

**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   | Yrly |                           |
| <b>Regular Deposit</b> |                       |       |            |       |            |           |            |      |                           |
| 12 - 23                | Rs. 25,000            | 8.00  | Rs. 10,000 | 8.05  | Rs. 10,000 | 8.10      | Rs. 10,000 | 8.30 | 8.30                      |
| 24 - 35                |                       | 8.00  |            | 8.05  |            | 8.10      |            | 8.30 | 8.64                      |
| 36 - 47                |                       | 8.10  |            | 8.15  |            | 8.20      |            | 8.40 | 9.13                      |
| 48 - 59                |                       | 8.10  |            | 8.15  |            | 8.20      |            | 8.40 | 9.52                      |
| 60 - 71                |                       | 8.15  |            | 8.20  |            | 8.25      |            | 8.45 | 10.00                     |
| 72 - 84                |                       | 8.00  |            | 8.05  |            | 8.10      |            | 8.30 | 10.23                     |
| 120                    |                       | 7.95  |            | 8.00  |            | 8.05      |            | 8.25 | 12.09                     |

\*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   | Yrly |                           |
| <b>Special Deposit</b> |                       |       |            |       |            |           |            |      |                           |
| 15                     | Rs. 25,000            | 8.00  | Rs. 10,000 | 8.05  | Rs. 10,000 | 8.10      | Rs. 10,000 | 8.30 | 8.42                      |
| 22                     |                       | 8.05  |            | 8.10  |            | 8.15      |            | 8.35 | 8.62                      |
| 30                     |                       | 8.00  |            | 8.05  |            | 8.10      |            | 8.30 | 8.84                      |
| 44                     |                       | 8.15  |            | 8.20  |            | 8.25      |            | 8.45 | 9.45                      |

**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 <sup>st</sup> March, 2017 | 31 <sup>st</sup> March, 2016 |
|------------------|------------------------------|------------------------------|
| Total Revenue    | 3,907.85                     | 2,698.67                     |
| Profit After Tax | 523.73                       | 326.47                       |

| 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"**.

