



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



Ghar Ki Baat



## GROWTH YOU CAN COUNT ON. FIXED DEPOSITS

### INVITE PUBLIC DEPOSITS

| Deposit upto ₹5 crore  |                               |                              |                                  |           |             |         |
|------------------------|-------------------------------|------------------------------|----------------------------------|-----------|-------------|---------|
| Tenure<br>(Months)     | Cumulative Option* ROI (p.a.) |                              | Non-Cumulative Option ROI (p.a.) |           |             |         |
|                        | ROI                           | Tentative Yield to Maturity# | Monthly                          | Quarterly | Half Yearly | Annual  |
| 12-23                  | 6.85%                         | 6.85%                        | 6.64%                            | 6.68%     | 6.74%       | 6.85%   |
| 24-35                  | 7.00%                         | 7.25%                        | 6.78%                            | 6.82%     | 6.88%       | 7.00%   |
| 36-47                  | 7.10%                         | 7.62%                        | 6.87%                            | 6.91%     | 6.97%       | 7.10%   |
| 48-59                  | 7.10%                         | 7.89%                        | 6.87%                            | 6.91%     | 6.97%       | 7.10%   |
| 60                     | 7.10%                         | 8.18%                        | 6.87%                            | 6.91%     | 6.97%       | 7.10%   |
| Minimum Deposit Amount | ₹10,000                       |                              | ₹25,000                          | ₹10,000   | ₹10,000     | ₹10,000 |

\*For cumulative option, interest rate is compounded annually on March 31<sup>st</sup>.

#The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

NOTE: • Above rates are applicable for deposits upto Rs.5 crore with effect from 01.09.2025.

• Senior Citizen (above 60 years) will be eligible for 0.25 additional Rate of Interest (applicable for deposit upto 1 Cr only).

• Rating: Credit Analysis & Research Ltd (CARE) 'AA+/Stable'. Credit Rating Information Services of India Ltd (CRISIL) 'AA+/Stable' Indicates high degree of safety regarding timely servicing of financial obligations.

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.

Please refer our website for current rates & yield to maturity [www.pnbhousing.com](http://www.pnbhousing.com)

A Housing Finance Company promoted by Punjab National Bank

## HIGHLIGHTS

1. Loan facility upto 75% of public deposit available as per RBI directions.
2. Premature cancellation allowed as per RBI directions.
3. Deposits with PNB Housing Finance Limited (hereinafter referred as "PNB Housing" or "PNBHFL" or "Company") are eligible investments under section 11(5)(ix) of the Income Tax Act 1961.

## TERMS & CONDITIONS

### (a) Acceptance of Deposits:

Deposits will be accepted by PNB Housing Finance Limited ('PNBHFL' or 'the Company') from resident individuals, Non-Resident Indians (NRIs), Person of Indian Origin (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.

Public deposits will be accepted or renewed by PNBHFL, repayable after a period of twelve months or more but not later than sixty months.

### (b) Non-Resident Indians (NRIs):

Deposits from NRIs and PIOs would be accepted on non-repatriation basis only, in accordance with RBI Master Directions governing the acceptance of deposits from NRIs. Deposits 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.

### (c) Joint Deposits:

Deposits can be made in the joint names with a maximum of three persons by selecting any of the options, namely, "First Applicant", "Either or Survivor(s)", "Number one or Survivor", "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.

### (d) Amount of Deposit:

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

### (e) Mode of Acceptance:

Application shall be made in the prescribed form duly completed and accompanied by cheques/ demand drafts/RTGS/NEFT/UPI in favor of 'PNB Housing Finance Limited' and shall be crossed "Account Payee Only", wherever applicable.

### (f) Payment & Interest:

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

Non-cumulative Scheme: 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 <sup>th</sup> , September 30 <sup>th</sup> , December 31 <sup>st</sup> and March 31 <sup>st</sup> |
| Half Yearly Plan      | September 30 <sup>th</sup> and March 31 <sup>st</sup>                                                     |
| Annual                | March 31 <sup>st</sup>                                                                                    |

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 Rs.10,000 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 as explained above.

