



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



Ghar Ki Baat

# Growth you can count on.

## FIXED DEPOSITS

### INVITE PUBLIC DEPOSITS

Deposit up to ₹5 crore						
Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity#	Monthly	Quarterly	Half Yearly	Annual
12-23	7.35%	7.35%	7.11%	7.15%	7.22%	7.35%
24-35	7.00%	7.25%	6.79%	6.83%	6.89%	7.00%
36-47	7.70%	8.31%	7.44%	7.49%	7.56%	7.70%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.50%	8.71%	7.25%	7.29%	7.36%	7.50%
72-84	7.40%	8.91%	7.16%	7.20%	7.27%	7.40%
120	7.40%	10.42%	7.16%	7.20%	7.27%	7.40%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

\*For cumulative option, interest rate is compounded annually on March 31<sup>st</sup>.  
#The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

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

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

A Housing Finance Company promoted by Punjab National Bank

## HIGHLIGHTS

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

## TERMS & CONDITIONS

### (i) Acceptance of Fixed Deposits :

Deposits will be accepted from resident individuals, NRIs, PIOs (on non-repatriation basis in accordance with RBI Master Directions), minors under natural/lawful guardian, Partnership Firms, HUFs, Charitable and Religious Trusts, Association of Persons, Co-operative Societies (other than housing co-operative societies) incorporated in India. Deposit can be made in joint name(s) with a maximum number of three persons.

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

Deposit from NRIs and Person of Indian Origin (PIOs) would be accepted on non-repatriation basis only, in accordance with RBI Master Directions governing the acceptance of deposits from NRIs. Deposit would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO account with banks. Income tax at source will be deducted as applicable to NRO deposit of NRIs/PIOs.

### (iii) Joint Deposits :

Deposit can be made in the joint names with maximum of three person with or without requiring any of the applicants to be made any of the clauses namely "First Applicant or Survivor(s)". The interest on fixed deposit in joint names will be paid and in case of cumulative deposit will be deemed to accrue to the first named applicant and discharge given by him/her will be binding on the joint holders. Repayment of deposit will be made as per instructions given in the application form. Discharge by such person(s) will be binding on the joint holders.

### (iv) Amount of Deposit :

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

### (v) Mode of Acceptance :

Application will be made in the prescribed form duly completed and accompanied by cheques/demand drafts/RTGS/NEFT drawn in favour of PNB Housing Finance Limited and crossed "Account Payee Only".

### (vi) Payment & Interest :

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

Interest on deposits placed under Non-Cumulative fixed deposit shall be paid on fixed dates as given below :

Scheme	Interest Payment Date
Monthly Income Plan	Last day of each month
Quarterly Income Plan	June 30 , September 30 , December 31 and March 31
Half Yearly Plan	September 30 and March 31
Annual	March 31

In case of Non-Cumulative Deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

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

Cumulative Scheme: Interest will be compounded annually on 31<sup>st</sup> 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 or upto six months	4% p.a.	No Interest
(c) After six months but before the Date of Maturity	For Individuals and Non - Individuals the interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run.	
(d) If no rate has been specified for the period for which the deposit has run	2% lower than the minimum rate at which the deposits are accepted	

The brokerage is paid upfront for the entire period of deposit to our authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.

**(xi) For Authorised Agents :**

Agents are not authorized to accept cash or issue receipt on behalf of the Company. They must ensure that agent name and code number is clearly mentioned in the application form to enable payment of brokerage. Brokerage will be paid to registered agents at rate decided by the management as per RBI Master Directions.

**(xii) Know Your Customer (KYC) Compliance :**

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and KYC guidelines issued by the Reserve Bank of India (RBI), every individual depositor is required to comply with the KYC requirements by submitting the following documents : a) Latest photograph b) Certified copy of Officially Valid Documents. For non-individual depositor please refer list of documents to be submitted by various categories.

