakh for eligible professionals, businessmen and self-employed individuals

• Flexible repayment tenure of up to 15 years

• Competitive interest rates linked to borrower profile and credit assessment

• Tailored eligibility norms for salaried, professional, business and self-employed borrowers

• Specially designed structure to facilitate housing finance in tribal areas where

conventional mortgage creation may be constrained
• Availability through designated PNB branches in eligible tribal regions

The Bank believes that the scheme will contribute towards greater financial inclusion by enabling easier access to housing finance for tribal areas while supporting their long-term socio-economic development.

For more information, customers may visit nearest PNB branches or log on to pnb.bank.in.

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