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

pnb Housing Finance Limited
Ghar Ki Baat

GROWTH
YOU CAN COUNT ON.
FIXED DEPOSITS

- 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

INVITE PUBLIC DEPOSITS

Deposit up to ₹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	6.70%	6.70%	6.50%	6.54%	6.59%	6.70%
24-35	6.85%	7.08%	6.64%	6.68%	6.73%	6.85%
36-47	7.10%	7.62%	6.88%	6.92%	6.98%	7.10%
48-59	7.10%	7.89%	6.88%	6.92%	6.98%	7.10%
60	7.25%	8.38%	7.02%	7.06%	7.12%	7.25%
Minimum Deposit Amount	₹25,000		₹25,000	₹25,000	₹25,000	₹25,000

Special Scheme up to ₹5 Crore (15th May'26 up to 31st August'26)

Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity#	Monthly	Quarterly	Half Yearly	Annual
22	6.90%	7.12%	6.69%	6.73%	6.79%	6.90%
40	7.15%	7.79%	6.93%	6.97%	7.03%	7.15%
Minimum Deposit Amount	₹25,000		₹25,000	₹25,000	₹25,000	₹25,000

Details of the above special scheme are subject to change from time to time. For details please refer Company's website

*For cumulative option, interest rate is compounded annually on 31st March.

#The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

NOTE: • Above rates are effective from 23.06.2026.
- Interest rates are subject to change.
- Senior Citizen (above 60 years) will be eligible for 0.25% p.a. additional Rate of Interest, which is subject to change (applicable for deposit up to ₹1 crore per month).
- Public deposit threshold amount at ₹5 crore per month. The limit is subject to change.
- The rate applicable will be the rate prevalent on the date of realization of Cheque/ Online fund transfer in Company's Bank Account.
- For Deposits above ₹5 crore, the daily rates will be provided by Treasury team.
- Rating: Credit Analysis & Research Ltd (CARE) 'AAA/Stable'. Credit Rating Information Services of India Ltd (CRISIL) 'AA+/Stable' . Securities with this rating are considered to have high degree of safety regarding timely servicing of financial obligations.
- Any change in the rating will be updated on the website.

Please refer our website for current interest 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

HIGHLIGHTS

1. Loan facility upto 75% of public deposit available as per RBI directions.
2. Premature cancellation allowed as per RBI directions.
3. Deposits with PNB Housing Finance Limited (hereinafter referred as "PNB Housing" or "PNBHFL" or "Company") are eligible investments under section 350 of the Income Tax Act, 2025, read with schedule XVI.

TERMS & CONDITIONS

(a) Acceptance of Public Deposit:

Deposits will be accepted by PNB Housing Finance Limited (`PNBHFL' or `the Company') from resident individuals, Non-Resident Indians (NRIs), Person of Indian Origin (PIOs) (on non-repatriation basis in accordance with RBI regulations), minors under natural/lawful guardian, partnership firms, Sole proprietorship, Body of Individual, HUFs, Charitable and Religious Trusts, Association of persons, Co-operative Societies (other than housing co-operative societies) incorporated in India.

Public deposits will be accepted or renewed by PNBHFL, repayable after a period of twelve months or more but not later than sixty months.

(b) Non-Resident Indians (NRIs):

Deposits from NRIs and PIOs would be accepted on non-repatriation basis only, in accordance with RBI Master Directions governing the acceptance of deposits from NRIs. Deposits would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO account with banks provided that the amount of the deposit shall not represent inward remittances or transfer of funds from NRE/ FCNR (B) accounts into the NRO account. Income tax at source will be deducted as applicable to NRO deposit of NRIs/PIOs.

(c) Joint Deposits:

Deposits can be made in the joint names with a maximum of three persons by selecting any of the options, namely, "First Applicant", "Either or Survivor(s)", "Number one or Survivor, "Anyone or Survivor(s)". The interest on fixed deposit in joint names will be paid and in case of cumulative deposit will be deemed to accrue to the first named applicant and discharge given by him/her will be binding on the joint holders. Repayment of deposit will be made as per instructions given in the application form. Discharge by such person(s) will be binding on the joint holders.

(d) Amount of Deposit:

The minimum deposit amount is Rs. 25,000.

(e) Mode of Acceptance:

Application shall be made in the prescribed form duly completed and accompanied by cheques/ demand drafts/RTGS/NEFT/UPI in favor of `PNB Housing Finance Limited' and shall be crossed "Account Payee Only", wherever applicable.

(f) Payment & Interest:

Interest will be payable on the fixed deposit from the date of realization of cheque or fund transfer to the PNBHFL's bank account.

