



Finance Limited

Ghar Ki Baat

Registered Office : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001
Toll Free No.: 1800 120 8800, **SMS :** 'PNBHFL' to 56070, **Website :** www.pnbhousing.com
CIN : L65922DL1988PLC033856

INVITES 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	7.25%	7.25%	7.00%	7.05%	7.10%	7.25%
24	7.40%	7.67%	7.15%	7.20%	7.25%	7.40%
36	7.40%	7.96%	7.15%	7.20%	7.25%	7.40%
48	7.40%	8.26%	7.15%	7.20%	7.25%	7.40%
60	7.40%	8.58%	7.15%	7.20%	7.25%	7.40%
72	7.40%	8.91%	7.15%	7.20%	7.25%	7.40%
84	7.40%	9.26%	7.15%	7.20%	7.25%	7.40%
120	7.40%	10.42%	7.15%	7.20%	7.25%	7.40%
Minimum Amount	₹ 20000	₹20000	₹100000	₹50000	₹20000	₹20000

Special 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
15	7.35%	7.44%	7.10%	7.15%	7.20%	7.35%
22	7.40%	7.61%	7.15%	7.20%	7.25%	7.40%
30	7.50%	7.94%	7.25%	7.30%	7.35%	7.50%
44	7.55%	8.34%	7.30%	7.35%	7.40%	7.55%
Minimum Amount	₹ 20000	₹20000	₹100000	₹50000	₹20000	₹20000

- For cumulative option, interest rate is compounded annually on March 31st.
- Senior citizens (above 60 years) will be eligible for 0.25% additional rate of interest. Senior citizen rates are applicable for deposits up to Rs. 1 crore only

HIGHLIGHTS

- A Housing Finance Company promoted by Punjab National Bank.
- Rating - 'CARE AAA' by CARE & 'CRISIL FAAA' by CRISIL, which means high level of safety regarding timely payment of interest and principal.
- Loan facility up to 75% of deposit available as per NHB Directions.
- Premature cancellation allowed after 3 months on the discretion of the company.
- Nomination facility available as per NHB guidelines. Acceptance of deposit is subject to the terms and conditions as contained in the application form available with the branches and on company's website: www.pnbhousing.com.

ACCEPTANCE OF DEPOSIT IS SUBJECT TO THE TERMS AND CONDITIONS AS CONTAINED IN THE APPLICATION FORM

Terms and conditions:-

- Application:** 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 name(s) with a maximum number of three persons.
 - Interest:**
 - Period of deposit and calculation of interest thereon will commence from the date of receipt of cash or realisation of cheque/demand draft by the company.
 - Interest will be payable on the fixed deposit from the date of realisation of cheque or fund transfer to the 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	Last day of each quarter
Half Yearly Plan	September 30th and March 31st
Annual Plan	March 31st
 - In case of cumulative deposits, interest will be compounded at the end of every year and will be paid along with principal subject to deduction of tax at source, wherever applicable.
- Renewal/ Repayment:**
 - Deposit can be renewed by furnishing fresh application form along with discharged deposit receipt. The Company can pay overdue interest, at its sole discretion, provided deposit is renewed for a period till some future date.
 - The repayment of deposit shall be made by "Electronic Mode" or "Account Payee Cheque".
 - The company at the request of the depositor may repay the deposit before maturity but not before the expiry of three months from the date of deposit. Interest on premature repayment of deposit shall be paid as under-

Period completed from the date of deposit	Individual	Non-Individual
(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 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	Then 2% lower than the minimum rate at which the public deposits are accepted.	
- In the event of death of the depositor at any time before the date of maturity of the deposit, the deposit shall be repaid prematurely to the surviving depositor(s) in the case of joint holding with survivor clause or to legal heir(s) with interest at the contracted rate up to the date of repayment.
 - Loan against deposits:** Depositor can avail loan up to 75% of the amount deposited and interest accrued thereon as per NHB Directions in this regard.

Application form:

Application forms for deposit may be obtained from the following branches and approved agents of the company. These branches also accept deposit on behalf of the company. AGRA: 1st Floor, Sumridhi Complex, Suite No. 104-105, Block No. 38/A4, Sanjay Place, Agra-282002. AHMEDABAD: 2nd Floor Megha House, Opp. Kotak Bank Mithakhali Six Road, Ahmedabad-380006. AHMEDABAD (ODHAV): Opp. Odhav Lake, Odhav BRTS Road, Odhav, Ahmedabad-382415 Gujrat. BANGALORE (BTM) : Property Bearing No. 5, Mathurshree Arcade, 100 ft Ring Road 1st Phase, 2nd Stage BTM Layout, Bangalore-560076. BANGALORE (IPTL): IT Park, S-22B Concourse, IPTL, Whitefield Road, Bangalore-560066. BANGALORE (MANYATA TECH PARK) : H.V.V Plaza, # 76, 2nd Floor, B Wing, 4th Main, 15th Cross, Opposite Himanshu School & Karnataka Bank, Malleshwaram, Bangalore-560055. BANGALORE (MARATHALLI): #56, Sai Arcade, 3rd floor, Marathahalli Ring Road, Devarabisanahalli, Bangalore - 560103. BANGALORE (VJAYANAGAR): 1125/12, Ground floor, Service Road, Hampi Nagar, Vijayanagar, Bangalore - 560104. BANGALORE (KASTURINAGAR) : 141, 1st floor, 3rd Main Road, Kasturi Nagar, NGEF East, Benmiganahalli Ward, Bangalore-560043. BHIWADI : A-10, 1st Floor, Bhagat Singh Colony, Alwar Bye Pass, Bhiwadi-301019, Rajasthan. BHOPAL: 1st Floor, 131/10, Zone II, M P Nagar, Tehsil Huzur, Bhopal-462003. BIKANER: B-46-C, 2nd Floor, Sadul Ganj, Bikaner-334002. BHUBANESHWAR : Office No. 1 & 2, 5th Floor, Block -2, Bhawani Mall, Saheed Nagar, Bhubaneswar- 751007, Odisha. CHANDIGARH: SCO 323-324, First Floor Sec. 35 B, Chandigarh-160008. CHENNAI: 3rd Floor, Sudershan Building, No. 14, Whites Road, Roayapettah, Chennai-600014. CHENNAI (OMR) : Capital One No. 398, Rajiv Gandhi Salai, (OMR) Nehru Nagar, Kottivakkam, Chennai-600096. COCHIN: 1st Floor, R P Arcade, Adjacent to Gold Souk Mall, Near Railway Overbridge, Pommuram, Vytilla, Cochin-682019. COIMBATORE: 1112, Raja Plaza, 2nd Floor, Laxmi Mill Junction, Coimbatore-641037. DEHRADUN : Shop No. 203, Laxmi Chambers 69, Rajpur Road, Dehradun-248001. DELHI : 8th Floor DCM Building 16, Barakhamba Road, C.P. New Delhi-110001. DELHI (GREEN PARK) : Building No. S-8, Upar Cinema Complex, Green Park Extn., New Delhi-110016. DELHI (JANAKPURI) : H. No. 36, Ground Floor, Block B-1, Janakpuri East Metro Station, New Delhi-110058. DELHI (PITAMPURA) : 5th Floor, HB Twin Tower-1, Plot No. A-2,3,4 Netaji Subhash Place, Pitampura, New Delhi-110034. FARIDABAD : SCO 36, 1st Floor, Huda Market, Above Allahabad Bank, Sector-21 C, Faridabad, Haryana - 121003. GHAZIABAD: UG Floor, SG, Bela Tower, Plot No. 10, Sector-3, Vasundhara, Ghaziabad (UP)-201011. GURUGRAM : SCO No. 391, Sector - 29, Urban Estate, Near IFFCO Chowk Metro Station, Gurugram-122001. HYDERABAD (LAKDI KA PUL) : 6-1-73, First Floor, Saeed Plaza Lakdi Ka Pul, Saifabad, Hyderabad-500004. HYDERABAD (BANJARA HILLS) : 4th Floor, Above Harley Davidson Showroom, Road No. 2, Banjara Hills, Hyderabad-500034. INDORE: 201, 2nd Floor, Megapolis Building, 579, MG Road, Indore-452001. JAIPUR: SB-59, UDB Towers, 1st Floor, Opp. Jaipur Nagar Nigam, Tonk Road, Jaipur-302015. JALLANDHAR: Office No. 23, 24, 25, 1st Floor, City Square Building, Civil Lines, Jalandhar-144001. JODHPUR: Jasoda

