



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



Ghar Ki Baat



## GROWTH YOU CAN COUNT ON. FIXED DEPOSITS

### INVITE PUBLIC DEPOSITS

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	6.85%	6.85%	6.64%	6.68%	6.74%	6.85%
24-35	7.00%	7.25%	6.78%	6.82%	6.88%	7.00%
36-47	7.10%	7.62%	6.87%	6.91%	6.97%	7.10%
48-59	7.10%	7.89%	6.87%	6.91%	6.97%	7.10%
60	7.10%	8.18%	6.87%	6.91%	6.97%	7.10%
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 for deposits upto Rs.5 crore with effect from 01.09.2025.

• Senior Citizen (above 60 years) will be eligible for 0.25 additional Rate of Interest (applicable for deposit upto 1 Cr only).

• Rating: Credit Analysis & Research Ltd (CARE) 'AA+/Stable'. Credit Rating Information Services of India Ltd (CRISIL) 'AA+/Stable' Indicates high degree of safety regarding timely servicing of financial obligations.

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.

Please refer our website for current rates & yield to maturity [www.pnbhousing.com](http://www.pnbhousing.com)

A Housing Finance Company promoted by Punjab National Bank