Non-cumulative Scheme: Interest on deposits placed under non-cumulative fixed deposit shall be paid on fixed dates as given below:

Scheme	Interest Payment Date
Monthly Income Plan	Last day of each month
Quarterly Income Plan	June 30th , September 30th , December 31st and March 31st
Half Yearly Plan	September 30th and March 31st
Annual	March 31st

In case the above-mentioned dates/auto maturity dates are Sunday/Holiday, then the Interest/Auto maturity amount shall be payable on immediate next working day without interest.

Cumulative Scheme: Interest will be compounded annually on 31st March of every year after deducting the tax, wherever applicable. The principal along with interest will be paid on maturity.

Income tax will be deducted at source from interest in accordance with Section 393(1) of the Income Tax Act, 2025 , in case the interest payable during the financial year exceeds Rs.10,000 in aggregate. However, no deduction shall be made if the declaration in the form 121 is furnished by a person other than a Company or a firm or any other declaration prescribed under the Income Tax rules as applicable to the respective entity at the beginning of each financial year.

In case of cumulative deposit, for the purpose of deduction of Income Tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year as explained above.

The applicant must mention PAN in the application form. In case PAN is not mentioned or not linked with Aadhar and the annual interest exceeds Rs.10,000 per applicant, the rate of TDS would be 20% (as against 10% for cases where PAN is provided) , subject to the provisions of the Income-tax Act and any amendments notified from time to time.

(g) Interest on overdue public deposit:

Deposit will automatically expire on maturity. The Company may at its discretion allow interest for the overdue deposit at rate prevailing on the date of maturity of the deposit provided overdue deposit is renewed from the date of its maturity till some future date. In case, the renewal is sought for a portion of overdue deposit, the Company may at its discretion allow Interest for the overdue period on that portion of deposit which is proposed to be renewed.

If the Company fails to repay the deposit along with interest on maturity on the claim made by the depositor, the Company shall be liable to pay interest from the date of claim till the date of repayment at the rate as applicable to the deposit.

(h) Nomination:

Depositor(s) can, singly or jointly, nominate another person under this deposit scheme. The nominee shall be recognized as the holder of the title of the fixed deposit on death of all the depositors. In the case of a deposit made in the name of a minor, the nomination shall be made by an individual lawfully entitled to act on behalf of the minor. In case, where the nominee is a minor, the depositor or, as the case may be, all the depositors together, may, while making the nomination, appoint another individual not being a minor, to receive the amount of the deposit on behalf of the nominee in the event of the death of the depositor or, as the case may be, all the depositors during the minority of the nominee. Depositors are advised to provide the specimen signature of the nominee at the time of nomination to expedite the transmission of the deposits to the nominee in the event of demise of the depositors. Nomination rules as per Banking Companies (Nomination) Rules, 2025 as amended from time to time shall be applicable.

(i) Deposit Advice:

The deposit advice and interest warrants will be sent by post/courier/e-mail by the Company to the address given in the application form and the Company shall not be responsible for any loss or delay in transit. If the deposit advice is not received by the depositor for any reason, the depositor should contact the Company to enquire the status. In the event of loss/destruction/ mutilation of deposit advice, relevant legal procedure as required by the Company will have to be followed. The deposit advice is not transferable. The Company shall not recognize any lien or assignment of the deposit or interest thereof.

(j) Renewal:

i. Deposit can be renewed by furnishing fresh application form along with discharged deposit advice. The Company can pay overdue interest, at its sole discretion, provided deposit is renewed for a period till some future date. The Interest allowed shall be at the appropriate rate operative on the date of maturity of such overdue deposit which shall be payable only on the amount on deposit so renewed.

ii. A depositor can choose to renew principal amount, principal and Interest, partial amount or pay in entirety, the principal and interest to his/her designated bank account by giving an explicit consent in this regard before his/her signatures on the application form.

iii. Company does not permit renewal of deposit before maturity date for availing benefit of higher interest rate.

(k) Repayment/ Pre-mature payment:

i. In the absence of any specific maturity instructions, the maturity amount shall be remitted to the designated bank account of the depositor. The repayment of deposit shall be made by electronic mode or "Account Payee Cheque".

ii. Request for premature withdrawal may be permitted at the sole discretion of the Company only and cannot be claimed as a matter of right by the depositor, subject to the RBI (Housing Finance Companies) Directions, 2025 read with RBI (Non-Banking Financial Companies - Acceptance of Public Deposits) Directions, 2025 as amended from time to time.

iii. The Company at the request of the depositor may repay the deposit before maturity. Interest on premature repayment of deposit shall be paid as under: -

