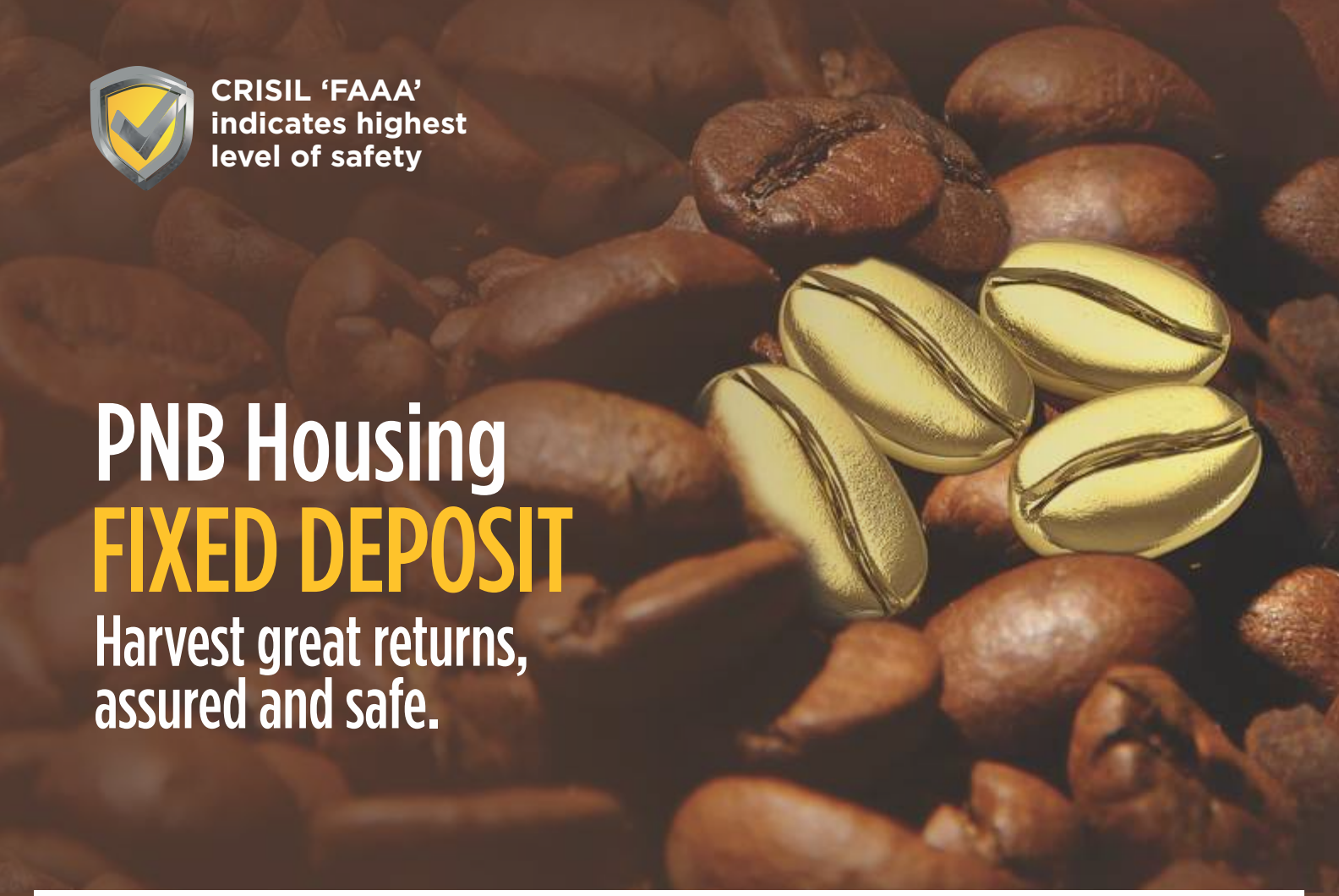

INVITE PUBLIC DEPOSITS

Regular Deposit upto ₹5 Crore						
	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
Tenure (Months)	ROI	Tentative yield to maturity*	Monthly	Quarterly	Half Yearly	Annual
12-23	8.05%	8.05%	7.75%	7.80%	7.85%	8.05%
24-35	8.10%	8.43%	7.80%	7.85%	7.90%	8.10%
36-47	8.20%	8.89%	7.90%	7.95%	8.00%	8.20%
48-59	8.35%	9.46%	8.05%	8.10%	8.15%	8.35%
60-71	8.45%	10.00%	8.15%	8.20%	8.25%	8.45%
72-84	8.30%	10.23%	8.00%	8.05%	8.10%	8.30%
120	8.25%	12.09%	7.95%	8.00%	8.05%	8.25%
Special Schemes upto ₹5 Crore						
15	8.10%	8.21%	7.80%	7.85%	7.90%	8.10%
22	8.15%	8.41%	7.85%	7.90%	7.95%	8.15%
30	8.20%	8.73%	7.90%	7.95%	8.00%	8.20%
44	8.35%	9.33%	8.05%	8.10%	8.15%	8.35%
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.
* 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 22nd October, 2019
- Rating: CRISIL 'FAAA/Negative'
- Rating 'FAAA' 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

pnb Housing Finance Limited
Ghar Ki Baat

HIGHLIGHTS

1. Financial Highlights (FY 2018-19)
   a. Total Income: ₹7,683 Crore
   b. Profit Before Tax: ₹1,734 Crore
   c. Profit After Tax: ₹1,192 Crore
   d. Gross NPAs: 0.48%
   e. Net NPAs: 0.38%
2. Loan facility upto 75% of deposit available as per NHB directions.
3. Premature cancellation allowed as per NHB directions.
4. Deposits with PNB Housing are eligible investments under section 11(5)(ix) of the Income Tax Act 1961.

TERMS & CONDITIONS

(I) Acceptance of Fixed Deposits :

Deposits will be accepted from resident individuals, NRIs, PIOs (on non-repatriation basis in accordance with RBI regulations), minors under natural/lawful guardian, Partnership Firms, HUFs, Charitable and Religious Trusts, Association of Persons, Co- operative Societies (other than housing co–operative societies) incorporated in India. Deposit can be made in joint name(s) with a maximum number of three persons.

(ii) Non-Resident Indians (NRIs) :

Deposit from NRIs and Person of Indian Origin (PIOs) would be accepted on non-repatriation basis only, in accordance with RBI regulations governing the acceptance of deposits from NRIs. Deposit 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. Income tax at source will be deducted as applicable to NRO deposit of NRIs/PIOs.