**(xiii) Loan Against Deposits :**

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

**(xiv) General :**

- Deposits from minor(s) will be accepted through natural/lawful guardian(s).
- In the event of death of the depositor at any time before the date of maturity of the deposit, the deposit shall be repaid prematurely to the surviving depositor(s) in the case of joint holding with survivor clause or to the nominee or legal heir(s) with interest at the contracted rate upto the date of repayment on the request of the surviving depositor/nominee/legal heir against submission of proof of death.
- In case of any deficiency of the housing finance Company in servicing its deposits, the depositor may approach NHB, the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum, or the District Level Consumers Dispute Redressal Forum for relief.
- That the financial position of the Company as disclosed and representations made in the application form are true and correct and that the Company and its Board of Directors are responsible for the correctness and veracity thereof.
- The Company's public deposits are regulated by Reserve Bank of India (RBI). It must, however be distinctly understood that RBI or NHB does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposit/discharge of liabilities by the Company.
- In case of non-repayment of the deposit or part thereof in accordance with the term and condition of the public deposit, the depositor may make an application to an authorized officer of the National Housing Bank (NHB).
- There are no dues, both fund and non-fund based, from Companies in the same group or other entities or business ventures in which the directors and/or Company is holding substantial interest.
- Tiny Deposits up to an amount not exceeding Rs. 10,000/- may be prematurely be paid to individual depositors at the request of the depositor, before the expiry of 3 months from the date of acceptance of such deposits, in entirety, without interest.
- In case of non-submission of mandatory KYC documents, the amount invested would be returned without any interest.

This application form can be downloaded from Company's website [www.pnbhousing.com](http://www.pnbhousing.com) or collected from any of the below mentioned branches.

