

PNB Housing CORPORATE DEPOSIT.

Harvest great returns,
assured and safe.

A Housing Finance Company promoted by Punjab National Bank

HIGHLIGHTS

Financial Highlights (FY 2019-20)

- Total Income: ₹8489.55 Crore
- Profit Before Tax: ₹811.01 Crore
- Profit After Tax: ₹646.24 Crore
- Gross NPAs: 2.75%
- Net NPAs: 1.75%

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 Lacs 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 th , September 30 th , December 31 st and March 31 st
Half Yearly Plan	September 30 th and March 31 st
Annual	March 31 st

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. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.

(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 National Housing Bank (NHB), 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

AGRA: 0562-2522542

AHMEDABAD: 079-26474900

● ODHAV: 079-65050055

AHMEDNAGAR: 0241-2414455

AMRAVATI: 0721-2560320/2560321

AURANGABAD: 0240-2340060

BENGALURU:

● BTM: 080-46134333

● ELECTRONIC CITY PHASE 2: 080-29761104

● INDIRA NAGAR: 080-25353557

● ITPL: 080-28451999

● KASTURI NAGAR: 080-25453537

● MALLESHWARAM: 080-23080700

● MANYATA TECH PARK: 080-46558820

● MARATHAHALLI: 080-46176565

● VIJAYANAGAR: 080-23103500

BHIWADI: 01493-298157

BHOPAL: 0755-2554637

BHUBANESWAR: 0674-2548866

BIKANER: 0151-2522147

CHANDIGARH: 0172-2601408

CHENNAI:

● AMBATTUR: 044-26881601

● OMR: 044-24547500

● ROYAPETTAH: 044-40076800

● TAMBARAM: 044-22390966

COCHIN: 0484-2368200

COIMBATORE: 0422-2240322

DEHRADUN: 0135-2749977

DELHI:

● BARAKHAMBA ROAD: 011-23357170

● GREEN PARK: 011-26512911

● JANAKPURI: 011-25546073

● PITAMPURA: 011-27355870

ERODE: 0424-2222933

FARIDABAD: 0129-2437047

GHAZIABAD:

● KAVI NAGAR (RDC): 0120-2821049

● VASUNDHARA: 0120-2699115

GUNTUR: 0863-2222441

GURUGRAM: 0124-4055588

GWALIOR: 0751-2233305

HALDWANI: 05946-283519

HARIDWAR: 01334-250101

HYDERABAD:

● BANJARA HILLS: 040-23476400

● GACHIBOWLI: 040-48500100

● KUKATPALLY: 040-23055506

● NAGOLE: 040-24774333

INDORE:

● MG ROAD: 0731-2567200

● VAISHALI NAGAR: 0731-2790181

JABALPUR: 0761-4069727/4098262

JAIPUR: 0141-2709144

JALANDHAR: 0181-2233421

JAMSHEDPUR: 0657-2320110

JODHPUR: 0291-2440380

JUNAGARH: 0285-2670825

KANPUR: 0512-2390404

KARNAL: 0184-2260667

KOLHAPUR: 0231-2525241

KOLKATA:

● KYD STREET: 033-40717051

● PURANA DASS ROAD: 033-46016102

KOLLAM: 0474-2732525

KOTA: 0744-2363717

KOZHIKODE: 0495-4853366

LUCKNOW: 0522-4936900

LUDHIANA: 0161-2771557

MADURAI: 0452-2602670

MANGALORE: 0824-4288788

MEERUT: 0121-4053500

MUMBAI:

● BOISAR: 7290032973

● BORIVALLI: 022-68343700

● GHATKOPAR: 022-25100015

● KALYAN: 0251-2230025

● MUMBAI-FORT: 022-22672412

● PRABHADEVI: 022-24210172

● THANE: 022-25474722

● VILLE PARLE: 022-26100480

● VIRAR: 8983812000

MYSORE: 0821-4268066

NAGPUR: 0712-2533460

NAVI MUMBAI: 022-27899016

● PANVEL: 022-27490186

NASHIK: 0253-231671

NELLORE: 0861-2318001

NOIDA:

● NOIDA-SEC. 3: 7292015075

● NOIDA-SEC. 63: 0120-2427255

PUNE:

● HINJEWADI: 7410065950

● KHARADI: 8291307674

● KONDHWA: 8291244286

● PIMPRI: 020-27339000

● J. M. ROAD: 020-25576000

● WARJE: 020-25233228

RAIPUR: 0771- 2223573

RAJKOT: 0281-2462352

RANCHI: 0651-2531151

RATLAM: 0741-2495179

ROHTAK: 0126-2280640

SALEM: 0427-2445754

SURAT: 0261-4055050

● VESU: 0261-2979611/2979612

THIRSSUR: 0487-2388804

TRICHY: 0431-2741663

TRIVANDRUM: 0471-2336601

TUTICORIN: 0461-2300911

UDAIPUR: 0294-2424755

UJJAIN: 0734-2525338

VADODARA: 0265-2982308

VARANASI: 0542-2221218

VIJAYWADA: 0866-2499501

VISHAKHAPATNAM: 0891-2971011

WARANGAL: 0870-2988606

To know the branch location and address please refer to our website www.pnbhousing.com

Application for Corporate Deposit

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 2

Address Line 3

City

PIN Code

State

Country

Tel.

STD Code

Mobile

E-mail

Category : Public Limited Company

Statutory Boards

Banks & Financial Institutions

Private Limited Company

Others (Specify) _____

Dispatch of Deposit Advice

By Post

By Courier

By Hand

By Broker

Bank details for repayment

Bank Name

Branch Location

Account Number

IFSC

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

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.

Name(s) of the authorised signatories

Designation

Signature(s)

1. _____
2. _____
3. _____

Date:

Place:

Broker's Stamp Code

Registered Office Address:

9th Floor, Antriksh Bhavan,
22 Kasturba Gandhi Marg,
Near Connaught Place,
New Delhi-110001

CIN: L65922DL1988PLC033856

GST registered state: _____

(To be filled by GST registered brokers only)