(iii) Joint Deposits :

Deposit can be made in the joint names with maximum of three person with or without requiring any of the applicants to be made any of the clauses namely "First Applicant, 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.

(iv) Amount of Deposit :

The minimum deposit amount is ₹25,000 under Monthly income scheme and ₹10,000 under rest of the deposit schemes.

(v) Mode of Acceptance :

Application will be made in the prescribed form duly completed and accompanied by cheques/demand drafts/RTGS/NEFT drawn in favour of PNB Housing Finance Limited and crossed "Account Payee Only".

(vi) Payment & Interest :

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

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 of Non-Cumulative Deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

In case the above mentioned dates are Sunday/holiday, then the Interest shall be payable on immediate next working day.

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 once the discharged deposit receipt is received by us.

Income tax will be deducted at source from interest in accordance with Section 194 A of the Income Tax Act, 1961, in case the interest payable during the financial year exceeds ₹5,000/- in aggregate. However, no deduction shall be made if the declaration in the form 15H/15G prescribed under the Income Tax rules is furnished at the beginning of each financial year by a person other than a company or a firm.

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 subject to para 4 above.

The applicant must mention PAN in the application form if the annual interest exceeds ₹5,000 per applicant. In case, PAN is not mentioned, the rate of TDS would be 20% as against 10% for cases where PAN is provided.

Interest on overdue deposit :

Deposit will automatically expire on maturity. The company may at its discretion allow interest for the overdue period upto 3 months on interest rate as prevailing on the date of maturity of the deposit or present rate, whichever is lower. 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.

