



CRISIL 'AA/Stable' &
CARE 'AA/Stable' indicates
high level of safety



Ghar Ki Baat

Growth you can count on.

FIXED DEPOSITS

INVITE PUBLIC DEPOSITS

Deposit up to ₹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	7.35%	7.35%	7.11%	7.15%	7.22%	7.35%
24-35	7.00%	7.25%	6.79%	6.83%	6.89%	7.00%
36-47	7.70%	8.31%	7.44%	7.49%	7.56%	7.70%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.50%	8.71%	7.25%	7.29%	7.36%	7.50%
72-84	7.40%	8.91%	7.16%	7.20%	7.27%	7.40%
120	7.40%	10.42%	7.16%	7.20%	7.27%	7.40%
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.

NOTE: • Above rates are applicable upto ₹5 crore for deposits. • Senior citizens (above 60 years) will be eligible for 0.25% additional Rate of Interest (applicable for deposits up to ₹1 crore only).
• With effect from 17.02.2023. • Rating: Credit Rating Information Services of India Ltd. (CRISIL) 'AA/Stable' & Credit Analysis & Research Ltd. (CARE) 'AA/Stable' indicates high level of safety.

Interest rates are subject to change and rate applicable will be the rate prevalent on the date of realization of Cheque/ Online fund transfer in Company's Bank Account.

A Housing Finance Company promoted by Punjab National Bank

HIGHLIGHTS

1. Loan facility upto 75% of deposit available as per RBI directions.
2. Premature cancellation allowed as per RBI directions.
3. 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 Master Directions), 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 Master Directions 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 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 , September 30 , December 31 and March 31
Half Yearly Plan	September 30 and March 31
Annual	March 31

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/auto maturity dates are Sunday/Holiday, then the Interest/Auto maturity amount shall be payable on immediate next working day without interest.

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:

- 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.
- 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.
- 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:

- 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".
- 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 Reserve Bank of India, Master Directions, 2021 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 or upto 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 authorized 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 RBI Master Directions.

(xii) Know Your Customer (KYC) Compliance :