**BRANCHES**

<b>AGRA: 0562-2522542</b>	• JANAKPURI: 011-25546073	<b>KOLLAM: 0474-2732525</b>	<b>PUNE:</b>
<b>AHMEDABAD: 079-26474900</b>	<b>ERODE: 0424-2222933</b>	<b>KOTA: 0744-2363717</b>	• J. M. ROAD: 020-25576000
• ODHAV: 6359612308	<b>FARIDABAD: 0129-2437047</b>	<b>KHARGONE: 9302107634</b>	• KHARADI: 8291307674
<b>AHMEDNAGAR: 0241-2414455</b>	<b>GHAZIABAD:</b>	<b>KOZHIKODE: 0495-4853666</b>	• KONDHWA: 8291244286
<b>AMRAVATI: 0721-2560320</b>	• KAVI NAGAR (RDC): 0120-2821049	<b>LUCKNOW: 0522-4936900</b>	• PIMPRI: 020-63105400
<b>AURANGABAD: 0240-2340060</b>	• VASUNDHARA: 0120-2699115	<b>LUDHIANA: 0161-2771557</b>	• WARJE: 020-25233228
<b>BENGALURU:</b>	<b>GUNTUR: 0863-2222441</b>	<b>MADURAI: 0452-2602670</b>	<b>RAIPUR: 0771- 2223573</b>
• BTM: 080-26283500	<b>GURUGRAM: 0124-4055588</b>	<b>MANGALORE: 0824-4288788</b>	<b>RAJKOT: 0281-2462352</b>
• INDIRA NAGAR: 080-25353557	<b>GWALIOR: 0751-2233305</b>	<b>MEERUT: 0121-4053500</b>	<b>ROHTAK: 0126-2280640</b>
• KASTURI NAGAR: 080-25453537	<b>HALDWANI: 05946-283519</b>	<b>MORBI: 7600083027</b>	<b>RUDRAPUR: 9319053004</b>
• MARATHALLI: 080-46176565	<b>HARIDWAR: 01334-250101</b>	<b>MUMBAI:</b>	<b>RATLAM: 9630098608</b>
• VIJAY NAGAR: 080-23103500	<b>HYDERABAD:</b>	• ANDHERI: 022-49795780	<b>RATNAGIRI: 8600744426</b>
• LAVELLE ROAD: 080-68226200	• BANJARA HILLS: 040-48764567	• BOISAR: 7290032973	<b>SALEM: 0427-2445754</b>
<b>BHIWADI: 01493-298157</b>	• KUKATPALLY: 040-23055506	• BORIVALLI: 022-68343700	<b>SURYAPET: 9177171749</b>
<b>BHOPAL: 0755-2554637</b>	• NAGOLE: 040-29774333	• GHATKOPAR: 022-25100015	<b>SURAT:</b>
<b>BHUBANESWAR: 0674-2548866</b>	<b>ISNAPUR: 9177171749</b>	• KALYAN: 0251-2230025	• ADAJAN: 0261-4055050
<b>BIKANER: 0151-2522147</b>	<b>INDORE:</b>	• MUMBAI-FORT: 022-22672412	• VESU: 0261-2979611
<b>CHANDIGARH: 0172-2601408</b>	• MG ROAD: 0731-2567200	• NAVI MUMBAI: 022-27899016	<b>SATNA: 8929485329</b>
<b>CHENNAI:</b>	<b>JABALPUR: 0761-4069727</b>	• PANVEL: 022-27490186	<b>THRISSUR: 0487-2388804</b>
• AMBATTUR: 044-26881601	<b>JAIPUR: 0141-2709144</b>	• THANE: 022-25474720	<b>TRICHY: 0431-2741663</b>
• ROYAPETTAH: 044-40076800	<b>JALANDHAR: 0181-2233421</b>	• VIRAR: 8983812000	<b>TRIVANDRUM: 0471-2336601</b>
• TAMBARAM: 044-22390966	<b>JAMSHEDPUR: 0657-2320110</b>	<b>MYSORE: 0821-4268066</b>	<b>TUTICORIN: 0461-2300911</b>
• GUINDY: 044-40176800	<b>JODHPUR: 0291-2440380</b>	<b>NAGPUR: 0712-2533460</b>	<b>UDAIPUR: 0294-2424755</b>
<b>COCHIN: 0484-2368200</b>	<b>JUNAGARH: 0285-2670825</b>	<b>NASHIK: 0253-2311671</b>	<b>UJJAIN: 0734-2525338</b>
<b>COIMBATORE: 0422-2240322</b>	<b>KANPUR: 0512-2390404</b>	<b>NELLORE: 0861-2318001</b>	<b>VADDARA: 0265-2982308</b>
<b>DEHRADUN: 0135-2749977</b>	<b>KARNAL: 0184-2260667</b>	<b>NOIDA:</b>	<b>VARANASI: 0542-2221218</b>
<b>DELHI:</b>	<b>KOLHAPUR: 0231-2525241</b>	• NOIDA-SEC. 3: 7292015075	<b>VIJAYWADA: 0866-2499501</b>
• BARAKHAMBA ROAD: 011-23357170	<b>KOLKATA:</b>	• NOIDA-SEC. 63: 0120-2427255	<b>VISAKHAPATNAM: 0891-2971011</b>
• GREEN PARK: 011-26512911	• KYD STREET: 033-40717051	<b>PITHAMPUR: 9589285004</b>	<b>WARANGAL: 0870-2988606</b>

To know the branch location and address, please refer to our website [www.pnbhousing.com](http://www.pnbhousing.com)

**ACKNOWLEDGEMENT**

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

for ₹ ..... for deposit period of ..... months. Nominee Name.....



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

<b>1. Trusts/Associations/Clubs</b>	<ul style="list-style-type: none"> <li>Trust Deed • Registration Certificate • Copy of Resolution of Investment • Trust's PAN Card copy • Trust's Address Proof</li> <li>Specimen Signature of Authorized Persons • Photograph, PAN Card, Address Proof of Signing Authorities</li> </ul>
<b>2. Partnership Firm</b>	<ul style="list-style-type: none"> <li>Declaration of Partnership by Partners</li> <li>Specimen Signatures</li> <li>Name and Address of Partners</li> <li>PAN Card copy of Firm</li> <li>Registration Certificate</li> <li>Partnership Deed</li> </ul>
<b>3. Proprietary Concern</b>	<ul style="list-style-type: none"> <li>Name and Signatures of the Proprietor</li> <li>Address proof of Proprietor</li> <li>PAN Card Copy of Proprietor</li> <li>Two documentary proofs in name of sole proprietary firm</li> </ul>