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

### (g) Interest on overdue public deposit:

Deposit will automatically expire on maturity. The Company may at its discretion allow interest for the overdue period up to 3 months on interest rate as prevailing on the date of maturity of the deposit or present rate, whichever is lower provided overdue deposit is renewed from the date of its maturity till some future date. 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.

### (h) 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. Nomination rules as per RBI Master Directions as amended from time to time shall be applicable.

### (i) Deposit Receipt:

The deposit receipt and interest warrants will be sent by post/courier/e-mail 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 contact the Company to enquire the status. In the event of loss/destruction/ mutilation of deposit receipt, relevant legal procedure as 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.

### (j) 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 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 in the application form.
- Company does not permit renewal of deposit before maturity date for availing benefit of higher interest rate.

### (k) 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 RBI Master Direction - Non-Banking Financial Company - Housing Finance Company 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 |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| <p>(a) Minimum lock in period</p> <p>Provided that in the event of death of a depositor, the Company shall repay the public deposit prematurely, even within the lock-in period, to the surviving depositor/s in the case of joint holding with survivor clause, or to the nominee or the legal heir/s of the deceased depositor, on the request of the surviving depositor/s/ nominee/ legal heir, and only against submission of proof of death, to the satisfaction of the company, with interest at the contracted rate up to the date of repayment.</p> <p>Provided further 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 Rs. 5 lakhs, whichever is lower, can be paid before the expiry of 3 months from the date of acceptance of deposit, without interest.</p> <p>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.</p> <p>Explanation: Expenses of an emergent nature includes medical emergency or expenses due to natural calamities/ disaster as notified by the concerned Government/ authority.</p> | 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 public deposits are accepted.                                                                                                      |                 |

**(l) For Authorized Agents:**

PNB Housing may use the services of agents in sales/marketing etc. of the products. Agents authorized by PNB housing are eligible for presenting and promoting the product to customers and support in sales and services of Company's products. Agents will be broadly responsible for advisory services, document collection and service support. Agents are not authorized to accept cash or issue receipt on behalf of the Company. Brokerage /Incentives will be paid to registered agents as prescribed for the scheme.

**(m) 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 and non-individual depositor is required to comply with the KYC requirements as mentioned in the application forms.

**(n) Loan Against Deposits:**

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

**(o) 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 non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Eastern/Western/ Northern/ Southern Bench of Company Law Board, as applicable.
- 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 is within the regulatory framework of the Reserve Bank of India. 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 terms and conditions of the deposit, the depositor may make an application to an authorized officer of the National Housing Bank (NHB).
- The information relating to and the aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Company is holding substantial interest and the total amount of exposure to such entities is detailed in summarized financial position below under clause 'g' of Particulars as required Under Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977.
- Tiny Deposits up to an amount not exceeding Rs.10,000 may be prematurely 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.
- With regard to the payment of interest on deposit which have either been seized/ frozen by the government authorities, the Company shall follow the process as per its policy and regulations and clearance from authorities.
- All the terms and conditions mentioned herein are subject to change as per the RBI and other applicable guidelines as amended from time to time.

**(p) Application form:**

Application forms for deposits can be obtained from the Company's branches or approved agents of the Company or can be downloaded from Company's website.