Period completed from date of deposit	Individuals	Non-Individuals
(a) Minimum lock in period Provided that in the event of death of a depositor, the Company shall repay the public deposit prematurely, even within the lock–in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/ nominee/ legal heir, and only against submission of proof of death, to the satisfaction of the company, with interest at the contracted rate up to the date of repayment. Provided further that upon being satisfied, in order to meet certain expenses of an emergent nature, not more than 50% of the amount of principal sum or Rs. 5 lakhs, whichever is lower, can be paid before the expiry of 3 months from the date of acceptance of deposit, without interest. , and the remaining amount with interest at the contracted rate Provided further, in cases of critical illness (as per IRDAI (Health Insurance) Regulations, 2016), 100% of the amount of principal sum can be repaid prematurely, without interest. Explanation: Expenses of an emergent nature includes medical emergency or expenses due to natural calamities/ disaster as notified by the concerned Government/ authority.	3 months	3 months
(b) After three months but before or upto six months.	4% p.a.	No Interest
(c) After six months but before the date of Maturity.	For Individuals and Non-Individuals the interest payable shall be 1% lower than the Interest rate applicable to a public deposit for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by the Company.	

(l) For Authorized Agents:

PNB Housing may use the services of agents in sales/marketing etc. of the products. Agents authorized by PNB housing are eligible for presenting and promoting the product to customers and support in sales and services of Company's products. Agents will be broadly responsible for advisory services, document collection and service support. Agents are not authorized to accept cash or issue receipt on behalf of the Company. Brokerage /Incentives will be paid to registered agents as prescribed for the scheme.

(m) Know Your Customer (KYC) Compliance:

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder, and KYC guidelines issued by the Reserve Bank of India (RBI), every individual and non-individual depositor is required to comply with the KYC requirements as mentioned in the application forms.

(n) Loan Against Deposits:

Loans may be granted against public deposits up to 75% of the principal deposit amount carrying Interest @2% per annum above the deposit Interest rate on such deposit, provided the deposit has run for a minimum period of three months. On maturity of the deposit, the outstanding loan together with interest shall be settled in one lump sum by the depositor or shall be adjusted against the maturity amount of the deposit. However, granting of the loan will be at the sole discretion of the Company.

(o) General:

i. Deposits from minor(s) will be accepted through natural/lawful guardian(s).

ii. In the event of death of the depositor at any time before the date of maturity of the deposit, the deposit shall be repaid prematurely to the surviving depositor(s) in the case of joint holding with survivor clause or to the nominee or legal heir(s) with interest at the contracted rate upto the date of repayment on the request of the surviving depositor/nominee/legal heir against submission of proof of death to the satisfaction of the company.

iii. In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Eastern/Western/ Northern/ Southern Bench of Company Law Board or NCLT, as applicable.

iv. In case of any deficiency of the housing finance Company in servicing its deposits, the depositor may approach NHB, the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum, or the District Level Consumers Dispute Redressal Forum for relief.

v. That the financial position of the Company as disclosed and representations made in the application form are true and correct and that the Company and its Board of Directors are responsible for the correctness and veracity thereof.

vi. The financial activities of the company are regulated by the Reserve Bank of India. It must, however, be distinctly understood that RBI or NHB does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposit/ discharge of liabilities by the Company.

vii. In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorized officer of the National Housing Bank (NHB).

viii. The information relating to and the aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Company is holding substantial interest and the total amount of exposure to such entities is detailed in summarized financial position below under clause 'g' of Particulars as required Under Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977.

ix. In case of non-submission of mandatory KYC documents, the amount invested would be returned without any interest.

x. With regard to the payment of interest on deposit which have either been seized/ frozen by the government authorities, the Company shall follow the process as per its policy and regulations and clearance from authorities.

xi. All the terms and conditions mentioned herein are subject to change as per the RBI and other applicable guidelines as amended from time to time.

(p) Application form:

Application forms for deposits can be obtained from the Company's branches or approved agents of the Company or can be downloaded from Company's website.

BRANCHES

AHMEDABAD: 079-26474950 | **BENGALURU:** MARATHALLI: 080-46176565 | **DELHI:** BARAKHAMBA ROAD: 011-23357170, 23351992, 23357174, 23311733, GREEN PARK: 011-26512911, 40604000 | **CHANDIGAH:** 0172-2601408, 2645323, 2601438, 2646324 | **CHENNAI:** 044-40176800 | **COCHIN:** 0484-2368200, 2910400 | **COIMBATORE:** 0422-2240322, 2240530, 2240470, 2240677 | **DEHRADUN:** 0135-2749977 | **HYDERABAD:** 040- 23476400 | **INDORE:** 0731 -2567257 | **JAIPUR:** 0141-2709144, 2709588, 4021065, 4044381 | **KARNAL:** 0184-2260667, 2271767 | **KOLKATA:** 033-40717051/52/53/54 | **LUCKNOW:** 0522-4936900 | **MUMBAI:** 022-22672412, MUMBAI-FORT: 022-22672412 | **NOIDA:**0120-2459051, 6239300 | **PUNE:** J M ROAD: 020-25576000, PCMC: 020-27339000, 27356161, 27357171

For complete list of branches, address and contact details, please refer to our website www.pnbhousing.com

ACKNOWLEDGEMENTS

Received Cheque No./DD No.. from Mr/ Ms/ M/s ....

for ₹ .... for deposit period of .... months.

