



एकीकृत जोखिम प्रबंधन प्रभाग  
प्रधान कार्यालय, प्लॉट नं 4, सेक्टर -10, द्वारका, नई दिल्ली-110075  
INTEGRATED RISK MANAGEMENT DIVISION (ASSET LIABILITY MANAGEMENT)  
HEAD OFFICE, PLOT NO. 4, SECTOR 10, DWARKA, NEW DELHI - 110075

**Annexure 1**

**DISCLOSURE ON EXTERNAL BENCHMARKS LINKED FLOATING RATE LOANS**

**1. T-bill linked lending rates (TBLLR) for PNB PRIME PLUS\* w.e.f. 01-01-2026:**

PNB PRIME PLUS rate based on 3 Month T-BILL rate	
3 Month T-Bill rate	5.25%
Tenor Premium	
6 Month	0.15%
12 Month	0.20%

\*ROA, CRP and BSP as applicable.

**2. PNB Repo Linked Lending Rate –ELITE\* (PNB RLLR ELITE):**

Effective rate of interest w.e.f. 01-01-2026:

PNB RLLR-ELITE	
Repo Rate	5.25%
Tenor Premium	
≥1yr & <3yr	0.20%
≥3yr & <5yr	0.35%
≥5yr & <10yr	0.50%
≥10yr & ≤15yr	0.75%
Beyond 15 years	0.85%

\*ROA, CRP and BSP as applicable.