



CRISIL 'FAAA/Stable'
& CARE 'AAA' indicates
highest level of safety

FIXED DEPOSIT

Harvest great returns,
assured and safe.

INVITE PUBLIC DEPOSITS

Regular 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	7.70%	7.70%	7.40%	7.45%	7.55%	7.70%
24-35	7.80%	8.10%	7.50%	7.55%	7.65%	7.80%
36-47	8.00%	8.66%	7.70%	7.75%	7.80%	8.00%
48-59	8.10%	9.14%	7.80%	7.85%	7.90%	8.10%
60-71	8.20%	9.66%	7.90%	7.95%	8.00%	8.20%
72-84	8.20%	10.08%	7.90%	7.95%	8.00%	8.20%
120	8.20%	11.99%	7.90%	7.95%	8.00%	8.20%
Special Schemes upto ₹5 crore						
15	7.80%	7.90%	7.50%	7.55%	7.65%	7.80%
22	7.95%	8.19%	7.65%	7.70%	7.80%	7.95%
30	7.95%	8.45%	7.65%	7.70%	7.80%	7.95%
44	8.15%	9.08%	7.85%	7.90%	7.95%	8.15%
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.

* In a scenario where the customer chooses for special tenure ROI applicable for special deposit tenures would apply (not the regular deposit tenure rates).

- Above rates are applicable upto ₹5 Crore for deposits
- Senior citizens (above 60 years) will be eligible for 0.25% additional Rate of Interest
- Senior citizen rates are applicable for deposits upto ₹1 Crore only
- Rates effective from 2nd July, 2018
- Rating: CRISIL 'FAAA/Stable' & CARE 'AAA', indicates highest level of safety

Interest Rates are subject to change and the rate applicable would be the rate prevalent on the date of deposit

A Housing Finance Company promoted by Punjab National Bank



Ghar Ki Baat