



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

Application for Public Deposits



Affix latest passport size photograph & sign across photograph
Ignore if already submitted.

1st Applicant

Affix latest passport size photograph & sign across photograph
Ignore if already submitted.

2nd Applicant

Affix latest passport size photograph & sign across photograph
Ignore if already submitted.

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	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

CIN:

Status of the Depositors:

Individual/Trusts/Associations:	Resident Individual <input type="checkbox"/>	HUF <input type="checkbox"/>	Shareholder <input type="checkbox"/>	Director <input type="checkbox"/>	Relative of Director <input type="checkbox"/>	PNBHFL Employee <input type="checkbox"/>
	NRI <input type="checkbox"/>	Trust <input type="checkbox"/>	Partnership Firm <input type="checkbox"/>	Association of Person <input type="checkbox"/>	Promoters <input type="checkbox"/>	Others <input type="checkbox"/>

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/authorize 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.

- 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.
- 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.
- 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	<input type="text"/>	Branch Location	<input type="text"/>
Account Number	<input type="text"/>	Type of Account	<input type="checkbox"/> Saving <input type="checkbox"/> Current
IFSC	<input type="text"/>	MICR	<input type="text"/>

2nd Applicant:

Bank Name	<input type="text"/>	Branch Location	<input type="text"/>
Account Number	<input type="text"/>	Type of Account	<input type="checkbox"/> Saving <input type="checkbox"/> Current
IFSC	<input type="text"/>	MICR	<input type="text"/>

3rd Applicant:

Bank Name	<input type="text"/>	Branch Location	<input type="text"/>
Account Number	<input type="text"/>	Type of Account	<input type="checkbox"/> Saving <input type="checkbox"/> Current
IFSC	<input type="text"/>	MICR	<input type="text"/>

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	<input type="text"/>		
Address	(✓ if same as applicant)		
House No.	<input type="text"/>		
Building Name	<input type="text"/>		
Road No./Name	<input type="text"/>		
City	<input type="text"/>	PIN Code	<input type="text"/>
State	<input type="text"/>	Country	<input type="text"/>
Tel.	<input type="text"/>	STD Code	<input type="text"/>
		Mobile	<input type="text"/>

Relationship with Depositor (if any)	Age of Nominee	Date of Birth of Nominee (if minor)
<input type="text"/>	<input type="text"/>	<input type="text"/>

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 deposit or, 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 CODE: 00017371268270
BROKER NAME: DIMENSION SECURITIES

Broker's Stamp Code

GST registered state: _____

(To be filled by GST registered brokers only)