## 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"> <li>PHFL Home Loans and Services Limited is a distribution arm for PNB Housing, offering doorstep services to the prospective customers.</li> <li>Pehel Foundation is a non-profit subsidiary Company incorporated under Section 8 of the Companies Act, 2013 to carry out various CSR activities of PNB Housing and PHFL.</li> <li>The Company has branches at 105 places.</li> </ul>
d.	Brief particulars of the management of the Company	Mr. Girish Kousgi, Managing Director & CEO, manages the Company under the supervision and control of the Board of Directors.

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

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

### f. Standalone Profits of the Company before and after making provision for tax and dividend declared by the Company for the three financial years immediately preceding the date of advertisement:

Financial year ended	Profits standalone (₹ in Crore)		Dividend
	Before Tax	After Tax	
March 31, 2020	825.00	682.31	NIL
March 31, 2021	1186.72	925.22	NIL
March 31, 2022	1062.77	821.92	NIL

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

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

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

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

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

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

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

**j.** The Company declares that:

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

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

For and on behalf of Board of Directors

# Application for Public Deposits



Ghar Ki Baat

<b>For office use only</b> < Branch Name >
QDE ID :
Date of Dispatch:
Running Serial Number :

Affix latest passport size photograph & sign across photograph  Ignore if already submitted.
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Affix latest passport size photograph & sign across photograph  Ignore if already submitted.
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Affix latest passport size photograph & sign across photograph  Ignore if already submitted.
--

1<sup>st</sup> Applicant

2<sup>nd</sup> Applicant

3<sup>rd</sup> Applicant

Customer ID (In case of existing customer)

I/We apply for placement/renewal of deposit at

Branch for a period of  months

and will earn interest @  % p.a. The payment details are as under:

Payment Details:	Cheque <input type="checkbox"/>	Draft <input type="checkbox"/>	RTGS/NEFT <input type="checkbox"/>	UTR No.	<input type="text"/>
Cheque No.	<input type="text"/>	Date	<input type="text"/>	Amount (₹)	<input type="text"/>
Bank Name	<input type="text"/>			Branch	<input type="text"/>
PNB HFL Deposit Receipt No. (in case of renewal)	<input type="text"/>			Maturity Date	<input type="text"/>

Deposit Scheme: Cumulative   
Non-Cumulative: Monthly  Quarterly  Half Yearly  Annual

Applicant's Name (in block letters)				Gender	Date of Birth/Incorporation
Prefix	First Name	Middle Name	Last Name	M/F	(DD/MM/YY)
1	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
2	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
3	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

C-KYC Number (for Applicant 1)	C-KYC Number (for Applicant 2)	C-KYC Number (for Applicant 3)
<input type="text"/>	<input type="text"/>	<input type="text"/>
Parent's / Guardian's Name	Relationship with Minor	
<input type="text"/>	<input type="text"/>	
Senior Citizen (above 60 years) Yes <input type="checkbox"/> No <input type="checkbox"/>	PAN <input type="text"/>	

**Communication Address**

House/Flat 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"/>				

**Permanent Address**

House/Flat 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"/>

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

Status of the Depositors:	Individual/Trusts/Associations:	Resident Individual <input type="checkbox"/>	HUF <input type="checkbox"/>	Shareholder <input type="checkbox"/>	Director <input type="checkbox"/>	Relative of Director <input type="checkbox"/>	PNBHFL Employee <input type="checkbox"/>
		NRI <input type="checkbox"/>	Trust <input type="checkbox"/>	Partnership Firm <input type="checkbox"/>	Association of Person <input type="checkbox"/>	Promoters <input type="checkbox"/>	Others <input type="checkbox"/>

Repayment Instruction	First Applicant <input type="checkbox"/>	First Applicant or Survivor <input type="checkbox"/>		
Whether tax to be deducted	Yes <input type="checkbox"/>	No <input type="checkbox"/>		
If No please submit	Form 15H/15G <input type="checkbox"/>	Order u/s 159 <input type="checkbox"/>	Order u/s 197 <input type="checkbox"/>	Notification u/s 10 <input type="checkbox"/>