(vii) 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. Power of Attorney holder or a guardian applying on behalf of minor cannot nominate. 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.

(viii) Deposit Receipt :

The deposit receipt and interest warrants will be sent by post/courier by the company to the address given in the application form and the company shall not be held responsible for any loss or delay in transit.

If the deposit receipt is not received by the depositor for any reason, the depositor should write to enquire with the company. In the event of loss/destruction/ mutilation of deposit receipt, relevant legal procedure as the required by the company has to be followed.

The deposit receipt is not transferable. The company will not recognize any lien or assignment of the deposit or interest thereof.

(ix) Renewal/Auto Renewal:

i. Deposit can be renewed by furnishing fresh application form along with discharged deposit receipt. The company can pay overdue Interest, at its sole discretion, provided deposit is renewed for a period till some future date.

ii. A depositor can opt for auto renewal of principal/renew principal and Interest/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. On maturity for the second tenure (post first auto renewal) in the absence of any specific instruction from the depositor, the amount will be automatically remitted to the designated bank account of the depositor.

(x) 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 Housing Finance Companies (NHB) Directions, 2010 as applicable 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 upon being satisfied, in order to meet certain expenses of an emergent nature, not more than 50% of the amount of principal sum or ₹5 lacs, whichever is lower, can be paid before the expiry of 3 months from the date of acceptance of deposit, without interest. 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.	3 months	3 months
(b) After three months but before 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.	
(d) If no rate has been specified for the period for which the deposit has run	2% lower than the minimum rate at which the deposits are accepted.	

The brokerage is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.

(xi) For Authorised Agents :

Agents are not authorised to accept cash or issue receipt on behalf of the company. They must ensure that agent name and code number is clearly mentioned in the application form to enable payment of brokerage. Brokerage will be paid to registered agents at rate decided by the management as per NHB directions.

(xii) Know Your Customer (KYC) Compliance :

In terms of the Prevention of Money Laundering Act, 2002, the rules notified there under and KYC guidelines issued by the National Housing Bank (NHB), every individual depositor is required to comply with the KYC requirements by submitting the following documents :

a) Latest photograph b) Certified copy of proof of identity (mentioned in application form) c) Certified copy of proof of address

For non-individual depositor please refer list of documents to be submitted by various categories.

(xiii) Loan Against Deposits :

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

(xiv) General :

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

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.

In case of any deficiency in servicing the deposits by the company, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum other District Level Consumer Forum for relief.

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.

The company's public deposits are regulated by National Housing Bank (NHB). It must, however be distinctly understood that NHB does not undertake any responsibility for the financial soundness of the company 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.

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

There are no dues from companies in the same group or other entities or business ventures in which the directors and/or company is holding substantial interest.

This application form can be downloaded from company's website www.pnbhousing.com or collected from any of the below mentioned branches.

BRANCHES

AGRA: 0562-2522542
AHMEDABAD: 079-26474900
- ODHAV: 079-65050055

AHMEDNAGAR: 0241-2414455
AMRAVATI: 0721-2560320/2560321
AURANGABAD: 0240-2340060
BENGALURU:
- BTM: 080-46134333
- ELECTRONIC CITY PHASE 2: 080–29761104
- INDIRA NAGAR: 080-25353557
- ITPL: 080-28451999
- KASTURI NAGAR: 080-25453537
- MALLESHWARAM: 080-23080700
- MANYATA TECH PARK: 080-46558820
- MARATHAHALLI: 080-46176565
- VIJAYANAGAR: 080-23103500

BHIWADI: 01493-298157
BHOPAL: 0755-2554637
BHUBANESWAR: 0674-2548866
BIKANER: 0151-2522147
CHANDIGARH: 0172-2601408
CHENNAI:
- AMBATTUR: 044-26881601
- OMR: 044-24547500
- ROYAPETTAH: 044-40076800
- TAMBARAM: 044-22390966