## BRANCHES

**AHMEDABAD:** 079-26474950 | **BENGALURU:** MARATHALLI: 080-46176565 | **DELHI:** BARAKHAMBHA ROAD: 011-23357170, 23351992, 23357174, 23311733, GREEN PARK: 011-26512911, 40604000 | **CHANDIGAH:** 0172-2601408, 2645323, 2601438, 2646324 | **CHENNAI:** 044-40176800 | **COCHIN:** 0484-2368200, 2910400 | **COIMBATORE:** 0422-2240322, 2240530, 2240470, 2240677 | **DEHRADUN:** 0135-2749977 | **HYDERABAD:** 040- 23476400 | **INDORE:** 0731 -2567257 | **JAIPUR:** 0141-2709144, 2709588, 4021065, 4044381 | **KARNAL:** 0184-2260667, 2271767 | **KOLKATA:** 033-40717051/52/53/54 | **LUCKNOW:** 0522-4936900 | **MUMBAI:** 022-22672412, MUMBAI-FORT: 022-22672412 | **NOIDA:** 0120-2459051, 6239300 | **PUNE:** J M ROAD: 020-25576000, PCMC: 020-27339000, 27356161, 27357171

In addition to above list, company has network of almost 300 branches and outreaches, to know more location and address please refer our website [www.pnbhousing.com](http://www.pnbhousing.com)

## ACKNOWLEDGEMENTS

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

for ₹ ..... for deposit period of ..... months.

Acknowledgement for Nomination as per form DA1 - Nominee Name.....



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

|                              |                                                                                                                                                                                                                                       |                                                                                            |                                                  |
|------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------|
| 1. Individuals               | • Passport-size photograph • PAN Card • Aadhaar Card • Voter ID Card • Driving License • Passport • NREGA Card                                                                                                                        |                                                                                            |                                                  |
| 2. Trusts/Associations/Clubs | • Trust Deed • Registration Certificate • Copy of Resolution of Investment • Trust's PAN Card copy • Trust's Address Proof<br>• Specimen Signature of Authorized Persons • Photograph, PAN Card, Address Proof of Signing Authorities |                                                                                            |                                                  |
| 3. Partnership Firm          | • Declaration of Partnership by Partners<br>• Specimen Signatures                                                                                                                                                                     | • Name and Address of Partners<br>• PAN Card copy of Firm                                  | • Registration Certificate<br>• Partnership Deed |
| 4. Proprietary Concern       | • Name and Signatures of the Proprietor<br>• Address proof of Proprietor                                                                                                                                                              | • PAN Card Copy of Proprietor<br>• 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 (PNBHFL)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
| 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 Non-Housing Loans. The Company has two subsidiaries viz:<br>• PNHFL Home Loans and Services Limited (PNHFL) is a distribution arm for PNBHFL, offering doorstep services to the prospective customers.<br>• Pehel Foundation is a non-profit subsidiary Company incorporated under Section 8 of the Companies Act, 2013 to carry out various CSR activities of PNBHFL and PNHFL.<br>• The Company has network of more than 350 branches. To know more about location and address please refer our website <a href="http://www.pnbhousing.com">www.pnbhousing.com</a> |
| 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. Names, Address and Occupation of the Directors:

|    | Name/ DIN                                                                         | Official Address                                                                                                                             | Occupation                         |
|----|-----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|
| 1. | <b>Mr. Girish Kousgi</b><br>Managing Director & CEO<br>DIN: 08524205              | Shanthi Niwas, 446, H Block, H 395 Road, Palam Vihar, Gurgaon-122017                                                                         | Service (MD & CEO of the Company)  |
| 2. | <b>Mr. Chandrasekaran Ramakrishnan</b><br>Independent Director<br>DIN: 00580842   | Sruthi IC, 4 <sup>th</sup> Street, Dr. Radhakrishnan Salai, Mylapore, Chennai 600 004, Tamil Nadu, India                                     | Consultant                         |
| 3. | <b>Mr. Nilesh S Vikamsey</b><br>Independent Director<br>DIN: 00031213             | 184A, Kalpataru Habitat, Dr. S.S. Rao Road, Parel, Mumbai 400012, Maharashtra, India                                                         | Chartered Accountant               |
| 4. | <b>Dr. Tejendra Mohan Bhasin</b><br>Independent Director<br>DIN: 03091429         | 331 Bhera Enclave (Paschim Vihar), Sunder Vihar, Delhi 110 087, India                                                                        | Retired Vigilance Commissioner CVC |
| 5. | <b>Mr. Sudarshan Sen</b><br>Independent Director<br>DIN: 03570051                 | 18 <sup>th</sup> Floor, 1802, Godrej Platinum, Tower B4, Opposite Godrej Memorial Hospital, Pirojsha Nagar, Vikhroli (East), Mumbai 400 079, | Consultant                         |
| 6. | <b>Ms. Gita Nayyar</b><br>Independent Director<br>DIN: 07128438                   | 3403, Imperial Tower South, B.B. Nakashe Marg, Tardeo, Mumbai 400 034, Maharashtra, India                                                    | Advisor                            |
| 7. | <b>Mr. Pavan Kaushal</b><br>Independent Director<br>DIN: 07117387                 | E-2 1402 World Crest, World Towers Lodha Place, Senapati Bapat Marg, Lower Parel, Delisle Road, Mumbai 400 013, Maharashtra, India           | Consultant                         |
| 8. | <b>Mr. Neeraj Vyas</b><br>Non-Executive Non-Independent Director<br>DIN: 07053788 | House No. 9, BRG Shangrila, IRIS Nest Block, Talawali Chanda, Mangliya, Indore 453 771, Madhya Pradesh, India                                | Retired Bank Executive             |
| 9. | <b>Mr. Dilip Kumar Jain</b><br>Non-Executive Nominee Director<br>DIN: 06822012    | 8A, Row House, Surya Vihar, Near Kapashera Border, Industrial Complex Dundaheera, Gurgaon 122 016, Haryana, India                            | Banker                             |

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, 2023       | 1,366.81                        | 1,056.27  | NIL                                    |
| March 31, 2024       | 1,971.68                        | 1,527.42  | NIL                                    |
| March 31, 2025       | 2,495.87                        | 1,948.95  | *Rs. 5 per equity share (129.96 crore) |

\*Recommended by the Board to the members of the Company.

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

| (Rs. in crore)                                              |                  |                  |                                          |                  |                  |
|-------------------------------------------------------------|------------------|------------------|------------------------------------------|------------------|------------------|
| Liabilities                                                 | March 31, 2025   | March 31, 2024   | Assets                                   | March 31, 2025   | March 31, 2024   |
| Share Capital                                               | 259.93           | 259.72           | Fixed Assets                             | 121.89           | 98.09            |
| Reserves & Surplus                                          | 16,573.77        | 14,672.65        | Right of used assets                     | 132.59           | 123.09           |
| Secured Loan                                                | 39,779.46        | 31,415.85        | Investments                              | 3,380.76         | 4,345.26         |
| Unsecured Loan                                              | 22,530.33        | 23,640.82        | Loans                                    | 74,767.57        | 64,204.76        |
| Other Financial and Non-Financial Liabilities and Provision | 3,353.04         | 2,382.17         | Other Financial and Non-Financial Assets | 3922.96          | 3,472.52         |
|                                                             |                  |                  | Deferred Tax Assets                      | 170.76           | 127.49           |
| <b>Total</b>                                                | <b>82,496.53</b> | <b>72,371.21</b> | <b>Total</b>                             | <b>82,496.53</b> | <b>72,371.21</b> |

