



'AA+/Stable' by
CARE & CRISIL indicates
high level of safety

pnb Housing
Finance Limited

Ghar Ki Baat



Eligible under
Section 11(5)(ix) of the
Income Tax Act 1961

Additional 0.25% p.a.
interest for
senior citizens

Loan Against Fixed
Deposit Available

**GROWTH YOU CAN COUNT ON.
FIXED DEPOSITS**

INVITE PUBLIC DEPOSITS

Deposit upto ₹5 crore

Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity#	Monthly	Quarterly	Half Yearly	Annual
12-23	6.85%	6.85%	6.64%	6.68%	6.74%	6.85%
24-35	7.00%	7.25%	6.78%	6.82%	6.88%	7.00%
36-47	7.10%	7.62%	6.87%	6.91%	6.97%	7.10%
48-59	7.10%	7.89%	6.87%	6.91%	6.97%	7.10%
60	7.10%	8.18%	6.87%	6.91%	6.97%	7.10%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

Deposit upto ₹1 crore for Senior Citizens

Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity#	Monthly	Quarterly	Half Yearly	Annual
12-23	7.10%	7.10%	6.89%	6.93%	6.99%	7.10%
24-35	7.25%	7.52%	7.03%	7.07%	7.13%	7.25%
36-47	7.35%	7.90%	7.12%	7.16%	7.22%	7.35%
48-59	7.35%	8.20%	7.12%	7.16%	7.22%	7.35%
60	7.35%	8.51%	7.12%	7.16%	7.22%	7.35%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

*For cumulative option, interest rate is compounded annually on March 31st. #The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

NOTE: • Above rates are effective from 01.09.2025.

- For Deposits above Rs. 5 crore, the rates will be provided by Treasury team on daily basis.
- Senior Citizen (above 60 years) will be eligible for 0.25 additional Rate of Interest (applicable for deposit upto 1 Cr only).
- Rating: Credit Analysis & Research Ltd (CARE) 'AA+/Stable'. Credit Rating Information Services of India Ltd (CRISIL) 'AA+/Stable' Indicates high degree of safety regarding timely servicing of financial obligations.
- Any change in the rating will be updated on the website.

Interest rates are subject to change and rate applicable will be the rate prevalent on the date of realization of Cheque/ Online fund transfer in Company's Bank Account. Please refer our website for current rates & yield to maturity www.pnbhousing.com

Scan the code to invest now
on our website.



A Housing Finance Company promoted by Punjab National Bank

Bank details for repayment Online Cheque

1st Applicant:

Bank Name
 Account Number
 IFSC

Branch Location
 Type of Account Saving Current
 MICR

2nd Applicant:

Bank Name
 Account Number
 IFSC

Branch Location
 Type of Account Saving Current
 MICR

3rd Applicant:

Bank Name
 Account Number
 IFSC

Branch Location
 Type of Account Saving Current
 MICR

If the repayment proceeds has to be credited in an account different from the cheque used for placement of Fixed Deposit, then please provide cancelled cheque of the repayment account.

FORM DA1: Nomination Please tick if nominee's name should be printed on Deposit Receipt

I/We have been explained about the benefit of nomination facility. However I/We would like to inform that I/We do not wish to provide nomination for the deposit .

I/We-_____ nominate the following person to whom in the event of my/our/minor's death, the amount of the deposit, particulars whereof are given, may be paid by the Company.

Nominee Name
 Address (✓ if same as applicant)
 House No.
 Building Name
 Road No./Name
 City PIN Code
 State Country
 Tel. STD Code Mobile
 E-mail

Relationship with Depositor (if any)	Age of Nominee	Date of Birth of Nominee (if minor)

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. _____ to receive the amount of the deposit on behalf of the event of my/our/minor's death during the minority of the nominee.

Payment instruction : On maturity of the deposit, the amount (Principal + Interest) will be remitted entirely to the designated bank account or as per updated instructions.

I/We have gone through the financials and other statements/particulars/representations furnished/made by the Company and after careful consideration I/We am/are making the deposit with the Company at my/our own risk and volition.

 Signature of 1st Applicant Signature of 2nd Applicant Signature of 3rd Applicant Signature of Witness (in case of nomination)

Date: _____ Place: _____

In case of non-individual depositor, please furnish the following information.

Name(s) of the authorised signatories	Designation	Specimen Signature(s)
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

Registered Office Address:
 9th Floor, Antriksh Bhavan,
 22 Kasturba Gandhi Marg,
 Near Connaught Place,
 New Delhi-110001

CIN: L65922DL1988PLC033856

Almondz Global Securities Ltd
00017371268159

Broker's Stamp Code