

FIXED DEPOSIT.

**TOWARDS A BETTER
AND SECURE TOMORROW.**



HIGHLIGHTS

1. **A Housing Finance Company promoted by Punjab National Bank.**
2. **Rating- CARE 'AAA' and CRISIL 'FAAA/Negative' - These ratings indicate that the degree of safety regarding timely payment of interest and principal is High.**
3. **Financial Highlights (FY 2015-16)**
 - a. **Total Income: ₹2697 cr.**
 - b. **Profit Before Tax: ₹503 cr.**
 - c. **Profit After Tax: ₹326 cr.**
 - d. **Gross NPAs: 0.22%**
 - e. **Net NPAs: 0.14%**
4. **Loan facility up to 75% of deposit available as per NHB Directions.**
5. **Premature cancellation allowed after 3 months from the date of deposit at the sole discretion of the company.**
6. **Deposits with PNB Housing are eligible investments under section 11(5)(ix) of the Income Tax Act 1961.**

TERMS & CONDITIONS

- (i) **Acceptance of Fixed Deposits :**
Deposits will be accepted from resident individuals, NRIs, PIOs (on non-repatriation basis in accordance with RBI regulations), minors under natural/ lawful guardian, Partnership Firms, HUFs, Charitable and Religious Trusts, Association of Persons, Co-operative Societies (other than housing co-operative societies) incorporated in India. Deposit can be made in joint names(s) with a Maximum number of three persons.
- (ii) **Non-Resident Indians (NRIs) :**
Deposit from NRIs and Person of Indian Origin (PIOs) would be accepted on non-repatriation basis only, in accordance with RBI regulations governing the acceptance of deposits from NRIs. Deposit would be accepted for a maximum period of 3 years. Payment of interest as also the repayment of deposit shall be made only by credit to NRO account with banks. Income tax at source will be deducted as applicable to NRO deposit of NRIs / PIOs.
- (iii) **Joint Deposits :**
Deposit can be made in the joint names with maximum of three person with or without requiring any of the applicants to be made any of the clauses namely "First Applicant, Anyone or Survivor(s)".
The interest on fixed deposit in joint names will be paid and in case of cumulative deposit will be deemed to accrue to the first named applicant and discharge given by him /her will be binding on the joint holders.
Repayment of deposit will be made as per instructions given in the application form. Discharge by such person(s) will be binding on the joint holders.
- (iv) **Amount of Deposit :**
The minimum deposit amount is ₹1,00,000 under Monthly income scheme, ₹50,000 under Quarterly income scheme and ₹20,000 under all rest of the deposit schemes.
- (v) **Mode of Acceptance :**
Application will be made in the prescribed form duly completed and accompanied by cheques / demand drafts / RTGS / NEFT drawn in favour of PNB Housing Finance Limited and crossed "Account Payee Only".
- (vi) **Payment & Interest :**
Interest will be payable on the fixed deposit from the date of realisation of cheque or fund transfer to PNB Housing's bank account. However, interest for the broken period during which the deposit has been made, shall be paid at the end of the tenure.
Interest on deposits placed under Non-Cumulative fixed 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 the above mentioned dates are Sunday / holiday, then the Interest shall be payable on immediate next working day. Under monthly income scheme, interest for the broken period will be paid in next month.

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.

Income tax will be deducted at source from interest in accordance with Section 194 A of the Income Tax Act, 1961, in case the interest payable during the financial year exceeds ₹5,000/- in aggregate. However, no deduction shall be made if the declaration in the form 15H/15G prescribed under the income tax rules is furnished at the beginning of each financial year by a person other than a company or a firm.

In case of cumulative deposit, for the purpose of deduction of Income Tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year subject to para 4 above.

The applicant must mention PAN number in the application form if the annual interest exceeds ₹5,000 per applicant. In case, PAN is not mentioned, the rate of TDS would be 20% as against 10% for cases where PAN is provided.

Interest on overdue deposit :

Deposit will automatically expire on maturity. The company may at its discretion allow interest for the overdue period upto 3 months on interest rate as prevailing on the date of maturity of the deposit or present rate, whichever is lower. In case, the renewal is sought for a portion of overdue deposit the company may at its discretion allow interest for the overdue period on that portion of deposit which is proposed to be renewed.