COCHIN: 0484-2368200
COIMBATORE: 0422-2240322
DEHRADUN: 0135-2749977
DELHI:
- BARAKHAMBA ROAD: 011-23357170
- GREEN PARK: 011-26512911
- JANAKPURI: 011-25546073
- PITAMPURA: 011-27355870

ERODE: 0424-2222933
FARIDABAD: 0129-2437047
GHAZIABAD:
- KAVI NAGAR (RDC): 0120-2821049
- VASUNDHARA: 0120-2699115

GUNTUR: 0863-2222441
GURUGRAM: 0124-4055588
GWALIOR: 0751-2233305
HALDWANI: 05946-283519
HARIDWAR: 01334-250101
HYDERABAD:
- BANJARA HILLS: 040-23476400
- GACHIBOWLI: 040-48500100
- KUKATPALLY: 040-23055506
- NAGOLE: 040-24774333

INDORE:
- MG ROAD: 0731-2567200
- VAISHALI NAGAR: 0731-2790181

JABALPUR: 0761-4069727/4098262
JAIPUR: 0141-2709144
JALANDHAR: 0181-2233421
JAMSHEDPUR: 0657-2320110
JODHPUR: 0291-2440380
JUNAGARH: 0285-2670825
KANPUR: 0512-2390404
KARNAL: 0184-2260667
KOLHAPUR: 0231-2525241
KOLKATA:
- KYD STREET: 033-40717051
- PURANA DASS ROAD: 033-46016102

KOLLAM: 0474-2732525
KOTA: 0744-2363717
KOZHIKODE: 0495-4853366
LUCKNOW: 0522-4936900
LUDHIANA: 0161–2771557
MADURAI: 0452-2602670
MANGALORE: 0824-4288788
MEERUT: 0121–4053500
MUMBAI:
- BOISAR: 7290032973
- BORIVALLI: 022-68343700
- GHATKOPAR: 022-25100015
- KALYAN: 0251-2230025
- MUMBAI-FORT: 022-22672412
- PRABHADEVI: 022-24210172
- THANE: 022-25474722
- VILLE PARLE: 022-26100480
- VIRAR: 8983812000

MYSORE: 0821-4268066
NAGPUR: 0712-2533460
NAVI MUMBAI: 022-27899016
- PANVEL: 022-27490186

NASHIK: 0253-2311671
NELLORE: 0861-2318001
NOIDA:
- NOIDA-SEC. 3: 7292015075
- NOIDA-SEC. 63: 0120-2427255

PUNE:
- HINJEWADI: 7410065950
- KHARADI: 8291307674
- KONDHWA: 8291244286
- PIMPRI: 020-27339000
- J. M. ROAD: 020-25576000
- WARJE: 020-25233228

RAIPUR: 0771- 2223573
RAJKOT: 0281-2462352
RANCHI: 0651-2531151
RATLAM: 0741-2495179
ROHTAK: 0126-2280640
SALEM: 0427-2445754
SURAT: 0261-4055050
- VESU: 0261-2979611/2979612

THIRSSUR: 0487-2388804
TRICHY: 0431-2741663
TRIVANDRUM: 0471-2336601
TUTICORIN: 0461-2300911
UDAIPUR: 0294-2424755
UJJAIN: 0734-2525338
VADODARA: 0265-2982308
VARANASI: 0542-2221218
VIJAYWADA: 0866-2499501
VISHAKHAPATNAM: 0891-2971011
WARANGAL: 0870-2988606

To know the branch location and address please refer to our website www.pnbhousing.com

ACKNOWLEDGEMENT

Received Cheque No./DD No./Cash .....

for ₹..... for deposit of ..... years

Nominee Name .....