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

Voter ID Card	<input type="text"/>	Aadhaar Card No.	<input type="text"/>
Passport No.	<input type="text"/>	Driving License	<input type="text"/>

Dispatch of Fixed Deposit Receipt

By Post  By Courier  By Hand  By Broker

**Declaration:**

1. I/We certify that: The information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income tax Rules, 1962. The information provided by me/us above as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We permit/authorise PNB Housing Finance Ltd. to collect, store, communicate and process information relating to the Account and all transactions therein, by the PNB Housing Finance Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. I/We undertake the responsibility to declare and disclose within 30 days from the date of change, any changes that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence. I/We also agree that my/our failure to disclose any material fact known to me/us, now or in future, may invalidate my/our application and PNB Housing Finance Ltd. would be within its right to put restrictions in the operations of my/our account or close it or report to any regulator and/or any authority designated by the Government of India (GOI) /RBI for the purpose or take any other action as may be deemed appropriate by PNB Housing Finance Ltd. if the deficiency is not remedied by me/us within the stipulated period. I/We hereby accept and acknowledge that PNB Housing Finance Ltd. shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to PNB Housing Finance Ltd. It shall be my/our responsibilities to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder. I/We also agree to furnish such information and/or documents as PNB Housing Finance Ltd. may require from time to time on account of any change in law either in India or abroad in the subject matter herein. I/We shall indemnify PNB Housing Finance Ltd. for any loss that may arise to PNB Housing Finance Ltd. on account of providing incorrect or incomplete information.



**FORM NO. 15G**

[See section 197A(1), 197A(1A) and rule 29C]

**Declaration under section 197A (1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax.**

**PART I**

1. Name of Assessee (Declarant)		2. PAN of the Assessee <sup>1</sup>		
3. Status <sup>2</sup>		4. Previous year(P.Y.) <sup>3</sup> (for which declaration is being made)		5. Residential Status <sup>4</sup>
6. Flat/Door/Block No.	7. Name of Premises		8. Road/Street/Lane	9. Area/Locality
10. Town/City/District	11. State		12. PIN	13. Email
14. Telephone No. (with STD Code) and Mobile No.		15 (a) Whether assessed to tax under the Income-tax Act, 1961 <sup>5</sup> : Yes <input type="checkbox"/> No <input type="checkbox"/> (b) If yes, latest assessment year for which assessed		
16. Estimated income for which this declaration is made			17. Estimated total income of the P.Y. in which income mentioned in column 16 to be included <sup>6</sup>	
18. Details of Form No. 15G other than this form filed during the previous year, if any <sup>7</sup>				
Total No. of Form No. 15G filed			Aggregate amount of income for which Form No.15G filed	
19. Details of income for which the declaration is filed				
Sl. No.	Identification number of relevant investment/account, etc. <sup>8</sup>	Nature of income	Section under which tax is deductible	Amount of income

.....  
Signature of the Declarant<sup>9</sup>

**Declaration/Verification<sup>10</sup>**

\*I/We.....do hereby declare that to the best of \*my/our knowledge and belief what is stated above is correct, complete and is truly stated. \*I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. \*I/We further declare that the tax \*on my/our estimated total income including \*income/incomes referred to in column 16 \*and aggregate amount of \*income/incomes referred to in column 18 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on ..... relevant to the assessment year .....will be nil. \*I/We also declare that \*my/our \*income/incomes referred to in column 16 \*and the aggregate amount of \*income/incomes referred to in column 18 for the previous year ending on ..... relevant to the assessment year ..... will not exceed the maximum amount which is not chargeable to income-tax.

Place: .....

Signature of the Declarant<sup>9</sup>

Date: .....