- (vii) **Nomination :**
Depositor / s can, singly or jointly, nominate another person under this deposit scheme. The nominee shall be recognized as the holder of the title of the fixed deposit on death of all the depositors. Power of Attorney holder or a guardian applying on behalf of minor cannot nominate. Depositors are advised to provide the specimen signature of the nominee at the time of nomination to expedite the transmission of the deposits to the nominee in the event of demise of the depositors.
- (viii) **Deposit Receipt :**
The deposit receipt 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.
If the deposit receipt is not received by the depositor for any reason, the depositor should write to enquire with the company. In the event of loss / destruction / mutilation of deposit receipt, relevant legal procedure as the required by the company has to be followed.
The deposit receipt is not transferable. The company will not recognize any lien or assignment of the deposit or interest thereof.
- (ix) **Renewal / Repayment of Deposit :**
For renewal or repayment of deposit, the duly discharged deposit receipt must be surrendered to the company a week before the date of maturity. In case of renewal, the prescribed application form duly signed by all authorised signatories are required to be submitted simultaneously.
When the date of maturity falls on any day on which the company's office remains closed the repayment will be made on the next working day. Repayment of deposit will be made by "Account Payee" cheque drawn favouring the Trust / Institution or by crediting the amount directly to Trust / Institution's bank account through NEFT / RTGS, based on request from the depositor.
If the deposit is renewed within 6 months of maturity date, interest rate on date of maturity will be applicable. If deposit is renewed after 6 months then, lower of two interest rate i.e., interest rate on date of maturity and interest rate of date on which deposit is renewed is applicable.
- (x) **Premature Withdrawal & Securing of Brokerage :**
Request for premature withdrawal may be permitted at the sole discretion of the Company only and cannot be claimed as a matter of right by the depositor, subject to the Housing Finance Companies (NHB) Directions, 2010 as applicable from time to time. Premature withdrawal will not be allowed before completion of 3 months from the date of deposit. In case of request for premature withdrawal after the expiry of 3 months, the rates given in the following table shall apply:

Period completed from date of deposit	Individuals	Non-Individuals
(a) Minimum lock in period	3 months	3 months
(b) After three months but before six months	4% p.a.	No Interest
(c) After six months but before the date of Maturity	For Individuals and Non - Individuals the interest payable shall be 1% lower than the interest rate applicable to a public deposit for the period for which the deposit has run.	
(d) If no rate has been specified for the period for which the deposit has run	2% lower than the minimum rate at which the deposits are accepted.	

The brokerage is paid upfront for the entire period of deposit to our authorised 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.

(xi) **For Authorised Agents :**

Agents are not authorised to accept cash or issue receipt on behalf of the company. They must ensure that agent name and code number is clearly mentioned in the application form to enable payment of brokerage. Brokerage will be paid to registered agents at rate decided by the management as per NHB guidelines.

(xii) **Know Your Customer (KYC) Compliance :**

In terms of the Prevention of Money Laundering Act, 2002, the rules notified there under and KYC guidelines issued by the National Housing Bank (NHB), every individual depositor is required to comply with the KYC requirements by submitting the following documents:

a) Latest photograph b) Certified copy of proof of identity (mentioned in application form) c) Certified copy of proof of address

For non-individual depositor please refer list of documents to be submitted by various categories.

(xiii) **Loan Against Deposits :**

Loans may be granted against public deposits upto 75% of the principal deposit amount carrying interest @2% per annum above the deposit interest rate and other additional charges applicable on such deposit, provided the deposit has run for a minimum period of three months. On maturity the outstanding loan together with interest shall be settled in one lump sum by the depositor or shall be adjusted on maturity of the deposit. However, the granting of the loan will be at the sole discretion of the company.

(xiv) **General :**

Deposits from minor(s) will be accepted through natural / lawful guardian(s).

In the event of death of the first/sole depositor the repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor / s / nominee on submission of death certificate without reference to the heirs and / or legal representation of the deceased.

