



CRISIL 'FAAA/Stable'
& CARE 'AAA' indicates
highest level of safety

FIXED DEPOSIT

Harvest great returns,
assured and safe.

INVITE PUBLIC DEPOSITS

| Regular Deposit upto ₹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 | 7.95% | 7.95% | 7.65% | 7.70% | 7.80% | 7.95% |
| 24-35 | 8.10% | 8.43% | 7.80% | 7.85% | 7.90% | 8.10% |
| 36-47 | 8.35% | 9.07% | 8.05% | 8.10% | 8.15% | 8.35% |
| 48-59 | 8.40% | 9.52% | 8.10% | 8.15% | 8.20% | 8.40% |
| 60-71 | 8.45% | 10.00% | 8.15% | 8.20% | 8.25% | 8.45% |
| 72-84 | 8.30% | 10.23% | 8.00% | 8.05% | 8.10% | 8.30% |
| 120 | 8.25% | 12.09% | 7.95% | 8.00% | 8.05% | 8.25% |
| Special Schemes upto ₹5 crore | | | | | | |
| 15 | 8.00% | 8.11% | 7.70% | 7.75% | 7.80% | 8.00% |
| 22 | 8.20% | 8.46% | 7.90% | 7.95% | 8.00% | 8.20% |
| 30 | 8.30% | 8.84% | 8.00% | 8.05% | 8.10% | 8.30% |
| 44 | 8.45% | 9.45% | 8.15% | 8.20% | 8.25% | 8.45% |
| Minimum Deposit Amount | ₹10,000 | | ₹25,000 | ₹10,000 | ₹10,000 | ₹10,000 |

* For cumulative option, Interest Rate is compounded annually on March 31st.

* The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

* In a scenario where the customer chooses for special tenure ROI applicable for special deposit tenures would apply (not the regular deposit tenure rates).

- Above rates are applicable upto ₹5 Crore for deposits
- Senior citizens (above 60 years) will be eligible for 0.25% additional Rate of Interest
- Senior citizen rates are applicable for deposits upto ₹1 Crore only
- Rates effective from 16th August, 2018
- Rating: CRISIL 'FAAA/Stable' & CARE 'AAA', indicates highest level of safety

Interest Rates are subject to change and the rate applicable would be the rate prevalent on the date of deposit

A Housing Finance Company promoted by Punjab National Bank