**PART II**

**[To be filled by the person responsible for paying the income referred to in column 16 of Part I]**

1. Name of the person responsible for paying		2. Unique Identification No. <sup>11</sup>		
3. PAN of the person responsible for paying	4. Complete Address		5. TAN of the person responsible for paying	
6. Email	7. Telephone No. (with STD Code) and Mobile No.		8. Amount of income paid <sup>12</sup>	
9. Date on which Declaration is received (DD/MM/YYYY)			10. Date on which the income has been paid/credited (DD/MM/YYYY)	

Place: .....

.....  
Signature of the person responsible for paying the income referred to in column 16 of Part I

Date: .....

\*Delete whichever is not applicable.

<sup>1</sup>As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

<sup>2</sup>Declaration can be furnished by an individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1A).

<sup>3</sup>The financial year to which the income pertains.

<sup>4</sup>Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.

<sup>5</sup>Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

<sup>6</sup>Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

<sup>7</sup>In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.

<sup>8</sup>Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

<sup>9</sup>Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

<sup>10</sup>Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

<sup>11</sup>The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.

<sup>12</sup>The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.;



**FORM NO. 15H**

[See section 197A(1C) and rule 29C]

**Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.****PART I**

1. Name of Assessee (Declarant)		2. PAN of the Assessee <sup>1</sup>		3. Date of Birth <sup>2</sup> (DD/MM/YYYY)	
4. Previous year(P.Y.) <sup>3</sup> (for which declaration is being made)			5. Flat/Door/Block No.		6. Name of Premises
7. Road/Street/Lane	8. Area/Locality		9. Town/City/District		10. State
11. PIN	12. Email		13. Telephone No. (with STD Code) and Mobile No.		
14 (a) Whether assessed to tax <sup>4</sup> : Yes <input type="checkbox"/> No <input type="checkbox"/> (b) If yes, latest assessment year for which assessed					
15. Estimated income for which this declaration is made			16. Estimated total income of the P.Y. in which income mentioned in column 15 to be included <sup>5</sup>		
17. Details of Form No.15H other than this form filed for the previous year, if any <sup>6</sup>					
Total No. of Form No.15H filed			Aggregate amount of income for which Form No.15H filed		
18. Details of income for which the declaration is filed					
Sl. No.	Identification number of relevant investment/account, etc. <sup>7</sup>	Nature of income	Section under which tax is deductible	Amount of income	

.....  
Signature of the Declarant**Declaration/Verification<sup>8</sup>**

I.....do hereby declare that I am resident in India within the meaning of section 6 of the Income-tax Act, 1961. I also hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated and that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. I further declare that the tax on my estimated total income including \*income/incomes referred to in column 15 \*and aggregate amount of \*income/incomes referred to in column 17 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on ..... relevant to the assessment year .....will be nil.

Place:.....

.....  
Signature of the Declarant

Date: .....

**PART II****[To be filled by the person responsible for paying the income referred to in column 15 of Part I]**

1. Name of the person responsible for paying		2. Unique Identification No. <sup>9</sup>			
3. PAN of the person responsible for paying		4. Complete Address		5. TAN of the person responsible for paying	
6. Email		7. Telephone No. (with STD Code) and Mobile No.		8. Amount of income paid <sup>10</sup>	
9. Date on which Declaration is received (DD/MM/YYYY)			10. Date on which the income has been paid/credited (DD/MM/YYYY)		

Place: .....

.....  
Signature of the person responsible for paying  
the income referred to in column 15 of Part I

Date: .....

\*Delete whichever is not applicable.

<sup>1</sup>As per provisions of section 206AA(2), the declaration under section 197A(1C) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

<sup>2</sup>Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.

<sup>3</sup>The financial year to which the income pertains.

<sup>4</sup>Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

<sup>5</sup>Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

<sup>6</sup>In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.

<sup>7</sup>Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc.

<sup>8</sup>Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

(i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

<sup>9</sup>The person responsible for paying the income referred to in column 15 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15G during the same quarter, please allot separate series of serial number for Form No.15H and Form No.15G.

<sup>10</sup>The person responsible for paying the income referred to in column 15 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax after allowing for deduction(s) under Chapter VI-A, if any, or set off of loss, if any, under the head "income from house property" for which the declarant is eligible. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 15 and 17."