In case of any deficiency in servicing the deposits by the company, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum other District Level Consumer Forum for relief.

That the financial position of the company as disclosed and representations made in the application form are true and correct and that the company and its Board of Directors are responsible for the correctness and veracity thereof.

The company's public deposits are regulated by National Housing Bank (NHB). It must, however be distinctly understood that NHB does not undertake any responsibility for the financial soundness of the company for the correctness of any of the statements or representations made or opinion expressed by the company and for repayment of deposit / discharge of liabilities by the company.

In case of non-repayment of the deposit or part thereof in accordance with the term and condition of the public deposit, the depositor may make an application to an authorized officer of the National Housing Bank (NHB).

There are no dues from companies in the same group or other entities or business ventures in which the directors and/or company is holding substantial interest.

This application form can be downloaded from company's website www.pnbhousing.com or collected from any of the below mentioned branches.

BRANCHES

1)	AGRA	Office No. 5 & 6, 1 st floor, Sumridhhi Business Suites, Block 38 / 4 A, Sanjay Place, Agra - 282002, Tel. No. - 0562-2522542
2)	AHMEDABAD	2 nd Floor Megha House, Opposite Kotak Bank, Mithakhali Six Road, Ahmedabad - 380006, Tel. No. - 079-26403870,71,72,73,75,& 75
3)	AHMEDABAD	PNB Housing Finance, 221, 2 nd Floor, Mangalam Arcade, Opp. Odhav Lake, Odhav BRTS Road, Odhav, Ahmedabad - 382415, Gujarat
4)	BENGALURU	Property Bearing no. 5, Mathrushree Arcade, 100 ft Ring Road 1 st Phase, 2 nd stage BTM Layout, Bengaluru - 560076, Tel. No. - 080-26533989
5)	BENGALURU	HVV Plaza #76, 2 nd Floor, "B" Wing, 4 th Main, 15 th Cross, Opposite Himanshu School & Karnataka Bank, Malleshwaram, Bengaluru - 560055
6)	BENGALURU	Marathahalli: #56, Sai Arcade, 3 rd Floor, Marathahalli Ring Road, Devarabisanahalli, Bengaluru - 560103
7)	BENGALURU	Mfar Manyata Tech Park Greenheart Phase IV, Manyata Embassy Tech Park, Nagwara, Bengaluru- 560045, Tel. No. - 080-46558820
8)	BENGALURU	ITPL Bengaluru, Information Technology Park, S-22B, Concourse, ITPL, Whitefield Road, Bengaluru-560066, Tel. No. - 080-28414994
9)	BHIWADI	A-10, 1 st Floor, Bhagat Singh Colony, Alwar Bye Pass, Bhiwadi, Rajasthan, Tel. No. -01493-522177
10)	BHOPAL	1 st Floor, 131/10, Zone II, M. P. Nagar, Tehsil Huzur, Bhopal - 462011, Tel. No. - 0755-2554637
11)	BHUBANESWAR	Plot No. 67, Unit-2, 2 nd floor P. S. New Capital, Kesari Mall, Market Complex, Bhubaneswar - 751001
12)	BIKANER	B-46, 2 nd floor, Sadul Ganj, Bikaner - 334002, Tel. No. - 0151-2522147
13)	CHANDIGARH	SCO 323-324, 1 st Floor Sec 35 B, Chandigarh - 160008, Tel. No. - 0172-2601108,2645323, 0172-2601438,2646324
14)	CHENNAI	Capital One" no. 398, 1 st Floor, Rajiv Gandhi Salai (OMR), Nehru Nagar-Kottivakam, Chennai-600096, Mobile: +91 9677179777