Acknowledgement for Nomination as per form DA1 - Nominee Name..

Round Stamp

PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON- BANKING COMPANIES (ADVERTISEMENT) RULES, 1977: -

a.	Name of the Company	PNB Housing Finance Limited (PNBHFL)
b.	Date of Incorporation	November 11, 1988
c.	The business carried on by the Company and its subsidiaries with details of branches/units, if any	Providing housing finance for construction/purchase/ repair and renovation of residential houses/flats to individual (residents and NRIs) and Non-Housing Loans. The Company has two subsidiaries viz: • PHFL Home Loans and Services Limited (PHFL) is a distribution arm for PNBHFL, offering doorstep services to the prospective customers. • Pehel Foundation is a non-profit subsidiary Company incorporated under Section 8 of the Companies Act, 2013 to carry out various CSR activities of PNBHFL and PHFL. • The Company has network of more than 390 branches. To know more about location and address please refer our website www.pnbhousing.com.
d.	Brief particulars of the management of the Company	Mr. Ajai Kumar Shukla Managing Director & CEO, manages the Company under the supervision and control of the Board of Directors.

e. Names, Address and Occupation of the Directors: As on March 31, 2026

	Name/ DIN	Address	Occupation
1.	**Mr. Devendran Surendran** Chairperson, Non-Executive – Nominee Director DIN: 10174317	B- 2 Ranjit Singh Block, Asian Games Village Complex, New Delhi – 110409, India	Executive Director Punjab National Bank
2.	**Mr. Nilesh S Vikamsey*** Independent Director DIN: 00031213	184 Tower A, Kalpataru Habitat, Dr. S.S. Rao Road, Parel, Mumbai - 400012, Maharashtra, India	Chartered Accountant
3.	**Mr. Tejendra Mohan Bhasin** Independent Director DIN: 03091429	331 Bhera Enclave (Opp Radison Blu) Paschim Vihar, Delhi - 110087, India	Retired Vigilance Commissioner CVC
4.	**Mr. Neeraj Vyas** Independent Director DIN: 07053788	House No. 9, BRG Shangrila, IRIS Nest Block, Talawali Chanda, Mangliya, Indore 453 771, Madhya Pradesh, India	Retired Bank Executive
5.	**Ms. Gita Nayyar** Independent Director DIN: 07128438	3403, Imperial Tower South, B.B. Nakashe Marg, Tardeo, Mumbai - 400034, Maharashtra, India	Advisor
6.	**Mr. Dipankar Mahapatra** Non-Executive – Nominee Director DIN: 09446502	Flat No. 1204 Tower 4, Malibu Town, Sohna Road, Sector 47, Gurgaon, Haryana - 122018, India	Chief General Manager, Punjab National Bank
7.	**Mr. Ajai Kumar Shukla** Managing Director & CEO DIN: 11358498	J002, MGF The Villas, Dlf Phase 2, Sector 25, Gurgaon, Shahpur, Haryana – 122002, India	Managing Director & CEO of PNB Housing Finance Limited

* Tenure as an Independent Director of the Company completed on April 21, 2026 (close of business hours).

f. Standalone Profits of the Company before and after making provision for tax and dividend declared by the Company for the three financial years immediately preceding the date of advertisement:

Financial year ended	Profits standalone (₹ in Crore)		Dividend	Dividend Paid
	Before Tax	After Tax		
March 31, 2024	1,971.68	1,527.42	NIL	NIL
March 31, 2025	2,495.87	1,948.95	*Rs. 5 per equity share	NIL
March 31, 2026	3003.80	2327.88	*Rs. 8 per equity share (Rs.208.44 crore)	Rs.130.23 crore#

*For the year ended March 31, 2026, Board of Directors have recommended a dividend of ₹ 8 per equity share subject to approval of the shareholders at the ensuing Annual General Meeting (Previous year ₹ 5 per equity share).
#Dividend of March 31, 2025 was paid during FY 2025-26

g. Summarized financial position (Standalone) of the Company as appearing in two latest audited Balance Sheets:

(Rs. in crore)