- i. Contingent liabilities in respect of Income-tax of Rs. 54.54 crore (Previous year Rs. 56.01 crore) is disputed and are under appeals. The Company expects the demands to be set aside by the appellate authority, hence no additional provision is considered necessary.
- ii. Contingent liabilities in respect of Goods and Service Tax of Rs. 43.70 crore (Previous year Rs. 0.47 crore is disputed and appeals has been filed for Rs. 9.44 crore (Previous year Rs. 0.33 crore). Further, the Company in the process of filing of appeal for Rs. 34.26 crore (Previous year Rs. 0.14 crore). The Company expects the demands to be set aside by the appellate authority, hence no additional provision is considered necessary.
- iii. Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances) is Rs. 32.34 crore (Previous year Rs. 20.23 crore).
- iv. Company had issued corporate financial guarantee amounting to Rs. 0.25 crore to "UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)" in relation to Aadhar Authentication Services. During the previous year corporate financial guarantee amounting to Rs. 22.19 crore was provided to "National Stock Exchange of India Ltd" and "UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)" in relation to Rights Issue of the Company and 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 March 31, 2025
- i. Exposure receivable Rs. 6.38 crore
- ii. Exposure payable Rs. 5,523.16 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 Rs.1,86,879.60 crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2025 was Rs.62,309.79 crore. The total deposits from public which the Company can raise as per above Directions is 1.5 times of net owned fund i.e., Rs. 23359.95 crore, whereas the actual public deposits held as on March 31, 2025 were Rs.15,416.85 crores (including unclaimed deposits).
- i. As on March 31, 2025, the Company has the overdue public deposits of Rs. 0.18 crore.
- j. The Company declares that:
- i. The Company has complied with the applicable provisions of the Non- Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.
- ii. The compliance with these directions does not imply that repayment of deposits is guaranteed by Reserve Bank of India or National Housing Bank.
- iii. 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 and provisions of Master Direction-Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.
- 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.
- vi. The Company is having 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 02.07.2025.

For and on behalf of Board of Directors

Gurugram  
02.07.2025

Managing Director & CEO



[illegible][illegible]

**Note:-** The default tax regime for resident individuals shall be the new tax regime

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

**Note:-** First applicant will be considered as a default option in case of single applicant or in case no option selected

Self-attested copy of officially valid document proof of all depositors is mandatory to be enclosed.

Dispatch of Fixed Deposit Receipt

|         |                          |            |                          |         |                          |           |                          |
|---------|--------------------------|------------|--------------------------|---------|--------------------------|-----------|--------------------------|
| By Post | <input type="checkbox"/> | By Courier | <input type="checkbox"/> | By Hand | <input type="checkbox"/> | By Broker | <input type="checkbox"/> |
|---------|--------------------------|------------|--------------------------|---------|--------------------------|-----------|--------------------------|

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.
7. I/we hereby consent to receiving information from Central KYC Registry through SMS/ email on the above registered number/ email address.

Bank details for repayment ☐ Online ☐ Cheque

1<sup>st</sup> Applicant:

Bank Name  
Account Number  
IFSC

Branch Location  
Type of Account  
MICR

2<sup>nd</sup> Applicant:

Bank Name  
Account Number  
IFSC

Branch Location  
Type of Account  
MICR

3<sup>rd</sup> Applicant:

Bank Name  
Account Number  
IFSC

Branch Location  
Type of Account  
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.

FORM DA1: Nomination ☐ Please tick if nominee's name should be printed on Deposit Receipt

☐ 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

| Relationship with Depositor (if any) | Age of Nominee | Date of Birth of Nominee (if minor) |
|--------------------------------------|----------------|-------------------------------------|
|                                      |                |                                     |

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. \_\_\_\_\_ to receive the amount of the deposit on behalf of the event of my/our/minor's death during the minority of the nominee.

**Payment instruction :** On maturity of the deposit, the amount (Principal + Interest) will be remitted entirely to the designated bank account or as per updated instructions.

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 1<sup>st</sup> Applicant      Signature of 2<sup>nd</sup> Applicant      Signature of 3<sup>rd</sup> 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:  
9<sup>th</sup> Floor, Antriksh Bhavan,  
22 Kasturba Gandhi Marg,  
Near Connaught Place,  
New Delhi-110001  
CIN: L65922DL1988PLC033856

KALPONA CONSULTANCY  
KOL | DEP | 2 8 0 6 | 7 2 6 7  
Broker's Stamp Code  
Version - 4.0