15)	CHENNAI	3 rd floor, Sudershan Builidng, No. 14 , Whites Road, Roayapettah, Chennai -600014, Tel. No. - 044-28555514, 044-28555516
16)	COCHIN	1 st Floor, R.P. Arcade, Adjacent Goldsouk Mall, Near Rly Ovebridge, Ponnuruni, Vytilla, Cochin-682019
17)	COIMBATORE	2 nd Floor, Raja Plaza, Laxmi Mill Junction, Avinashi Road, Coimbatore, Tamil Nadu - 641037, Tel. No. - +91 422 - 2240530 / 2240677
18)	DEHRADUN	Shop no. 203, Laxmi Chambers 69, Rajpur Road, Dehradun - 248001, Tel. No. - 0135-2749977, 0135-2742822
19)	DELHI	8 th Floor DCM Building, 16, Barakhamba Road, C.P., New Delhi - 110001, Tel. No. - 011-23357170, 011-23351992, 23357174
20)	DELHI	S- 8, Ground Floor, Uphar Cinema Complex, Green Park Extension, New Delhi - 110016
21)	DELHI	H. No. 36, Block B-1, Ground Floor, Janapuri, New Delhi - 110058, Tel. No. - 011-25546073/74
22)	DELHI	5 th Floor, HB Twin Tower -1, Plot No. A-2,3,4 Netaji Subhash Place, Pitampura, New Delhi - 110034, Tel. No. - 011-65664442
23)	FARIDABAD	PNB Housing Finance Ltd. SCO 136, 1 st Floor, Huda Market, Above Allahabad bank, Sector-21C, Faridabad-122001(Haryana), Tel. No. - 0129-2437047
24)	GHAZIABAD	SG, Beta Tower, Plot no 10 Sector - 3, Vasundhara, Ghaziabad - 201011, Tel. No. - 0120-4150592, 0120-4150590
25)	GURGAON	SCO No. 391, Sector - 29, Urban Estate Near Ifcco Chowk Metro Station, Gurgaon, Haryana - 122001, Tel. No. - 0124-4055588
26)	HYDERABAD	6-1-73, 1 st Floor Saeed Plaza, Lakdi Ka Pool, Saifabad, Hyderabad - 500004, Tel. No. - 040-23230669, 040-66660244
27)	HYDERABAD	PNB Housing Finance Ltd. 4 th Floor, Above Harley Davidson Showroom, Road No. 2, Banjara Hills, Hyderabad- 500034
28)	INDORE	201, 2 nd Floor, Megapolis Building, 579, M. G. Road, Indore- 452001, Tel. No. - 0731-2530881, 2530882, 2530883, 2530884
29)	JAIPUR	SB - 59, UDB Towers, 1 st Floor, opp. Jaipur Nagar Nigam, Tonk Road, Jaipur - 302015, Tel. No. - 0141-2742529, 0141-2742608, 4044381
30)	JALANDHAR	Office No. 23, 24, 25 , 1 st Floor, City Square Mall, Civil Lines, Old G.T. Road, Jalandhar - 144001 (Punjab), Tel. No. - 0181-2233421
31)	JODHPUR	Jasola Tower, A - 65 to 69, Akhaliya Circle, Jodhpur
32)	KANPUR	PNB Housing Finance Ltd., 3 rd Floor, 16/104 A, Shri Siddhivinayak Building, Civil Lines, Kanpur - 208001 (U.P.)
33)	KARNAL	SCO 218-219, 1 st Floor, Sector 12, Part 1, City Centre Huda, Karnal - 132001, Tel. No. - 0184-2271767
34)	KOLHAPUR	PNB Housing Finance Limited, 401/402, 4 th Floor, Matoshri Plaza, Venus corner, Shahupuri, Kolhapur - 416001, Maharashtra
35)	KOLKATA	5 th Floor South Block, Premises No. 7, KYD Street, Kolkata-700016, West Bengal. Mobile - 9748597932
36)	LUCKNOW	Office No.101, 1 st Floor, Rohtas Pandit House, 9-A, Shahnajaf Road, Lucknow, Tel. No. - 0522-26110300522-2623993
37)	LUDHIANA	SCO-16,17, 2 nd Floor, Canal Colony, Pakhowal Road, Adjoining NRI Silk, Ludhiana - 141001, Tel. No. - 0161 - 2771557
38)	MADURAI	PNB Housing Finance Ltd, Nandhini Building, 3 rd Floor, #48, Bye Pass Road, 2 nd Street, Ponmani, Madurai- 625016.
39)	MEERUT	1 st Floor, Pinnacle Tower, Vaishali Corner, Garh Road, Meerut - 250002, Tel. No. - 0121 - 4053500, 01, 02, 03
