



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

PNB Housing 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	8.30%	8.30%	8.00%	8.05%	8.10%	8.30%
24-35	8.30%	8.64%	8.00%	8.05%	8.10%	8.30%
36-47	8.40%	9.13%	8.10%	8.15%	8.20%	8.40%
48-59	8.40%	9.52%	8.10%	8.15%	8.20%	8.40%
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	8.30%	8.42%	8.00%	8.05%	8.10%	8.30%
22	8.35%	8.62%	8.05%	8.10%	8.15%	8.35%
30	8.30%	8.84%	8.00%	8.05%	8.10%	8.30%
44	8.45%	9.45%	8.15%	8.20%	8.25%	8.45%
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 8th October, 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

HIGHLIGHTS

- Financial Highlights (FY 2017-18)**
 - Total Income: ₹5,516 Crore**
 - Profit Before Tax: ₹1,279 Crore**
 - Profit After Tax: ₹831 Crore**
 - Gross NPAs: 0.33%**
 - Net NPAs: 0.25%**
- Loan facility upto 75% of deposit available as per NHB directions.**
- Premature cancellation allowed as per NHB directions.**
- 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 30 th , September 30 th , December 31 st and March 31 st
Half Yearly Plan	September 30 th and March 31 st
Annual	March 31 st

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/legal 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

AURANGABAD: 0240-2340060

BENGALURU:

● BTM: 080-26283500

● 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: 080-22547400

● VIJAYANAGAR: 080-23103500

BHIWADI: 01493-522177

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

HALDWANI: 05946-283519

HARIDWAR: 01334-250101

HYDERABAD:

● BANJARA HILLS: 040-23476400

● KUKATPALLY: 040-23055506

● GACHIBOWLI: 040-23232364

INDORE:

● MG ROAD: 0731-2567200

● VAISHALI NAGAR: 0731-2790181

JAIPUR: 0141-2709144

JALANDHAR: 0181-2233421

JAMSHEDPUR: 0657-2320110

JODHPUR: 0291-2440380

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

KOZHIIKODE: 0495-4853366

LUCKNOW: 0522-4936900

LUDHIANA: 0161-2771557

MADURAI: 0452-2602670

MANGALORE: 0824-4288788

MEERUT: 0121-4053500

MUMBAI:

● BOISAR: 7290032973

● BORIVALLI: 022-29690700

● GHATKOPAR: 022-25100015

● KALYAN: 0251-2230025

● PRABHADEVI: 022-24210172

● THANE: 022-25496800

● VILLE PARLE: 022-26100480

● VIRAR: 8983812000

MYSORE: 0821-4268066

NAGPUR: 0712-2540174

NAVI MUMBAI: 022-27899016

● PANVEL: 022-27450186

NASHIK: 0253-2311671

NELLORE: 0861-2318001

NOIDA:

● NOIDA-SEC. 18: 0120-6511224

● NOIDA-SEC. 63: 0120-2427255

PUNE:

● HINJEWADI: 020-65607100

● KHARADI: 020-65262100

● KONDHWA: 020-65261702

● PIMPRI: 020-27356161

● J. M. ROAD: 020-25576000

● WARJE: 020-25233228

RAIPUR: 0771- 2259700

RAJKOT: 0281-2462352

ROHTAK: 0126-2280640

SALEM: 0427-2445754

SURAT: 0261-4055050

THIRSSUR: 0487-2388804

TRICHY: 0431-2741663

TRIVANDRUM: 0471-2336601

TUTICORIN: 0461-2300911

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



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

1. Trusts/Associations/Clubs	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Declaration of Partnership by Partners • Specimen Signatures • Name and Address of Partners • PAN Card copy of Firm
3. Proprietary Concern	<ul style="list-style-type: none"> • 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 Mehta 07430460	Punjab National Bank, 7, Bhikhaji Cama Place, New Delhi - 110066.	Bank Executive
2.	Mr. Sunil Kaul 05102910	Carlyle Group1, Tamasek Avenue, 24 - 02, Millenia Tower, Singapore - 039192	Investment Advisor
3.	Mr. S. K. Jain 00047474	5/10, 2 nd floor, Shantiniketan, New Delhi - 110021	Retired Bank Executive
4.	Mr. Chandrasekaran Ramakrishnan 00580842	Cognizant Technology Solutions, 8 th Floor, New No. 165, Old No. 110, Menon Eternity Building, St. Mary's Road, Alwarpet, Chennai - 600018.	Service
5.	Mr. Nilesh S. Vikamsey 00031213	Khimji Kunverji & Co., Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.	Practicing Chartered Accountant
6.	Dr. Gourav Vallabh 02972748	Professor of Finance XLRI Jamshedpur C.H. Area (East) Jamshedpur, Jharkhand - 831001	Professor
7.	Mr. Ashwani Kumar Gupta 00108678	225, Zone-2, Tej Kumar Plaza, Hazratganj, Lucknow - 226001	Chartered Accountant
8.	Mrs. Shubhalakshmi Panse 02599310	S. No.130/132, Roseland PH-II PIM. Saudagar, RHNO.B/3 Pune, Maharashtra - 411027	Retired Bank Executive
9.	Mr. L. V. Prabhakar 08110715	Punjab National Bank, 7, Bhikhaji Cama Place, New Delhi - 110066	Bank Executive
10.	Mr. Sanjaya Gupta 02939128	PNB Housing Finance Ltd., 9 th Floor, Antriksh Bhawan, 22, K G Marg, New Delhi - 110001	Managing Director, PNB Housing Finance Limited

Financial year ended	Profits (₹ in Crore)		Dividend
	Before Tax	After Tax	
March 31, 2016	503.09	326.47	34%
March 31, 2017	804.01	523.73	60%
March 31, 2018	1279.08	830.65	*90% (Proposed)

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

Liabilities	March 31, 2018	March 31, 2017	Assets	March 31, 2018	March 31, 2017
Share Capital	166.59	165.64	Fixed Assets	85.65	60.43
Reserves & Surplus	6140.19	5411.67	Investments	2380.01	3365.18
Secured Loan	30883.14	19900.78	Loans	57095.74	38770.17
Unsecured Loan	23189.03	15596.36	Current Assets Loans & Advances	4240.08	763.77
Current Liabilities & Provisions	3422.63	1885.10	Deferred Tax Assets	0	0
Total	63801.58	42959.55	Total	63801.58	42959.55
Contingent Liabilities	54.44	49.44			

The contingent liabilities comprises of Income Tax and Interest Tax demands under dispute amounting to ₹21.30 crore, the estimated amount of unexecuted contracts remaining to be executed on capital account and not provided for (net of advances) is ₹18.14 crore and others ₹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 31.03.2018 was ₹1050.00 crore.

- i. 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 ₹90,704 crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2018 was ₹54,268 crore. The total deposits from public which the company can raise as per NHB Directions is ₹28,345 crore, whereas the actual public deposits held as on March 31, 2018 were ₹9,363.49 crore (including unclaimed deposits).
- j. There are no overdue deposits other than unclaimed deposits.
- k. The Company declares that:
 - (i) The Company has complied with the applicable provisions of the above Directions.
 - (ii) The compliance with these directions does not imply that repayment of deposits is guaranteed by National Housing Bank.
 - (iii) The deposits accepted by the Company are unsecured and rank pari passu with other unsecured liabilities.
 - (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.

**By the order of the Board
For PNB Housing Finance Ltd.**

f & g. 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:

New Delhi
26.06.2018

Sanjay Jain
Company Secretary &
Head Compliance