Liabilities	March 31, 2026	March 31, 2025	Assets	March 31, 2026	March 31, 2025
Share Capital	260.55	259.93	Fixed Assets	121.43	121.89
Reserves & Surplus	18,965.25	16,573.77	Right of used assets	157.38	132.59
Secured Loan	48,984.68	39,779.46	Investments	2,776.92	3,380.76
Unsecured Loan	22,213.97	22,530.33	Loans	86,557.96	74,767.57
Other Financial and Non-Financial Liabilities and Provision	3,109.01	3,353.04	Other Financial and Non-Financial Assets	3,896.76	3922.96
			Deferred Tax	23.01	170.76
Total	**93,533.46**	**82,496.53**	**Total**	**93,533.46**	**82,496.53**

i. Contingent liabilities in respect of Income-tax of Rs. 165.62 crore (Previous year Rs. 54.54 crore) is disputed and are under appeals /rectification filed before the assessing officer/under reassessment proceedings.. The Company expects the demands to be set aside by the appellate authority /rectified by the assessing officer/nullified during reassessment proceedings, hence no additional provision is considered necessary.
ii. Contingent liabilities in respect of Goods and Service Tax of Rs. 46.74 crore (Previous year Rs. 43.70 crore) is disputed and appeals has been filed for Rs. 41.01 crore (Previous year Rs. 9.44 crore). Further, the Company in the process of filing of appeal for Rs. 5.73 crore (Previous year Rs. 34.26 crore). The Company expects the demands to be set aside by the appellate authority, hence no additional provision is considered necessary.
iii. Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances) is Rs. 20.97 crore (Previous year Rs. 32.34 crore).
iv. Claims against the Company not acknowledged as debt is Rs. 15.36 crore (Previous year Rs. 0.48 crore)
v. Company had issued corporate financial guarantee amounting to Rs. 0.25 crore (Previous year ₹ 0.25 crore) to "UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)" in relation to Aadhar Authentication Services.
With reference to clause numbers 29 (7) and 31(8) of Reserve Bank of India (Non-Banking Financial Companies – Acceptance of Public Deposits) Directions, 2025 , the Company's exposure to Group Companies as on March 31, 2026.
i. Exposure receivable Rs. 5.85 crore
ii. Exposure payable Rs.7,832.88 crore

h. The amount which the Company can borrow under the Reserve Bank of India (Non-Banking Financial Companies – Acceptance of Public Deposits) Directions, 2025 is equivalent to 12 times of the net owned funds which comes to Rs. 2,13,872.52 crores whereas the amount of actual borrowing computed as per these directions as on March 31, 2026 was Rs. 71,198.65 crores. The total deposits from public which the Company can raise as per above Directions is 1.5 times of net owned fund i.e., Rs. 26,734.07 crore, whereas the actual public deposits held as on March 31,2026 were Rs. 15,075.05 crores (including unclaimed deposits).

i. As on 5th August, 2026, the company has the overdue public deposits of ₹7.25 crore pertaining to 887 Depositors.

j. The Company declares that:
i. The Company has complied with the applicable provisions of the Reserve Bank of India (Housing Finance Companies) Directions, 2025 .
ii. The compliance with these directions does not imply that repayment of deposits is guaranteed by Reserve Bank of India or National Housing Bank.
iii. The deposits accepted by the Company are unsecured and rank pari-passu with other unsecured liabilities save and except the floating charge created on the statutory liquid assets maintained in terms of sub sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987 and Reserve Bank of India (Housing Finance Companies) Directions, 2025.
iv. The Company is not in default in the repayment of deposit or part thereof and any interest thereon in accordance with terms and conditions of such deposits.
v. The deposits solicited are not insured.
vi. The Company is having a valid certificate of Registration dated July 31, 2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, Reserve Bank of India or National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of the liabilities by the Company.

The advertisement is issued under the authority and in the name of the Board of Directors of the Company and the text of which was approved by Resolution passed in the Board Meeting held on July 10, 2026.

For and on behalf of Board of Directors

Gurugram
July 10, 2026

Ajai Kumar Shukla
Managing Director & CEO

Application for Public Deposits

pnb Housing Finance Limited
Ghar Ki Baat

For office use only
< Branch Name >
QDE ID :
Date of Dispatch:
Running Serial Number :

Affix latest passport size photograph & sign across photograph. Ignore if already submitted.	Affix latest passport size photograph & sign across photograph. Ignore if already submitted.	Affix latest passport size photograph & sign across photograph. Ignore if already submitted.
1st Applicant	2nd Applicant	3rd Applicant

Applying for Renewal ☐ Customer ID (In case of existing customer)

PNB HFL Deposit Receipt No. (in case of renewal) Maturity Date

Renewal Instruction:
I hereby give my explicit consent to PNB Housing Finance Ltd. to duly (Please tick any one of the following options):
a. Renew only principal amount ☐ b. Renew with Principal amount and Interest ☐ c. Partial Amount ☐

Applying for Fresh ☐

I/We apply for placement of deposit at Branch for a period of months
and will earn interest @ % p.a. The payment details are as under:

Payment Details: Cheque ☐ Draft ☐ RTGS/NEFT ☐ UTR No.
Cheque No. Date Amount (₹)
Bank Name Branch

☐ I confirm the above mentioned bank account is not a FCRA Account.