Round Stamp

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

1. **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 • Photograph, PAN Card, Address Proof of Signing Authorities
2. **Partnership Firm**
   - Declaration of Partnership by Partners
   - Name and Address of Partners
   - Specimen Signatures
   - PAN Card copy of Firm
3. **Proprietory Concern**
   - Name and Signatures of the Proprietor
   - PAN Card Copy of Proprietor

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
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 bodies corporate, loan against mortgage of properties and loan for commercial properties. The Company is having subsidiary. The Company has branches at various places across country.
d.	Brief particulars of the management of the Company	Shri Sanjaya Gupta, Managing Director, manages the Company under the supervision and control of the Board of Directors.

e. Name, Address and Occupation of the Directors:-

	Name/ DIN	Address	Occupation
1.	Mr. Sunil Kaul 05102910	Carlyle Singapore Investment Advisors PTE Limited, Carlyle Group1, Tamasek Avenue, 24 – 02, Millenia Tower, Singapore - 039192	Investment Advisor
2.	Mr. S. K. Jain 00047474	5/10, 2nd Floor, Shantiniketan, New Delhi - 110021	Retired Bank Executive
3.	Mr. Chandrasekaran Ramakrishnan 00580842	Sruthi, 1-C, 4th Street, Dr. Radhakrishnan Salai, Mylapore, Chennai – 600004	Retired IT Professional
4.	Mr. Nilesh S. Vikamsey 00031213	Khimji Kunverji & Co., Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.	Practicing Chartered Accountant
5.	Dr. Gourav Vallabh 02972748	Professor of Finance XLRI Jamshedpur C.H. Area (East) Jamshedpur, Jharkhand - 831001	Professor
6.	Mr. Ashwani Kumar Gupta 00108678	225, Zone-2, Tej Kumar Plaza, Hazratganj, Lucknow - 226001	Chartered Accountant
7.	Mrs. Shubhalakshmi Panse 02599310	Row House No. B-3, Roseland Residency Pimple Saudagar, Pune, Maharashtra - 411027	Retired Bank Executive
8.	Mr. L. V. Prabhakar 08110715	Punjab National Bank, Plot No. 4, Sector-10, Dwarka, New Delhi - 110075	Bank Executive
9.	Mr. Neeraj Vyas 07053788	B-1, 404, Balaji Skyz, Pipliya Kumar, Indore, Madhya Pradesh - 452010	Retired Bank Executive
10.	Mr. Sanjaya Gupta 02939128	PNB Housing Finance Ltd., 9th Floor, Antriksh Bhawan, 22, K. G. Marg, New Delhi - 110001	Service

f. 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 (₹in Crore)		Dividend
	Before Tax	**After Tax**	
March 31, 2017	804.01	523.73	60%
March 31, 2018	1234.58	842.14	90%
March 31, 2019	1578.05	1081.38	*90% (Proposed)

g. Summarised financial position of the Company as appearing in two audited Balance Sheets: (₹ in Crore)

Liabilities	March 31, 2019	March 31, 2018	Assets	March 31, 2019	March 31, 2018
Share Capital	167.47	166.59	Fixed Assets	106.92	85.08
Reserves & Surplus	7267.54	6401.76	Investments	4457.43	2413.15
Secured Loan	48544.12	30827.80	Loans	74327.47	57167.27
Unsecured Loan	23314.73	22948.90	Other Financial and Non-Financial Assets	4807.21	3306.79
Other Financial and Non-Financial Liabilities and Provision	4456.38	2672.84	Deferred Tax Assets	51.21	45.60
Total	**83750.24**	**63017.89**	**Total**	**83750.24**	**63017.89**

i) Contingent liabilities in respect of Income Tax of ₹21.50 Crore (Previous year ₹21.37 Crore) is disputed and are under appeals. These includes contingent liability of ₹19.54 Crore (Previous year ₹20.18 Crore) with respect to Income Tax which have been decided by the CIT(A) in Company's favour. However, Income Tax Department has filed appeal with ITAT.

ii) Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances) is ₹20.29 Crore (previous year 18.14 Crore).

iii) Claims against the Company not acknowledged as debt is Nil (previous year Nil)

iv) Letter of comfort issued on behalf of the clients ₹80.25 Crore (previous year ₹15 Crore)

In terms of para 6(2) (f) and para 17(1) (h) of NHB directions, 2010, the Company's exposure to PNB as on 31.03.2019 was ₹2,763.49 Crore.

h. The amount which the Company can borrow under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 16 times of the net owned funds which comes to ₹1,02,080 Crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2019 was ₹72,362 Crore. The total deposits from public which the company can raise as per NHB Directions is ₹31,900 Crore, whereas the actual public deposits held as on March 31, 2019 were ₹14,315 Crore (including unclaimed deposits).

i. There are no overdue deposits other than unclaimed deposits.

j. The Company declares that:

a) The Company has complied with the applicable provisions of the above directions.

b) The compliance with these directions does not imply that repayment of deposits is guaranteed by National Housing Bank.

c) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.

d) 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.

e) The deposits solicited are not insured.