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC guidelines issued by the Reserve Bank of India (RBI), every individual depositor is required to comply with the KYC requirements by submitting the following documents : a) Latest photograph b) Certified copy of Officially Valid Documents. 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 of the housing finance Company in servicing its deposits, the depositor may approach NHB, the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum, or the District Level Consumers Dispute Redressal 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 Reserve Bank of India (RBI). It must, however be distinctly understood that RBI or NHB does not undertake any responsibility for the financial soundness of the Company or 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, both fund and non-fund based, from Companies in the same group or other entities or business ventures in which the directors and/or Company is holding substantial interest.
- Tiny Deposits up to an amount not exceeding Rs. 10,000/- may be prematurely be paid to individual depositors at the request of the depositor, before the expiry of 3 months from the date of acceptance of such deposits, in entirety, without interest.
- In case of non-submission of mandatory KYC documents, the amount invested would be returned without any 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: 6359612308 AHMEDNAGAR: 0241-2414455 AMRAVATI: 0721-2560320 AURANGABAD: 0240-2340060 BENGALURU: • BTM: 080-26283500 • INDIRA NAGAR: 080-25353557 • KASTURI NAGAR: 080-25453537 • MARATHALLI: 080-46176565 • VIJAY NAGAR: 080-23103500 • LAVELLE ROAD: 080-68226200 BHIWADI: 01493-298157 BHOPAL: 0755-2554637 BHUBANESWAR: 0674-2548866 BIKANER: 0151-2522147 CHANDIGARH: 0172-2601408 CHENNAI: • AMBATTUR: 044-26881601 • ROYAPETTAH: 044-40076800 • TAMBARAM: 044-22390966 • GUINDY: 044-40176800 COCHIN: 0484-2368200 COIMBATORE: 0422-2240322 DEHRADUN: 0135-2749977 DELHI: • BARAKHAMBA ROAD: 011-23357170 • GREEN PARK: 011-26512911	• JANAKPURI: 011-25546073 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: 040-48764567 • KUKATPALLY: 040-23055506 • NAGOLE: 040-29774333 ISNAPUR: 9177171749 INDORE: • MG ROAD: 0731-2567200 JABALPUR: 0761-4069727 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	KOLLAM: 0474-2732525 KOTA: 0744-2363717 KHARGONE: 9302107634 KOZHIKODE: 0495-4853366 LUCKNOW: 0522-4936900 LUDHIANA: 0161-2771557 MADURAI: 0452-2602670 MANGALORE: 0824-4288788 MEERUT: 0121-4053500 MORBI: 7600083027 MUMBAI: • ANDHERI: 022-49795780 • BOISAR: 7290032973 • BORIVALLI: 022-68343700 • GHATKOPAR: 022-25100015 • KALYAN: 0251-2230025 • MUMBAI-FORT: 022-22672412 • NAVI MUMBAI: 022-27899016 • PANVEL: 022-27490186 • THANE: 022-25474720 • VIRAR: 8983812000 MYSORE: 0821-4268066 NAGPUR: 0712-2533460 NASHIK: 0253-2311671 NELLORE: 0861-2318001 NOIDA: • NOIDA-SEC. 3: 7292015075 • NOIDA-SEC. 63: 0120-2427255 PITHAMPUR: 9589285004	PUNE: • J. M. ROAD: 020-25576000 • KHARADI: 8291307674 • KONDHWA: 8291244286 • PIMPRI: 020-63105400 • WARJE: 020-25233228 RAIPUR: 0771- 2223573 RAJKOT: 0281-2462352 ROHTAK: 0126-2280640 RUDRAPUR: 9319053004 RATLAM: 9630098608 RATNAGIRI: 8600744426 SALEM: 0427-2445754 SURYAPET: 9177171749 SURAT: • ADAJAN: 0261-4055050 • VESU: 0261-2979611 SATNA: 8929485329 THRISSUR: 0487-2388804 TRICHY: 0431-2741663 TRIVANDRUM: 0471-2336601 TUTICORIN: 0461-2300911 UDAIPUR: 0294-2424755 UJJAIN: 0734-2525338 VADDODARA: 0265-2982308 VARANASI: 0542-2221218 VIJAYWADA: 0866-2499501 VISAKHAPATNAM: 0891-2971011 WARANGAL: 0870-2988606
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To know the branch location and address, please refer to our website www.pnbhousing.com

ACKNOWLEDGEMENT

Received Cheque No./DD No..... from Mr/ Ms/ M/s

for ₹ for deposit period of months. 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 Registration Certificate Partnership Deed 		
3. Proprietary Concern <ul style="list-style-type: none"> Name and Signatures of the Proprietor Address proof of Proprietor PAN Card Copy of Proprietor Two documentary proofs in name of sole proprietary firm 		

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.	<p>Providing housing finance for construction/purchase/ repair and renovation of residential houses/flats to individual (residents and NRIs) and Non-Housing Loans. The Company has two subsidiaries viz:</p> <ul style="list-style-type: none"> PHFL Home Loans and Services Limited is a distribution arm for PNB Housing, offering doorstep services to the prospective customers. Pehel Foundation is a non-profit subsidiary Company incorporated under Section 8 of the Companies Act, 2013 to carry out various CSR activities of PNB Housing and PHFL. The Company has branches at 105 places.
d	Brief particulars of the management of the Company	Mr. Girish Kousgi, Managing Director & CEO, manages the Company under the supervision and control of the Board of Directors.

