

A Housing Finance Company promoted by Punjab National Bank

HIGHLIGHTS

Financial Highlights (FY 2023-24)

a. Total Income: ₹7,057.1 Crore
b. Profit Before Tax: ₹1953.9 Crore
c. Profit After Tax: ₹1,508.0 Crore

d. Gross NPAs: 1.50%e. Net NPAs: 0.95%

TERMS & CONDITIONS

(I) Eligibility:

Body Corporates, Private/Public Limited Companies, Corporations, Statutory Board, Local Authorities, Banks & Financial Institutions and other such institutions as may be decided by the management from time to time.

(ii) Minimum Deposit Amount:

Companies can deposit a minimum of INR 10 thousand with no maximum limit on the number or amount of deposit(s). However the management reserves the right at its absolute discretion to vary the minimum amount. Please use separate application forms for every deposit.

(iii) Mode of Acceptance:

Deposit(s) shall be made by cheque in favour of "PNB Housing Finance Limited" and should be marked "Account Payee Only". The funds may be transferred to PNB Housing's bank account through RTGS, after giving an advance intimation to PNB Housing. Please note that the intimation must reach PNB Housing by 11.00 am on any working day for interest to accrue from that date.

(iv) Payment & Interest:

Interest will be payable on the deposit from the date of realisation of cheque or fund transfer to PNB Housing's bank account. Interest on deposits placed under Non-Cumulative 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.

(v) Deposit Advice:

The deposit advice 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.

(vi) Premature Withdrawals:

The premature withdrawal of deposit shall be at the sole discretion of the Company or as per the terms decided at the time of placement of deposits. The request for premature closure of deposit shall be raised to PNB Housing at least 7 days in advance.

The brokerage is paid upfront for the entire period of deposit to our authorized agent.

(vii) Renewal:

Deposit can be renewed by furnishing fresh application form along with discharged deposit advice. The company can pay overdue Interest, at its sole discretion, provided deposit is renewed for a period till some future date.

FOR AUTHORIZED AGENTS

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 depositor is required to comply with the KYC guidelines by submitting the required documents as mentioned below.

New customers are required to submit certified true copy of the following documents to comply with KYC requirements:

- 1. Certificate of incorporation/registration and Memorandum & Articles of Association.
- 2. Resolution passed by the Board of Directors authorizing its personnel to enter into transactions/ agreements and to open and operate bank accounts on its behalf, their names and specimen signature(s).
- 3. PAN Card of the company.
- 4. Latest telephone/ electricity bill or bank account statement and a cancelled cheque.
- 5. An officially valid document (PAN, passport, driving license, Voter's Identity Card, Aadhaar Card) identifying the directors, employees and persons authorised for such transactions and their addresses.

General

Deposit(s) with PNB Housing are not transferable. PNB Housing reserves the right to change, amend, add, or delete the Terms and Conditions of the scheme after providing due notice or reject the application after assigning valid reason.

The maximum interest rates on a corporate deposit shall not be more than 2% higher than the maximum interest rates for public deposits.

The minimum tenure of a corporate deposit shall be 3 months and maximum tenure shall be 10 years.

The renewal of corporate deposit shall be at the sole discretion of the Company at then prevailing rate of interest.

The Company will pay a maximum brokerage of 2% on corporate deposit.

BRANCHES

AHMEDABAD: 079-26474950 | BENGALURU: MARATHALLI: 080-46176565 | DELHI: BARAKHAMBA 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

Customer ID (In case of existing customer)				
We apply for placement/renewal of deposit at Branch for a period of months				
and will earn interest @ % p.a. The payment details are as under:				
Payment Details: Cheque Draft RTGS/NEFT UTR No.				
Cheque No. Date Amount (₹)				
Bank Name Branch				
PNB HFL Deposit Advice No. (in case of renewal) Maturity Date				
Deposit Scheme: Cumulative Non-Cumulative: Monthly Quarterly Half Yearly Annual				
Name (in block letters) Date of Incorporation				
(DD/MM/YY)				
Permanent Account Number (PAN)				
Address				
Address Line 1 Address Line 1				
Address Line 2				
Address Line 3				
City PIN Code				
Tel. STD Code Mobile				
E-mail				
Category: Public Limited Company Statutory Boards Banks & Financial Institutions Others (Specify)				
Dispatch of Deposit Advice : By Post By Courier By Hand By Broker				
Bank details for repayment				
Bank Name Branch Location Branch Location				
Account Number				
IFSC MICR MICR				
If the repayment proceeds has to be credited in an account different from the cheque used for placement of Deposit, then please provide cancelled cheque of the repayment account.				
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				

Application for Corporate Deposits ———

Declaration:

We hereby declare that name of company/institution mentioned in our application is the beneficial owner of this deposit and as such the company /institution should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. We hereby agree to abide by the terms and conditions governing this deposit plan. We have gone through the financial and other statements /particulars/representations furnished/made by the Company and after careful consideration we are making the deposit with the Company at our own risk and volition.

We further declare that, we are authorized to make this 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. 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. We further affirm that the information/details provided by us are true and correct in all respect and nothing has been concealed.

In case of non-individual deposit, please furnish the following information.

Kindly provide the details of the shareholder/natural person or company having more than 10% of shares/property or capital or profits/interest of partnership firm/trust/unincorporated association or body of individuals or societies.

Personal Details	Shareholder 1	Shareholder 2	Shareholder 3	Shareholder 4	Shareholder 5	Shareholder 6
Name						
Country of Tax Residency						
DIN/TIN						
Identification						
PAN/Voter ID/ Aadhaar/Passport						
-						
Address	City:	City:	City:	City:	City:	City:
	PIN:	PIN:	PIN:	PIN:	PIN:	PIN:
	State:	State:	State:	State:	State:	State:
	Country:	Country:	Country:	Country:	Country:	Country:
Mobile No.						
Date of Birth						
City of Birth						
State of Birth						
Nationality						
Gender						
Father's Name						
Occupation	Service Business Others	Service Business Others				
Share Holding%						
In the event of any change in shareholding pattern or change in Ultimate beneficial owner we undertake to provide PNB Housing with the updated shareholding and KYC of ultimate beneficial owners.						
Name(s) of the author	ised signatories	Designation	on	Sp	pecimen Signature((s)
				_		
2						
3		_				
Registered Office Ad 9th Floor, Antriksh Bl 22 Kasturba Gandhi N	navan,			Techw Ahmed	realth Capital Services I	Private Limited,

Near Connaught Place, New Delhi-110001

CIN: L65922DL1988PLC033856

Techwealth Capital Services	Private	Limited
Ahmedabad ·		
AHM DEP 1910 68384		

Broker's Stamp Code
GST registered state:
(To be filled by GST registered brokers only)