Source of Funds: ☐ Salary ☐ Business/Profession ☐ Agriculture/Allied activities ☐ Savings ☐ Donations ☐ Others (please specify)____________

Deposit Scheme: Cumulative ☐ Non-Cumulative: Monthly ☐ Quarterly ☐ Half Yearly ☐ Annual ☐

Applicant's Name (in block letters)

	Prefix	First Name	Middle Name	Last Name	Gender M/F/O	Date of Birth/Incorporation (DD/MM/YY)
1						
2						
3						

C-KYC Number (for Applicant 1)	C-KYC Number (for Applicant 2)	C-KYC Number (for Applicant 3)
PAN No.	PAN No.	PAN No.

Senior Citizen (above 60 years) Yes ☐ No ☐

In case of Minor-
Parent's/Guardian's Name Relationship with Minor

PAN

Applicant 1
Differently Abled Status: Yes ☐ No ☐ Type of Impairment:____________
If yes, then Disability Type: Temporary ☐ Permanent ☐ UDID Number:
Percentage of Impairment: UDID Validity (DD/MM/YY):

Applicant 2
Differently Abled Status: Yes ☐ No ☐ Type of Impairment:____________
If yes, then Disability Type: Temporary ☐ Permanent ☐ UDID Number:
Percentage of Impairment: UDID Validity (DD/MM/YY):

Applicant 3
Differently Abled Status: Yes ☐ No ☐ Type of Impairment:____________
If yes, then Disability Type: Temporary ☐ Permanent ☐ UDID Number:
Percentage of Impairment: UDID Validity (DD/MM/YY):

Is organisation registered on Darpan? Yes ☐ No ☐
If yes, then mention the Darpan ID

Repayment Instruction First Applicant ☐ Either or Survivor ☐ Number One or Survivor/s ☐ Anyone or Survivor/s ☐

Note:- First applicant will be considered as a default option in case of single applicant or in case no option selected

Whether tax to be deducted Yes ☐ No ☐

If No, please submit Form 121 ☐ Order u/s 302 ☐ Order u/s 395 ☐ Notification u/s 11 ☐

Note:- The default tax regime for resident individuals shall be the new tax regime

Dispatch of Fixed Deposit Receipt

By Post ☐ By Courier ☐ By Hand ☐ By Broker ☐

Bank details for repayment ☐ Online ☐ Cheque

1st Applicant:

Bank Name | Branch Location

Account Number | Type of Account ☐ Saving ☐ Current

IFSC | MICR

2nd Applicant:

Bank Name | Branch Location

Account Number | Type of Account ☐ Saving ☐ Current

IFSC | MICR

3rd Applicant:

Bank Name | Branch Location

Account Number | Type of Account ☐ Saving ☐ Current

IFSC | 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 Name .... Age .... Relationship with Appointee .... to receive the amount of the deposit in 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.

Declaration:

1. I/We certify that: The information provided above is in accordance with section 508 of the Income Tax Act, 2025 read with Rules 238 to 240 of the Income-tax Rules, 2026.
2. The information provided by me/us above as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct, updated and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
3. I/We permit/authorise PNB Housing Finance Ltd. to collect, store, use, communicate and process information relating to the Account and all transactions therein, by PNB Housing Finance Ltd. and wherever situated including sharing, transfer and disclosure between them and to the regulator, government authorities and bodies etc. of any confidential information for compliance with any law or regulation domestic
4. I/We undertake the responsibility to declare and disclose in writing immediately but not later than 30 (thirty) days from the date of change, any changes (including change in residential status, address etc.) that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence. I/We also agree that my/our failure to disclose any fact known to me/us, now or in future, may invalidate my/our application, I may be held liable for it and PNB Housing Finance Ltd. would be within its right to put restrictions in the operations of my/our account or close it, with or without notice or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by PNB Housing Finance Ltd.
5. I/We hereby accept and acknowledge that PNB Housing Finance Ltd. shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to PNB Housing Finance Ltd. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.
6. I/We also agree to furnish such information and/or documents as PNB Housing Finance Ltd. may require from time to time or on account of any change in law either in India in the subject matter herein.
7. I/We shall indemnify PNB Housing Finance Ltd. for any fraud, loss or damage that may arise to PNB Housing Finance Ltd/ affiliates / representatives or to third party. on account of my application, providing incorrect or incomplete information and the Account or failure to comply with Terms and Conditions and this Declaration.
8. I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 393(2) of the Income Tax Act, 2025. I/We hereby agree to abide the attached terms and conditions governing deposits. I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (PNB Housing Finance Ltd. Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by PNB Housing Finance Ltd in accordance to the applicable laws.
9. I/We further affirm that the information/details provided by me/us is/are true and correct in all respect and nothing has been concealed. I/We hereby authorise PNB Housing Finance Ltd. to send Email/SMS/electronic means for all transactions relating to my/our Deposits.

