

Fixed Deposit Schemes:
Cumulative Deposit

Period in Months	Interest Rate (%p.a.)							Cumulative Yield (%) p.a.
	Min. Amt	Mthly	Min. Amt	Qtrly	Min. Amt	Half Yrly	Min. Amt	
Regular Deposit								
12 - 23	Rs. 25,000	7.80	Rs. 10,000	7.85	Rs. 10,000	7.90	Rs. 10,000	8.10
24 - 35		7.85		7.95		7.95		8.15
36 - 47		7.95		8.00		8.05		8.25
48 - 59		8.10		8.15		8.20		8.40
60 - 71		8.15		8.20		8.25		8.45
72 - 84		8.00		8.05		8.10		8.30
120		7.95		8.00		8.05		8.25

*0.25% additional interest for Senior Citizens upto Rs. 1 Cr Only; Interest Rates applicable for deposit size <= 5 Cr.

Period in Months	Interest Rate (%p.a.)							Cumulative Yield (%) p.a.
	Min. Amt	Mthly	Min. Amt	Qtrly	Min. Amt	Half Yrly	Min. Amt	
Special Deposit								
15	Rs. 25,000	7.85	Rs. 10,000	7.90	Rs. 10,000	7.95	Rs. 10,000	8.15
22		7.90		7.95		8.00		8.20
30		8.00		8.05		8.10		8.30
44		8.15		8.20		8.25		8.45

Rating: FAAA/Stable by **CRISIL**, **AAA** by **CARE**

About Company:

PNB Housing Finance (PNBHF) is a subsidiary of Punjab National Bank and a partner of Destimoney Enterprises Pvt. Ltd. PNB holds a 74% stake while 26% stake is held by Destimoney Enterprises Pvt Ltd. PNBHF was incorporated in 1988 and is based in New Delhi. PNBHF continues to benefit from the management, branding, and funding support that it receives from its majority shareholder PNB. PNB Housing continues to be a subsidiary of PNB.

Financials (Standalone):
(in Rs. Crores)

	31 st March, 2019	31 st March, 2018
Total Revenue	7,480.86	5,488.06
Profit After Tax	1,081.38	842.14

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	No

Crossed A/C payee Cheques/DD should be payable to **"PNB Housing Finance Limited"**.