

ੴ ਸ੍ਰੀ ਵਾਗਿਰਾਜੁ ਜੀ ਕੀ ਫ਼ਤਹਿ

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕ੍ਰਮ)



Punjab & Sind Bank  
(A Govt. of India Undertaking)

Where service is a way of life

## **Festival Bonanza Campaign**

**Operational from 01.10.2018 to 31.03.2019**

### **(a) PSB Housing Loan**

- **Processing Charges:** Full waiver of processing charges.
- **Inspection Charges:** Full waiver of Inspection Charges for the first year but the same to be charged in subsequent years till the liquidation of loan as per extant guidelines.

### **(b) PSB Kisan Home Loan**

- **Processing Charges:** Full waiver of processing charges.
- **Inspection Charges:** Full waiver of Inspection Charges for the first year but the same to be charged in subsequent years till the liquidation of loan as per extant guidelines.

### **(c) PSB Auto Loan**

- **Processing Charges:** Full waiver of processing charges for new Two Wheeler & Four Wheeler Vehicle Loans.
- **Inspection Charges:** Full waiver of inspection charges for new Two Wheeler & Four Wheeler Vehicle Loans.
- **Margin:** For the existing borrowers who have availed Mortgaged backed loan(s) from the Bank and the same is running regular for last one year, **Nil Margin on Bank's finance for purchase of new Four Wheeler Vehicle only during the campaign period.**

- **Rate of Interest:** For the existing borrowers who have availed Mortgaged backed loan(s) from the Bank and the same is running regular for last one year, **concession of 0.15% in ROI** for purchase of new Four Wheeler Vehicle only during the campaign period. Applicable ROI in such cases will be 1 Year MCLR + 0.10%.