10. I/We permit PNB Housing Finance Ltd to contact me/us with respect to the products and services being offered by PNB Housing Finance Ltd or by any other person(s) and further allow PNB Housing Finance Ltd to cross sell the other products and services offered by such other person(s).
11. I hereby submit voluntarily at my own discretion the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to PNBHFL for the purpose of establishing my identity / address proof. The consent and purpose of collecting Aadhaar has been explained to me in local language. PNB Housing Finance Ltd has informed me that my Aadhaar submitted to PNBHFL herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.
12. I have read & understood the contents of the application along with related terms and conditions and declaration which have also been explained to me in vernacular.
13. I/We hereby consent to receiving information from Central KYC Registry through SMS/email on the above registered number/ email address.
14. I hereby confirm to download my CKYC details and use it for abiding your guidelines if any.
15. a. More particularly, I/We hereby consent to the Company updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time as also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be my/our responsibility to ensure that the data is correct and updated and to immediately intimate in writing in case of any changes to the data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry.
    b. I/We hereby provide my explicit consent and authorisation to the company to change/update my personal information (like mobile number, email ID, addresses and other identity documents and critical information etc.) provided herein by me in this Application Form in the records of CKYCRR if there is any mismatch.
15. I/We hereby acknowledge the right available with PNB Housing Finance to hold or reject my application without providing any reason, and retain the application form and documents provided therewith and not return the same to me/us.
16. Declaration of Tax Residency
    ☐ A) If you are tax resident of India only, please confirm below:
    I/we confirm that, I/we am/are not a US person nor a resident for Tax purpose in any country other than India, though one or more parameters (Indicia) suggest my relation with the country outside India. Therefore, I/we am/are providing the following document as proof of my/our tax residency only in India. (Passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register)
    Or
    ☐ B) If you are tax residence in other country and/or in case of US Citizenship, US Nationality, unambiguous place / country of birth is US.
    Please fill FATCA/CRS Form as applicable.
    And/or
    ☐ C) If the applicant (Entity/Financial Institution) or substantial owners or controlling persons in the entity are resident in any country other than India.
    Please fill FATCA/CRS Form as applicable.
    I/We certify that the information provided above is in accordance with Rules 238 to 240 of the Income Tax Rules,2026 read with section 508 of the Income Tax Act,2025. I/We understand that PNB Housing Finance Ltd is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. PNB Housing Finance Ltd is not able to offer any tax advice on CRS or FATCA or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.
17. I/We hereby further confirm that I/We have read and understood and hereby agree to the Terms and Conditions at (*) as applicable to my account set forth. I/We understand that the terms and conditions are subject to changes / revision from time to time at the sole discretion of PNB Housing Finance Limited and/or as required under law. In case of inconsistency between the Terms and Conditions and declaration, the specific term and condition of that Deposit variant shall prevail.
18. I/We hereby confirm that I have gone through the financial and other statements/ particulars/ representations available on the website of PNB Housing Finance Limited and in this form and after careful consideration I/We are making the deposit with PNB Housing Finance Limited at my 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

LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS (INDIVIDUAL AND NON-INDIVIDUAL FOR KNOW YOUR CUSTOMER (KYC) COMPLIANCE)

1. Individuals
- Passport-size photograph • PAN Card • Aadhaar Card • Voter ID Card • Driving License • Passport • NREGA Card
- National Population Register (NPR)

2. Trusts/Associations/Clubs
- Trust Deed • Registration Certificate • Copy of Resolution of Investment • Trust's PAN Card copy • Trust's Address Proof
- Specimen Signature of Authorized Persons • List of documents required for the authorised signatories as specified above in 'Individual' category

3. Partnership Firm
- Registration Certificate • Partnership Deed • PAN Card copy of Firm • Declaration of Partnership by Partners • Name and Address of Partners
- Specimen Signatures • List of ocuments required for the authorised signatories as specified above in 'Individual' category

4. Proprietary Concern
- Name and Signature of the Proprietor • List of documents required for the Proprietor as specified above in 'Individual' category
- Two documentary proof of business / activity in the name of the sole proprietary firm (as per company requirement)

5. HUF
- HUF Pan Card • Cheque from HUF account • Letter for co-parcener details • Address proof of HUF (Karta address proof will suffice)
- List of documents required for the Karta as specified above in 'Individual' category
- In case DOI is not mentioned on PAN then DOI declaration should be taken from Karta

6. Unincorporated Association or Body of Individuals
- Resolution of the Managing Body • Power of Attorney (POA) granted to transact • The entity's PAN
- List of documents required for the authorised signatories, beneficial owners and POA holders, as specified above in 'Individual' category
- Any other information as may be required, and not specified above

Note : Each document mentioned above has to be self-attested upon submission.

