

Loan Scheme	Type of Loan	Agency	Max Amount (Rs)	Eligibility	Obtain Application Form	Rate of Interest		
*Housing Loans to Public PNB Pride is Housing Loans to Serving Defence Personnel. Full waiver of upfront/ processing fees and documentation charges have been permitted under PNB Pride.	Purchase/ construction of house	Punjab National Bank	Need based subject to project cost & repayment capacity of the borrower. Margin: Upto Rs. 75 lakhs: 20% Above Rs. 75 lakhs: 25%	All Defence Personnel, including AWHO allottees having adequate repayment capacity	-Mr. Ravi Gupta, Chief Manager, 8171989922 -Ms Ramanjit Kaur, Sr Manager, 9643318767	Floating	Upto Rs. 75 lakhs  Women: 1Y MCLR+0.20% Others:1YMCLR+0.25% Pride:1YMCLR+0.20%	Above Rs. 75 lakhs  Women:1YMCLR+0.25% Others:1YMCLR+0.30% Pride*:1YMCLR+0.25%
						Fixed	Women: 1YMCLR+0.70% Others:1YMCLR+0.75% Pride:1YMCLR+0.70%	Women:1YMCLR+0.75% Others:1YMCLR+0.80% Pride*:1YMCLR+0.75%
Housing Loans Under PNB Rakshak Scheme MoU with Indian Army on 8 <sup>th</sup> Jan, 2019  NIL Processing and Documentation Charges	Purchase / construction of house	Punjab National Bank	Need based subject to project cost & repayment capacity of the borrower. Margin: Upto Rs. 75 lakhs: 20% Above Rs. 75 lakhs: 25%  Concession of 5% in margin (upto Rs. 50 lacs only and subject to minimum margin required as per RBI guidelines)	All Members of PNB RAKSHAK scheme AWHO allottees having adequate repayment capacity	-Mr. Ravi Gupta, Chief Manager, 8171989922 -Ms Ramanjit Kaur, Sr Manager, 9643318767	Housing Loan	Loan upto Rs. 75 lakhs:  1Y MCLR + 0.15%	Loan above Rs. 75 lakhs:  1Y MCLR + 0.20%
						'Max Saver' Housing Loan	Loan upto Rs. 75 lakhs:  1Y MCLR + 0.30%	Loan above Rs. 75 lakhs:  1Y MCLR + 0.35%



<p>Housing Loans as per MoU with AGIF under three variants:  <b>*Scheme 1:</b> Pradhan Mantri Awas Yojna  <b>Scheme 2:</b> Primary Loan by AGIF &amp; Additional Loan by PNB  <b>Scheme3:</b> AGIF &amp; PNB grant the entire loan for a 20 year period NIL Processing and Documentation Charges for all variants</p>	<p>Purchase /construction of house</p>	<p>Punjab National Bank</p>	<p><b>Scheme 1:</b> EWS:- Rs. 6 lakhs  MIG 1: Rs. 9 lakhs  MIG 2: Rs. Rs. 12 lakhs  <b>Scheme2:</b> Rs. 20 lakhs  <b>Scheme 3:</b> Need based subject to project cost &amp; repayment capacity of the borrower. With margin of 20% for loans upto Rs. 75 lakhs &amp; 25% for loans above Rs. 75 lakhs.</p>	<p>All AWHO allottees who are AGIF members having adequate repayment capacity</p>	<p>-Mr. Ravi Gupta, Chief Manager, 8171989922  -Ms Ramanjit Kaur, Sr Manager, 9643318767</p>	<p><b>Scheme1:</b>          <b>Scheme 2:</b>          <b>Scheme 3:</b></p>	<p>1Y MCLR+ 0.20% (to be reset on anniversary date of loan amount at the then applicable rate subject to bank / RBI guidelines).  <b>(Home loan under PM Awas Yojna between PNB and AGIF)</b></p> <p>1Y MCLR+ 0.20% ( to be reset on anniversary date of loan amount at the then applicable rate subject to bank / RBI guidelines).  <b>(Home loan by AGIF and Top up/Additional Loan by PNB – details below)</b></p> <p>Applicable rate of interest on the date of takeover.  <b>(Loans sanctions by AGIF and PNB for 20 year period for Army personnel having minimum 5 residual year service, up to maximum of 70 years of age– details below)</b></p>
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\*For details of the loan schemes, please visit [www.pnbindia.in](http://www.pnbindia.in)

\*\*Contact mail Id for any queries is: [hogbdpension@pnb.co.in](mailto:hogbdpension@pnb.co.in)

