

Contracted Annual Percentage Rates (APRs) for Q-4, FY 2017

Home Loan Annual Percentage Rates (APRs)

	Lowest Contacted APRs (% p.a.)	Highest Contacted APRs (% p.a.)	Mean APRs (% p.a.)
Home Loan Salaried Segment	8.50	11.50	8.81
Home Loan Self-Employed Segment	9.50	12.00	9.08

Non-Home Loan Annual Percentage Rates (APRs)

	Lowest Contacted APRs (% p.a.)	Highest Contacted APRs (% p.a.)	Mean APRs (% p.a.)
All Segments	10.25	12.75	10.24

- The above offered rates are blended rates for Fixed/Floating interest schemes.
- The above rates are applicable for new customers from 1st January 2017 to 31st March 2017.

Charges

Annual maintenance charges	NIL
For customer initiated requests	Please refer Schedule of Charges

Note: The rate of interest charged by PNB Housing is on per annum basis at monthly rest. Hence, annual percentage rate (APR) is same as the rate of interest charged by PNB Housing.