40)	MUMBAI	1 st Floor, Kapur House, Near Mahila Sangh Hanuman Road, Ville Parle (East), Mumbai - 400057, Tel. No. - 022-26100481 to 485
41)	MUMBAI	PNB Housing Finance Limited, 302, 3 rd Floor, Riddhi Arcade, Y K Nagar NX-II, 100 Feet Narangi Bypass Road, Virar (West) Maharashtra - 401303
42)	MUMBAI	PNB Housing Finance Limited, Second Floor, Electric Mansion, Appasaheb Marathe Marg, Prabhadevi, Mumbai, Maharashtra- 400025.
43)	NAGPUR	Apartment No. 301, 3 rd Floor, Plot No. 1 & 2, Gupta House, Ravindranath Tagore Marg, Civil Lines, Nagpur-440001
44)	NAVI MUMBAI	A-508 / 509, 5 th Floor, Persipolis Premises Co-Op. Soc. Ltd, Plot No.74, Sector 17, Vashi, Navi Mumbai - 400703, Tel. No. - +9122 - 27899016, 67910499
45)	NASHIK	PNB Housing Finance Limited, 201/202, 2 nd Floor, Metro 99 commercial Complex, College Road, Nashik-422005
46)	NOIDA	F-4 18 / 19, Wave First Silver Tower, Plot No. 6, Block - D, Sector - 18 Noida - 201301, Tel. No. - 0120-2954204, 205, 206
47)	NOIDA	H - 1A/10, 1 st Floor, sector - 63, Noida - 201301, Tel. No. - 0120-2427255
48)	PUNE	5 th Floor, Shreerang House, Above Standard Chartered Bank, J. M. Road, Shivaji Nagar, Pune - 411005
49)	PUNE	PNB Housing Finance Ltd. Office No. 302, 3 rd Floor, Gheewala complex, Station Road, Chinchwad, Pune-411 019
50)	PUNE	PNB Housing Finance Limited, 307, 3 rd Floor, Suratwala Mark Plazzo, Hinjewadi, Pune - 411057 (Maharashtra), Tel. No. - 020-65607100
51)	PUNE	PNB Housing Finance Limited, 3 rd Floor, Ganlaxmi Complex, Survey no.08, Hadapsar Kharadi Bypass Road, Kharadi, Pune - 411014 (Maharashtra) Tel. No. -020-65262100
52)	PUNE	PNB Housing Finance Limited, 560, 5 th Floor, Marvel Vista, Sahney Sujan Park, Lulla Nagar, Kondhwa, Pune - 411040 (Maharashtra), Tel. No. - 020-65261702
53)	PUNE	PNB Housing Finance Limited, 12, Spandhan, Survey No. 117/1, Popular Nagar, Warje, Pune - 411052 (Maharashtra), Tel. No. - 020-25233228
54)	RAIPUR	Office No. 111, 112, 1 st Floor, Plot No. 1, Block No. 9, D B Corporate Park, Rajbandha Maidan, Raipur
55)	RAJKOT	PNB Housing Finance Limited, 404-406, 4 th Floor, Kings Plaza, Astron Cinema Circle, Rajkot, Gujarat- 360001.
56)	SURAT	305-308, 3 rd Floor, Titanium Square, Adajan Char Rasta, Adajan, Surat - 395009, Gujarat, Tel. No. - 0261- 4055050
57)	THANE	1 st Floor, Pushpamangal Complex, Building No. 1, Above Bank of Baroda, Near Babubhai Petrol Pump, Old Agra Road, Thane West - 400601
58)	THRISSUR	PNB Housing Finance Ltd, Ambalikkala Tower, 12/155/126, 2 nd Floor, South amman kovil street, near Kothapuram Over Bridge, Thrissur-680669
59)	TRIVANDRUM	F-1 [TC 14 / 1006 (2)], 1 st Floor, KEK Tower, VAZHUTHACAUD (Opp. Trivandrum Development Authority)
60)	VADODARA	331, 3 rd Floor, Trivia Complex, Race course Road, Natu Bhai Circle, Vadodara - 390007, Gujarat, Tel. No. - 0265-2982308.
61)	VARANASI	2 nd Floor, Tulsi Complex, c - 19 / 134, M - B, Shastri Nagar, Sagra, Varanasi - 221002
62)	VIJAYWADA	39-3-1, 2 nd floor, Above Anjenayelu Jewellers, MG Road, Vijayawada - 500010, Tel. No. - 0866-2499501
63)	VISHAKHAPATNAM	Savitha Edifice, 2 nd floor, Sampath Vinayaka Temple Road, Above Allen Solly Showroom, Vishakhapatnam - 530003, Tel. No. - 0891-2971011.

