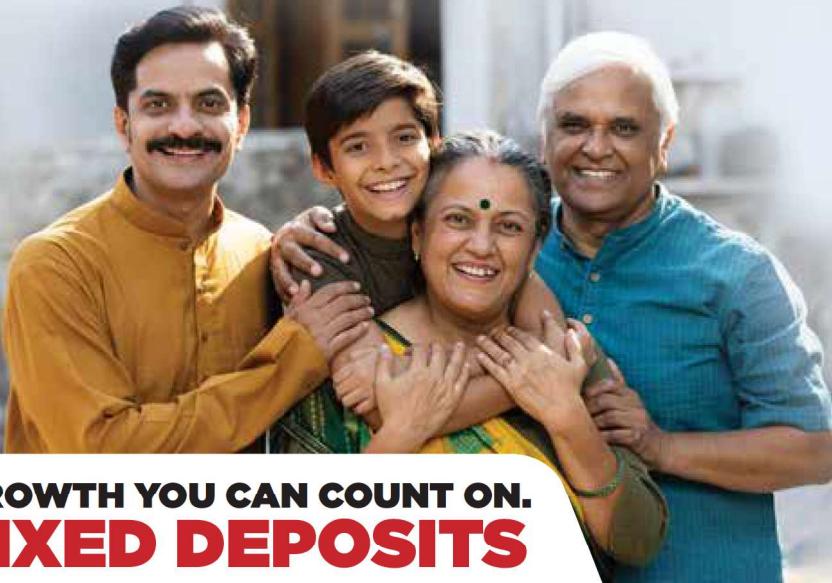




**'AA+/Stable'** by  
CARE & CRISIL indicates  
high level of safety



Ghar Ki Baat



## GROWTH YOU CAN COUNT ON. FIXED DEPOSITS

Eligible under  
Section 11(5)(ix) of the  
Income Tax Act 1961

Additional 0.25% p.a.  
interest for  
senior citizens

Loan Against Fixed  
Deposit Available

### 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 <sup>#</sup>	Monthly	Quarterly	Half Yearly	Annual
12-23	6.60%	6.60%	6.41%	6.44%	6.49%	6.60%
24-35	6.75%	6.98%	6.55%	6.59%	6.64%	6.75%
36-47	6.90%	7.39%	6.69%	6.73%	6.79%	6.90%
48-59	6.90%	7.65%	6.69%	6.73%	6.79%	6.90%
60	6.90%	7.92%	6.69%	6.73%	6.79%	6.90%
Minimum Deposit Amount	₹10,000		₹25,000	₹10,000	₹10,000	₹10,000

#### Deposit upto ₹1 crore for Senior Citizens

Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity <sup>#</sup>	Monthly	Quarterly	Half Yearly	Annual
12-23	6.85%	6.85%	6.66%	6.69%	6.74%	6.85%
24-35	7.00%	7.25%	6.80%	6.84%	6.89%	7.00%
36-47	7.15%	7.67%	6.94%	6.98%	7.04%	7.15%
48-59	7.15%	7.95%	6.94%	6.98%	7.04%	7.15%
60	7.15%	8.25%	6.94%	6.98%	7.04%	7.15%
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>. <sup>#</sup>The tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

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**NOTE:** • Above rates are effective from 01.01.2026.

- For Deposits above Rs. 5 crore, the rates will be provided by Treasury team on daily basis.
- 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.
- Any change in the rating will be updated on the website.

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