KYC for Public Deposits

(Applicable for New Customers and Existing Customers in case of KYC change)

pnb Housing Finance Limited
Ghar Ki Baat

For office use only
< Branch Name >

QDE ID :
Date of Dispatch:
Running Serial Number :

Affix latest passport size photograph & sign across photograph. Ignore if already submitted.	Affix latest passport size photograph & sign across photograph. Ignore if already submitted.	Affix latest passport size photograph & sign across photograph. Ignore if already submitted.
1st Applicant	2nd Applicant	3rd Applicant

Applicant's Name (in block letters)

	Prefix	First Name	Middle Name	Last Name	Gender M/F/O	Date of Birth/Incorporation (DD/MM/YY)
1						
2						
3						

Applicant 1

Father's/Spouse's/Mother's Name
Prefix First Name
Middle Name Last Name
Marital status:
Married ☐ Unmarried ☐ Others ☐
Country of Birth
Place of Birth
Citizenship
Nationality
Educational Qualification:
Graduate ☐ Post Graduate ☐
Others ☐ (Please specify...)

Communication Address

House/Flat No.
Building Name
Road No./Name
City
PIN Code
State
Country
Tel.
STD Code
Mobile
E-mail

Applicant 2

Father's/Spouse's/Mother's Name
Prefix First Name
Middle Name Last Name
Marital status:
Married ☐ Unmarried ☐ Others ☐
Country of Birth
Place of Birth
Citizenship
Nationality
Educational Qualification:
Graduate ☐ Post Graduate ☐
Others ☐ (Please specify...)

Communication Address

House/Flat No.
Building Name
Road No./Name
City
PIN Code
State
Country
Tel.
STD Code
Mobile
E-mail

Applicant 3

Father's/Spouse's/Mother's Name
Prefix First Name
Middle Name Last Name
Marital status:
Married ☐ Unmarried ☐ Others ☐
Country of Birth
Place of Birth
Citizenship
Nationality
Educational Qualification:
Graduate ☐ Post Graduate ☐
Others ☐ (Please specify...)

Communication Address

House/Flat No.
Building Name
Road No./Name
City
PIN Code
State
Country
Tel.
STD Code
Mobile
E-mail

Gross Annual Income : Up to 5 lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ >25 Lacs-1 Crore ☐ 2 Crore ☐ Others ☐ (Please specify.......................................)

Occupation

☐ Salaried	☐ Self Employed	☐ Self Employed Professionals	☐ Housewife	☐ Politician	☐ Student	☐ Retired	☐ Others (Please specify)
☐ Government Employee ☐ Private Sector Employee ☐ Public Sector Employee	*If Self Employed: ☐ Manufacturing ☐ Service Provider ☐ Agriculture ☐ Trader Nature of Business: ☐ Jewellers/Bullion ☐ Real Estate ☐ Stock Broker ☐ Others (Please specify ....)	☐ CA/CS/ICWA ☐ Lawyer ☐ Doctor ☐ Architect ☐ I.T. Consultant ☐ Others (Please specify ....)					

Source of Wealth: ☐ Salary/Business/Professional Earnings ☐ Business Ownership ☐ Real Estate Appreciation ☐ Intellectual Property
☐ Inheritance/Settlements ☐ Others (please specify)_______________

Status of the Depositors:

Individual/Trusts/Associations:	Resident Individual	☐	HUF ☐	Shareholder	☐	Director	☐	Relative of Director	☐	PNBHFL Employee	☐
	NRI	☐	Trust ☐	Partnership Firm	☐	Association of Person	☐	Promoters	☐	Others	☐

Self-attested copy of officially valid document proof of all depositors is mandatory to be enclosed.

Voter ID Card ☐☐☐☐☐☐☐☐☐☐

Aadhaar Card No. X X X X X X X X X X ☐☐☐☐

Passport No. ☐☐☐☐☐☐☐☐☐☐☐

Driving License ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Expiry Date D D M M Y Y

Expiry Date D D M M Y Y

In case of NRI customer, mention Country of tax residence:.. and Tax Identification Number (TIN):..

PEP Declaration:

Politically Exposed Person (PEP): Yes ☐ No ☐

Declaration

I hereby declare that the information provided in this form is true, correct, and complete in all respects.

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

Date:

Place: