



CRISIL 'FAA+/Negative' & 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 | 6.00% | 6.00% | 5.84% | 5.87% | 5.91% | 6.00% |
| 24-35 | 6.40% | 6.60% | 6.22% | 6.25% | 6.30% | 6.40% |
| 36-47 | 6.85% | 7.33% | 6.64% | 6.68% | 6.74% | 6.85% |
| 48-59 | 7.10% | 7.89% | 6.88% | 6.92% | 6.98% | 7.10% |
| 60-71 | 7.25% | 8.38% | 7.02% | 7.05% | 7.12% | 7.25% |
| 72-84 | 7.25% | 8.70% | 7.02% | 7.05% | 7.12% | 7.25% |
| 120 | 7.25% | 10.14% | 7.02% | 7.05% | 7.12% | 7.25% |
| Minimum Deposit Amount | ₹10,000 | | ₹25,000 | ₹10,000 | ₹10,000 | ₹10,000 |

*For cumulative option, interest rate is compounded annually on March 31.
#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).
• The new ROI shall be applicable for all deposits created from 15.06.2022. • Rating: Credit Rating Information Services of India Ltd. (CRISIL) 'FAA+/Negative' & 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 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:

1. 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.
2. 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.
3. 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:

1. 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".
2. 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 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 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 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.
- 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.

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 | • GREEN PARK: 011-26512911 | KOLHAPUR: 0231-2525241 | NOIDA: |
| AHMEDABAD: 079-26474900 | • JANAKPURI: 011-25546073 | KOLKATA: | • NOIDA-SEC. 3: 7292015075 |
| • ODHAV: 6359612308 | ERODE: 0424-2222933 | • KYD STREET: 033-40717051 | • NOIDA-SEC. 63: 0120-2427255 |
| AHMEDNAGAR: 0241-2414455 | FARIDABAD: 0129-2437047 | KOLLAM: 0474-2732525 | PUNE: |
| AMRAVATI: 0721-2560320 | GHAZIABAD: | KOTA: 0744-2363717 | • J. M. ROAD: 020-25576000 |
| AURANGABAD: 0240-2340060 | • KAVI NAGAR (RDC): 0120-2821049 | KOZHICODE: 0495-4853366 | • KHARADI: 8291307674 |
| BENGALURU: | • VASUNDHARA: 0120-2699115 | LUCKNOW: 0522-4936900 | • KONDHWA: 8291244286 |
| • BTM: 080-26283500 | GUNTUR: 0863-2222441 | LUDHIANA: 0161-2771557 | • PIMPRI: 020-63105400 |
| • INDIRA NAGAR: 080-25353557 | GURUGRAM: 0124-4055588 | MADURAI: 0452-2602670 | • WARJE: 020-25233228 |
| • KASTURI NAGAR: 080-25453537 | GWALIOR: 0751-2233305 | MANGALORE: 0824-4288788 | RAIPUR: 0771- 2223573 |
| • MARATHALLI: 080-46176565 | HALDWANI: 05946-283519 | MEERUT: 0121-4053500 | RAJKOT: 0281-2462352 |
| • VIJAY NAGAR: 080-23103500 | HARIDWAR: 01334-250101 | MUMBAI: | ROHTAK: 0126-2280640 |
| BHIWADI: 01493-298157 | HYDERABAD: | • ANDHERI: 022-49795780 | SALEM: 0427-2445754 |
| BHOPAL: 0755-2554637 | • BANJARA HILLS: 040-48764567 | • BOISAR: 7290032973 | SURAT: |
| BHUBANESWAR: 0674-2548866 | • KUKATPALLY: 040-23055506 | • BORIVALLI: 022-68343700 | • ADAJAN: 0261-4055050 |
| BIKANER: 0151-2522147 | • NAGOLE: 040-24774333 | • GHATKOPAR: 022-25100015 | • VESU: 0261-2979611 |
| CHANDIGARH: 0172-2601408 | INDORE: | • KALYAN: 0251-2230025 | THRISSUR: 0487-2388804 |
| CHENNAI: | • MG ROAD: 0731-2567200 | • MUMBAI-FORT: 022-22672412 | TRICHY: 0431-2741663 |
| • AMBATTUR: 044-26881601 | JABALPUR: 0761-4069727 | • NAVI MUMBAI: 022-27899016 | TRIVANDRUM: 0471-2336601 |
| • ROYAPETTAH: 044-40076800 | JAIPUR: 0141-2709144 | • PANVEL: 022-27490186 | TUTICORIN: 0461-2300911 |
| • TAMBARAM: 044-22390966 | JALANDHAR: 0181-2233421 | • THANE: 022-25474720 | UDAIPUR: 0294-2424755 |
| COCHIN: 0484-2368200 | JAMSHEDPUR: 0657-2320110 | • VIRAR: 8983812000 | UJJAIN: 0734-2525338 |
| COIMBATORE: 0422-2240322 | JODHPUR: 0291-2440380 | MYSORE: 0821-4268066 | VADODARA: 0265-2982308 |
| DEHRADUN: 0135-2749977 | JUNAGARH: 0285-2670825 | NAGPUR: 0712-2533460 | VARANASI: 0542-2221218 |
| DELHI: | KANPUR: 0512-2390404 | NASHIK: 0253-2311671 | VIJAYWADA: 0866-2499501 |
| • BARAKHAMBA ROAD: 011-23357170 | KARNAL: 0184-2260667 | NELLORE: 0861-2318001 | VISAKHAPATNAM: 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./Cashfor ₹.....

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. | <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. Peheil 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 94 places. |
| d. | Brief particulars of the management of the Company | Mr. Hardayal Prasad, 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 | PNB House, 20, Rajdoot Marg Chanakyapuri, New Delhi - 110021 | Managing Director & CEO, Punjab National Bank |
| 2. | Mr. Sunil Kaul Non-Executive Director DIN: 05102910 | Carlyle Singapore Investment Advisors PTE Limited, Carlyle Group 1, Temasek Avenue, 24 - 02 Millenia Tower, Singapore - 039192 | Investment Advisor |
| 3. | Mr. Chandrasekaran Ramakrishnan Independent Director DIN: 00580842 | 5, 5 th Main Road, Raja Annamalai Puram, Chennai - 600028 | Retired as Executive Vice Chairman of Cognizant India |
| 4. | Mr. Nilesh S Vikamsey Independent Director DIN: 00031213 | Khimji Kurverji & 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 - 110087 | 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 | 52 Vikas Building, 31 Pedder Road Mumbai 400026 | Retired as Executive Director of Reserve Bank of India |
| 8. | Mr. Kapil Modi Non-Executive Nominee Director DIN: 07055408 | 1004, Tiffany Building 2, Vasant Oasis, Makwana Road, Marol, J.B. Nagar, Andheri East, Mumbai - 400059 | Investment Advisor |
| 9. | Ms. Gita Nayyar Independent Director DIN: 07128438 | 3403 Imperial Towers South, B.B. Nakashe Marg, Tardeo Mumbai 400034 | Ex-Banker |
| 10. | Mr. Binod Kumar Non-Executive Nominee Director DIN: 07361689 | PNB House, 20, Rajdoot Marg Chanakyapuri, New Delhi - 110021 | Chief General Manager of PNB |
| 11. | Mr. Hardayal Prasad Managing Director & CEO DIN: 08024303 | PNB Housing Finance Limited, 9 th Floor, Antriksh Bhawan, 22, K G Marg, New Delhi - 110001 | Managing Director & CEO, PNB Housing Finance Ltd. |

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, 2019 | 1578.05 | 1081.38 | 90% |
| March 31, 2020 | 825.00 | 682.31 | NIL |
| March 31, 2021 | 1186.72 | 925.22 | NIL |

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

| Liabilities | March 31, 2021 | March 31, 2020 | Assets | March 31, 2021 | March 31, 2020 |
|-------------------------------------------------------------|-----------------|-----------------|------------------------------------------|-----------------|-----------------|
| Share Capital | 168.27 | 168.19 | Fixed Assets | 104.49 | 134.07 |
| Reserves & Surplus | 8698.91 | 7778.97 | Right of Used Assets | 78.00 | 119.69 |
| Secured Loan | 40102.84 | 49758.52 | Investments | 2032.92 | 2048.32 |
| Unsecured Loan | 19290.98 | 17977.32 | Loans | 60687.37 | 66668.68 |
| Other Financial and Non-Financial Liabilities and Provision | 3071.52 | 3191.18 | Other Financial and Non-Financial Assets | 8000.26 | 9627.97 |
| | | | Deferred Tax Assets | 429.48 | 275.45 |
| Total | 71332.52 | 78874.18 | Total | 71332.52 | 78874.18 |

- Contingent liabilities in respect of Income-tax of ₹12.12 crore (Previous year ₹11.94 crore) is disputed and are under appeals. These includes contingent liability of ₹4.87 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 ₹4.31 crore (Previous year ₹6.86 crore).
 - Claims against the Company not acknowledged as debt is ₹Nil (Previous year ₹Nil).
 - Letter of comfort issued on behalf of the clients and bank guarantee provided to others amounting to ₹0.25 crore (Previous year ₹65.25 crore).
- 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 PNB as on 31.03.2021 was ₹4,648.43 crore.
- The amount which the Company can borrow under the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 13 times of the net owned funds which comes to ₹96,952.35 crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2021 was ₹59,942.35 crores. The total deposits from public which the Company can raise as per erstwhile NHB Directions is ₹22,373 crores, whereas the actual public deposits held as on March 31, 2021 were ₹17,128.60 crores (including unclaimed deposits).
 - There are no overdue deposits other than unclaimed deposits.
 - 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 19, 2021.

New Delhi
19.06.2021

For and on behalf of Board of Directors
Sanjay Jain
Company Secretary & Head Compliance

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 designated 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).

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"/> |
| E-mail | <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

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. _____ | _____ | _____ |
| 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)