ACKNOWLEDGEMENT

Received Cheque No/DD No./Cash

For ₹..... for deposit of years

Nominee Name



LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS (NON-INDIVIDUAL FOR KNOW YOUR CUSTOMER COMPLIANCE)

1. Trusts / Associations / Clubs	<ul style="list-style-type: none"> Trust Deed Registration Certificate Copy of Resolution of Investment Trust's PAN Card copy Trust's Address Proof Specimen Signatures of Authorized Persons Photograph, PAN Card, Address Proof of Signing Authorities
2. Public / Private Ltd. Company / Co-operative Societies/Co-operative Banks	<ul style="list-style-type: none"> Copy of Memorandum & Articles of Association / Bye - laws Copy of Resolution of Investment Specimen Signatures of Authorized Persons Photograph, PAN Card, Address Proof of Signing Authorities
3. Partnership Firm	<ul style="list-style-type: none"> Declaration of Partnership by Partners Specimen Signatures Name and Address of Partners PAN Card copy of Firm
4. Proprietary Concern	<ul style="list-style-type: none"> Name and Signatures of the Proprietor PAN Card Copy of Proprietor

PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977:

a.	Name of the Company	PNB Housing Finance Limited
b.	Date of Incorporation	November 11, 1988
c.	The business carried on by the company and its subsidiaries with details of branches/units, if any	Providing housing finance for construction/purchase/repair and renovation of residential houses/flats to individual (residents and NRIs) and bodies corporate, loan against mortgage of properties and loan for commercial properties. The company is not having any subsidiary. The company has branches at 58 places as mentioned above.
d.	Brief particulars of the management of the company	Shri Sanjaya Gupta, Managing Director, manages the company under the supervision and control of the Board of Directors.
e.	Name Address and Occupation of the Directors:-	
	Name	Address
	Occupation/DIN	
1.	Smt. Usha Ananthasubramanian	Punjab National Bank, 7, Bhikhajji Cama Place, New Delhi - 110066.
2.	Dr. Ram S. Sangapure	Punjab National Bank, 7, Bhikhajji Cama Place, New Delhi - 110066.
3.	Shri Sunil Kaul	Carllyle Group1, Tamasek Avenue, 24 - 02, Millenia Tower, Singapore - 039192
4.	Shri Devinit Singh	The Carllyle Group, 1 st Floor, The IL & FS Financial Centre, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
5.	Shri S. K. Jain	5/10, Shantiniketan, New Delhi-110021
6.	Shri R. Chandrasekaran	Cognizant Technology Solutions, 8th Floor, New No. 165, Old No. 110, Menon Electricity Building, St. Mary's Road, Alwarpet, Chennai - 600018.
7.	Shri Nilesh S. Vikamsey	Khimji Kunverji & Co., Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013.
8.	Prof. Gourav Vallabh	XLRI Jamshedpur, C.H. Area (East), Jamshedpur, Jharkhand-831 001.
9.	Shri Sanjaya Gupta	PNB Housing Finance Ltd., 9 th Floor, Antriksh Bhawan, 22, K G Marg, New Delhi-110001

f & g. Profits of the company before and after making provision for tax and dividend declared by the company for the three financial years immediately preceding the date of advertisement:

Financial year ended	Profits (₹ in lacs)		Dividend
	Before Tax	After Tax	
March 31, 2014	17574.24	12744.25	30%
March 31, 2015	29577.49	19610.97	30%
March 31, 2016	50308.78	32647.12	34%

h. Summarised financial position of the Company as appearing in two audited Balance Sheets: (₹ in lacs)

Liabilities	March 31, 2016	March 31, 2015	Assets	March 31, 2016	March 31, 2015
Share Capital	12692.30	10384.61	Fixed Assets	6216.53	5767.80
Reserves & Surplus	201897.73	147742.52	Investments	170410.32	183219.28
Secured Loan	1340270.63	975414.66	Loans	2720082.83	1681557.73
Unsecured Loan	1261096.17	699742.14	Current Assets	70385.00	32781.39
			Loans & Advances		
Current Liabilities & Provisions	151137.85	70042.27	Deferred tax Assets	0	0
Total	2967094.68	1903326.20	Total	2967094.68	1903326.20
Contingent Liabilities	2222.73	2554.90			

The contingent liabilities comprises of Income Tax and Interest Tax demands under dispute amounting to ₹503.22 lacs. The estimated amount of unexecuted contracts remaining to be executed on capital account and not provided for (net of advances) is ₹1719.51 lacs. In terms of para 6(2) (f) and para 17(1) (h) of NHB directions, 2010, the Company's exposure to PNB as on 31.03.2016 was ₹630.00 crore.

- The amount which the company can borrow under the Housing Finance Companies (NHB) Directions, 2010 is equivalent to 16 times of the net owned funds which comes to ₹30234 crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2016 was ₹26013.67 crore. The total deposits from public which the company can raise as per NHB Directions is ₹9448 crore, whereas the actual public deposits held as on 31st March 16 were ₹5431 crore (including unclaimed deposits).
- There are no overdue deposits other than unclaimed deposits.
- The company declares that:
 - The company has complied with the applicable provisions of the above Directions.
 - The compliance with these directions does not imply that repayment of deposits is guaranteed by National Housing Bank.
 - The deposits accepted by the company are unsecured and rank pari passu with other unsecured liabilities.
 - The company is not in default in the repayment of deposit or part thereof and any interest thereon in accordance with terms and conditions of such deposits.
 - The deposits solicited by the company are not insured.

By the order of the Board
For PNB Housing Finance Ltd.

Sanjay Jain
Company Secretary &
Head Compliance

New Delhi
03.08.2016

Declaration:

- I/We declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (PNBHFL 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. I/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, no part thereof is false and nothing has been concealed.
- I/We permit PNB Housing to contact me/us with respect to the products and services being offered by PNB Housing or by any other person (s) and further allow PNB Housing to cross sell the other products and services offered by such other person(s).

Bank details for repayment

Bank Name		Branch Location	
Account Number		Type of Account	Saving Current
IFSC		MICR	

If the repayment proceeds has to be credited in an account different from the cheque used for placement of fixed deposit, then please provide cancelled cheque of the repayment account.

Nomination Form (Optional)

I/We _____ nominate the following person to whom in the event of my/our/minor's death, the amount of the deposit, particulars whereof are given, may be paid by the company.

Nominee Name			
Address	(✓if same as applicant)		
House No.			
Building Name			
Road No./Name			
City	PIN Code		
State	Country		
Tel.	STD Code	Mobile	

Relationship with Depositor (if any)	Age of Nominee	Date of Birth of Nominee (if minor)

As the nominee is a minor on this date, I/We appoint Shri/Smt./Kum. _____ to receive the amount of the deposit on behalf of the event of my/our/minor's death during the minority of the nominee.

In case of non-submission of mandatory KYC documents, the amount invested would be returned without any interest.

_____	_____	_____	_____
Signature of 1 st Applicant	Signature of 2 nd Applicant	Signature of 3 rd Applicant	Signature of Witness (in case of nomination)

Date:**Place:**

In case of non-individual deposit or, please furnish the following information.

Name(s) of the authorised signatories	Designation	Specimen Signature(s)
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____

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

CIN: L65922DL1988PLC033856

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Broker's Stamp Code