By the order of the Board
for PNB Housing Finance Ltd.

Sanjay Jain
Company Secretary &
Head Compliance

New Delhi
27.05.2019

Application for Public Deposits

pnb Housing Finance Limited

Ghar Ki Baat

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

Customer ID (In case of existing customer) ☐☐☐☐☐☐

I/We apply for placement/renewal 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 ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

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

Deposit Scheme: Cumulative ☐

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

Applicant's Name (in block letters)	Gender M/F	Date of Birth/Incorporation (DD/MM/YY)
1		
2		
3		

Parent's or Guardian's Name (in case of minor)

Senior citizen (above 60 years) Yes ☐ No ☐ PAN ☐☐☐☐☐☐☐☐☐☐

Address of Applicant

House/Flat No.

Building Name

Road No./Name

City PIN Code

State Country

Tel. STD Code Mobile

E-mail

1st Applicant's Occupation : Service ☐ Business ☐ Self Employed ☐ Others ☐

2nd Applicant's Occupation: Service ☐ Business ☐ Self Employed ☐ Others ☐

3rd Applicant's Occupation: Service ☐ Business ☐ Self Employed ☐ Others ☐

Status of the Depositors:

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

Repayment Instruction First Applicant ☐ First Applicant or Survivor ☐

Whether tax to be deducted Yes ☐ No ☐

If No please submit Form 15H/15G ☐ Order u/s 159 ☐ Order u/s 197 ☐ Notification u/s 10 ☐

Self-attested copy of identity and address proof of all depositors is mandatory to be enclosed.

PAN ☐☐☐☐☐☐☐☐☐☐ Aadhar Card No. ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Passport No. ☐☐☐☐☐☐☐☐☐☐ Driving License ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

or any other proof to the satisfaction of the company (such as electricity bill, telephone bill etc.)

Dispatch of Fixed Deposit Receipt

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

Declaration:

1. I/We certify that: The information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962. 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 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. I/We permit/authorise PNB Housing Finance Ltd. to collect, store, communicate and process information relating to the Account and all transactions therein, by the PNB Housing Finance Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes 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 material fact known to me/us, now or in future, may invalidate my/our application and PNB Housing Finance Ltd. would be within its right to put restrictions in the operations of my/our account or close it 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. if the deficiency is not remedied by me/us within the stipulated period. 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 responsibilities to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I/We also agree to furnish such information and/or documents as PNB Housing Finance Ltd. may require from time to time on account of any change in law either in India or abroad in the subject matter herein. I/We shall indemnify PNB Housing Finance Ltd. for any loss that may arise to PNB Housing Finance Ltd. on account of providing incorrect or incomplete information.

2. 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 195 of the Income Tax Act, 1961. 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 any 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 the Company in accordance to the applicable Law. 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 for all transactions relating to my/our Deposits.

3. 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.

4. I/We permit PNB Housing to contact me/us with respect to the products and services being offered by PNB Housing or by any other person (s) and further allow PNB Housing to cross sell the other products and services offered by such other person(s).

Bank details for repayment

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.

Nomination Form (Optional)

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 ____

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.

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

Auto Renewal/Repayment:

I hereby give my explicit consent to PNB Housing Finance Ltd. to duly (Please tick any one of the following options):

a. Renew Principal ☐ b. Renew Principal and Interest ☐ c. Pay, in entirety, the Principal and Interest to my designated Bank Account mentioned herein on maturity of the deposit ☐

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

Broker's Stamp Code

GST registered state:________________

(To be filled by GST registered brokers only)

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