

SPA Merchant Bankers Ltd.

25, C Block, Community Centre, Janak Puri, New Delhi – 110 058
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RATE ON INTEREST ON PUBLIC DEPOSITS W.E.F 01.02.2010

FIXED DEPOSIT PROGRAM .: PNB HOUSING FINANCE LTD.

HIGHLIGHTS:

- B) FAAA rating by CRISIL, which means Very High safety regarding timely payment of interest and principal.
- C) No tax to be deducted at source on interest income upto Rs. 5000/- in a financial year.
- D) In case of Fixed Deposit Scheme, Interest cheques will be sent in advance every year.
- E) Loan facility up to 75% of deposit available from all branches of the company and also of Punjab National Bank.
- F) Premature cancellation allowed after 3 months on the discretion of the company.

Period (Months)	Cumulative & FD Half-Yearly	Fixed Deposit Quarterly
12-24 Months	7.25%	7.00%
12-24 Months	7.25%	7.50%

NOTE .: 1) Interest rate for Senior citizens age above 60 years shall be at 0.50% higher than above rates.

Please Contact the undernamed for further information or Clarification.:

Institutional Desk

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