



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

pnb Housing
Finance Limited
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

Special Scheme up to ₹5 Crore (Limited-Period Offer)

Effective from 15th May 2026 till 31st August 2026

Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI	Tentative Yield to Maturity*	Monthly	Quarterly	Half Yearly	Annual
22	6.90%	7.12%	6.69%	6.73%	6.79%	6.90%
40	7.15%	7.79%	6.93%	6.97%	7.03%	7.15%

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

Deposit up to ₹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	6.70%	6.70%	6.50%	6.54%	6.59%	6.70%
24-35	6.85%	7.08%	6.64%	6.68%	6.73%	6.85%
36-47	7.10%	7.62%	6.88%	6.92%	6.98%	7.10%
48-59	7.10%	7.89%	6.88%	6.92%	6.98%	7.10%
60	7.25%	8.38%	7.02%	7.06%	7.12%	7.25%
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.

NOTE: • Above rates are effective from 23.06.2026.

- 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) 'AAA/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

Scan the code to invest now
on our website.



A Housing Finance Company promoted by Punjab National Bank