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

	Name/ DIN	Official Address	Occupation
1.	Mr. Atul Kumar Goel Non-Executive Nominee Director DIN: 07266897	Punjab National Bank, Plot No 4, Sector-10, Dwarka, New Delhi – 110 075	Managing Director & CEO, Punjab National Bank
2.	Mr. Sunil Kaul Non-Executive Nominee Director DIN: 05102910	Carlyle Singapore Investment Advisors PTE Limited, Carlyle Group 1, Temasek Avenue, 24 – 02 Millenia Tower, Singapore - 039 192	Investment Advisor
3.	Mr. Chandrasekaran Ramakrishnan Independent Director DIN: 00580842	Sruthi, 1-C 4 th Street, Radhakrishnan Salai, Mylapore, Chennai - 600 004	Retired IT Executive Vice Chairman of Cognizant India
4.	Mr. Nilesh S Vikamsey Independent Director DIN: 00031213	Khimji Kunverji & Co., Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013	Practicing Chartered Accountant
5.	Dr. Tejendra Mohan Bhasin Independent Director DIN: 03091429	331, Bhera Enclave, Opposite Raddison Blu Hotel, Paschim Vihar, New Delhi – 110 087	Retired as CMD of Indian Bank
6.	Mr. Neeraj Vyas Non-Executive Non-Independent Director DIN: 07053788	B-1, 404, Balaji Skyz, Pipliya Kumar, Indore, Madhya Pradesh – 452 010	Retired as Dy. Managing Director and COO of SBI
7.	Mr. Sudarshan Sen Independent Director DIN: 03570051	Flat 1802, Tower B-4, Godrej Platinum, Vikhroli (E) Mumbai - 400 079	Retired as Executive Director of Reserve Bank of India
8.	Ms. Gita Nayyar Independent Director DIN: 07128438	3403 Imperial Towers South, B.B. Nakashe Marg, Tardeo Mumbai 400 034	Finance Professional
9.	Mr. Kapil Modi Non-Executive Nominee Director DIN: 07055408	1004, Tiffany Building 2, Vasant Oasis, Makwana Road, Marol, J.B. Nagar, Andheri East, Mumbai – 400 059	Investment Advisor
10.	Mr. Paval Kaushal Independent Director DIN: 07117387	1402/EZ, World Crest, Senapati Bapat Marg, Lower Parel, Mumbai - 400 013	Banking and Finance professional
11.	Mr. Dilip Kumar Jain Non-Executive Nominee Director DIN: 06822012	Punjab National Bank, Plot No 4, Sector-10, Dwarka, New Delhi, 110 075	Chief General Manager- CFO, Punjab National Bank
12.	Mr. Girish Kousgi Managing Director & CEO DIN: 08524205	PNB Housing Finance Limited, 9 th Floor, Antriksh Bhawan, 22, K G Marg, New Delhi – 110 001	Managing Director & CEO, PNB Housing Finance Ltd.

f. Standalone 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 standalone (₹ in Crore)		Dividend
	Before Tax	After Tax	
March 31, 2020	825.00	682.31	NIL
March 31, 2021	1186.72	925.22	NIL
March 31, 2022	1062.77	821.92	NIL

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

Liabilities	March 31, 2022	March 31, 2021	Assets	March 31, 2022	March 31, 2021
Share Capital	168.60	168.27	Fixed Assets	92.61	104.49
Reserves & Surplus	9,631.94	8,698.91	Right of used assets	60.39	78.00
Secured Loan	32,617.81	40,102.84	Investments	3,472.02	2,032.92
Unsecured Loan	20,387.15	19,290.98	Loans	55,380.74	60,687.37
Other Financial and Non-Financial Liabilities and Provision	2,843.80	3,071.52	Other Financial and Non-Financial Assets	6,244.74	8,000.26
			Deferred Tax Assets	398.80	429.48
Total	65,649.30	71,332.52	Total	65,649.30	71,332.52

- Contingent liabilities in respect of Income-tax of ₹20.74 crore (Previous year ₹12.12 crore) is disputed and are under appeals. These includes contingent liability of ₹1.84 crore (Previous year ₹4.87 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. The Company expects the demands to be set aside by the appellate authority and hence no additional provision is considered necessary.
- Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances) is ₹7.60 crore (Previous year ₹4.31 crore).
- Claims against the Company not acknowledged as debt is ₹0.29 crore (Previous year ₹Nil).
- Company had issued corporate financial guarantee amounting to ₹0.25 crore (Previous year ₹0.25 crore) to "UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)" against the Aadhar Authentication Services.

With reference to clause numbers 34.2.f and 35.1.h of Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021, the Company's exposure to Group Companies as on 31.03.2022

- Exposure receivable ₹39.59 crore.
- Exposure payable ₹4,462.35 crore.

h. The amount which the Company can borrow under the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 12 times of the net owned funds which comes to ₹1,01,011.62 crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2022 was ₹53,004.96 crores. The total deposits from public which the Company can raise as per above Directions is ₹25,252.91 crores, whereas the actual public deposits held as on March 31, 2022 were ₹14,983.78 crores (including unclaimed deposits).

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

j. The Company declares that:

- The Company has complied with the applicable provisions of the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.
- The compliance with these directions does not imply that repayment of deposits is guaranteed by Reserve Bank of India or National Housing Bank.
- The deposits accepted by the Company are unsecured and rank pari-passu with other unsecured liabilities save and except the floating charge created on the statutory liquid assets maintained in terms of sub sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.
- 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.
- The deposits solicited are not insured.
- The Company is having as a valid certificate of Registration dated July 31, 2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, Reserve Bank of India or National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of the liabilities by the Company.

The advertisement is issued under the authority and in the name of the Board of Directors of the Company and the text of which was approved by Resolution passed in the Board Meeting held on June 14, 2022.

For and on behalf of Board of Directors

Application for Public Deposits



Ghar Ki Baat

For office use only
< Branch Name >

QDE ID :
Date of Dispatch:
Running Serial Number :

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 ☐

Cheque No. Date

Bank Name

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

Deposit Scheme: Cumulative ☐

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

Applicant's Name (in block letters)

Prefix	First Name	Middle Name	Last Name	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"/>

C-KYC Number (for Applicant 1)

C-KYC Number (for Applicant 2)

C-KYC Number (for Applicant 3)

Parent's / Guardian's Name

Relationship with Minor

Senior Citizen (above 60 years) Yes ☐ No ☐

PAN

Communication Address

House/Flat No.	<input type="text"/>
Building Name	<input type="text"/>
Road No./Name	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
Tel.	<input type="text"/>
E-mail	<input type="text"/>
STD Code	<input type="text"/>
PIN Code	<input type="text"/>
Country	<input type="text"/>
Mobile	<input type="text"/>

Permanent Address

House/Flat No.	<input type="text"/>
Building Name	<input type="text"/>
Road No./Name	<input type="text"/>
City	<input type="text"/>
State	<input type="text"/>
PIN Code	<input type="text"/>
Country	<input type="text"/>

1 st Applicant's Occupation :	Service <input type="checkbox"/>	Business <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Others <input type="checkbox"/>
2 nd Applicant's Occupation:	Service <input type="checkbox"/>	Business <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Others <input type="checkbox"/>
3 rd Applicant's Occupation:	Service <input type="checkbox"/>	Business <input type="checkbox"/>	Self Employed <input type="checkbox"/>	Others <input type="checkbox"/>

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 officially valid document proof of all depositors is mandatory to be enclosed.

Voter ID Card

Aadhaar Card No.

Passport No.

Driving License

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 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).
4. I hereby submit voluntarily at my own discretion, the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to PNBHFL for the purpose of establishing my identity / address proof; The consent and purpose of collecting Aadhaar has been explained to me in local language. PNBHFL has informed me that my Aadhaar submitted to PNBHFL herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.
5. I have read & understood the said contents which have also been explained to me in vernacular.
6. I/We declare that I/We are not a Politically Exposed Person ("PEP") or have been a PEP during the last year.

Bank details for repayment

1st Applicant:

Bank Name

Account Number

IFSC

Branch Location

Type of Account Saving Current

MICR

2nd Applicant:

Bank Name

Account Number

IFSC

Branch Location

Type of Account Saving Current

MICR

3rd Applicant:

Bank Name

Account Number

IFSC

Branch Location

Type of Account Saving Current

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

- ☐ I/We have been explained about the benefit of nomination facility. However I/We would like to inform that I/We do not wish to provide nomination for the deposit.
- ☐ 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

State

Tel.

E-mail

PIN Code

Country

STD Code

Mobile

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.

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 ☐

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.

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

Registered Office Address:
9th Floor, Antriksh Bhavan,
22 Kasturba Gandhi Marg,
Near Connaught Place,
New Delhi-110001

CIN: L65922DL1988PLC033856

SMC GLOBAL SEC. LTD.

Broker's Stamp Code

Version - 2.3.3