Tower, A-65 to 69, Akhalya Circle, Jodhpur-342003. KANPUR : 3rd Floor, 16/104 A, Sri Siddhivinayak Building, Civil Lines, Kanpur-208001. KARNAL: SCO 218-219, 1st Floor, Sector 12, Part 1, City Centre Huda, Karnal - 132001. KOLHAPUR : 401/402, Fourth Floor, Matoshri Plaza, Venus Corner, Shahupuri, Kolhapur-416001, Maharashtra. KOLKATA : 5th Floor South Block, Premises No. 7 KYD Street, Kolkata-700016. LUCKNOW: 1st Floor, Commercial Complex Shahnajaf Road, Pandit House, Lucknow-226001. LUDHIANA: S C O-16 & 17, 2nd Floor, Canal colony, Pakhowal Road, Near NRI Silk, Ludhiana - 141001. MADURAI : Nandhini Building, 3rd Floor, #48, Bye Pass Road, 2nd Street, Ponmani, Madurai-625016. MEERUT : 1st Floor, Pinacle Tower, Vaishali Corner, Garh Road, Meerut-250004, (U.P.) MUMBAI: 1st Floor, Kapur House, Near Mahila Sangh Hanuman Road, Ville Parle (East), Mumbai-400057. MUMBAI (VIRAR) : 302, Third Floor, Riddhi Arcade, Y K Nagar NX-II, 100 Ft Narangji Bypass Road, Virar West-401303, Landmark: Above Balaji Hotel. MUMBAI (PRABHADEVI) : Second Floor, Electric Mansion, Appasaheb Marathe Marg, Prabhadevi, Mumbai-400025. NAGPUR : Apartment No. 301, 3rd Floor, Plot No. 1 & 2, Gupta House, Ravindranath Tagore Marg, Civil Lines, Nagpur-440001. NASIK: 201/202, 2nd Floor, Metro 99 commercial Complex, Collage Road, Nasik-422005. NAVI MUMBAI: 5th Floor, Flat No. 508-509, Persipolis Building Sector-17, Vashi, Navi Mumbai-400703. NOIDA: F-4 18/19, Wave First Silver Tower, Plot No. 6, Block-D, SECTOR-18, Noida-201301. NOIDA (63) : H-1A/10, First Floor, Sector-63, Noida-201301. PUNE: S A, B C, D Sheerang House, 5th Floor, Above Standard Chartered Bank, Opp. Jangli Maharaj Temple, J M Road, Shivaji Nagar, Pune-411005. PUNE (PIMPRI) : Office No. 302, 3rd Floor, Gheewala complex, Station Road, Chinchwad, Pune - 411 019. PUNE (HINJEWADI) : 307, Third Floor, Surabwala Mark Palazzo, Hinjewadi, Pune-411057. PUNE (KHARADI) : Third Floor, Ganlaxmi Complex, Survey No. 08, Hadapsar Kharadi Bypass Road, Kharadi, Pune-411014. PUNE (KONDHWA) : 560, Fifth Floor, Marvel Vista, Sahney Sujan Park, Lulla Nagar, Pune -411040. PUNE (WARJE) : 12, Spandhan, Survey No: 117/1, Popular Nagar, Warje, Pune-58. RAIPUR: Office No. 111, 112, First Floor, Plot No. 1, Block No. 9, D B Corporate Park, Rajbandha Maidan, Raipur-492001. RAJKOT: 404-406, Fourth Floor, Kings Plaza, Astron Cinema Circle, Rajkot-360001. SURAT: 305-308, Third Floor, Titanium Square, Adajan Char Rasta, Adajan, Surat-395009. TAMILNANDU (SALEM) : 104/7 Salem Productivity Council, L.I. Colony, Fairlands, Salem-636004. THANE: 1st Floor, Pushpamangal Complex, Building No. 1, Above Bank of Baroda, Near Babubai Petrol Pump, Old Agra Road, Thane West-400601. THRISSUR: Ambalikkala Tower, 12/155/126, 2nd Floor, South Amman Kovil Street, Near Kothapuram Over Bridge, Thirissur-680669. TRIVANDRUM: F1, KEK Tower, First Floor, Opp. To Trivandrum Development Authority, Vazhuthacaud, Trivandrum-695010. VADODARA: 331, Third Floor, Trivia Complex, Race Course Road, Natu Bhai Circle, Vadodara - 390007. VARANASI: 2nd Floor, Tulsi Complex, C-19/134, M-B, Shastri Nagar, Sagra, Varanasi-221010. VIJAYAWADA: # 39-3-1, 2nd Floor, Above Anjaneyulu Jewellers, MG Road, Vijayawada - 500010. VISHAKAPATAM: Savitha Edifice, 2nd Floor, Sampath Vinayaka Temple Road, Above Allen Solly Showroom, Vishakhapatnam-530003

Particulars as required Under Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977: -

- Name of the Company : PNB Housing Finance Limited
- Date of Incorporation : November 11, 1988
- 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 66 places as mentioned above.
- 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.
- Names, Address and Occupation of the Directors: -**

Name	Address	Occupation
1. Mr. Sunil Mehta DIN : 07430460	Punjab National Bank, 7, Bhikhaiji Cama Place, New Delhi-110066.	Banker
2. Dr. Ram S Sengupta DIN : 03297417	Punjab National Bank, 7, Bhikhaiji Cama Place, New Delhi-110066.	Banker
3. Mr. Sunil Kaul DIN: 05102910	Carlyle Group 1, Temasek Avenue, 24 - 02, Millenia Tower, Singapore 039192	Investment Advisor
4. Mr. S. K. Jain DIN: 00047474	5/10, 2nd Floor, Shaniniketan, New Delhi - 110021	Retired Banker
5. Mr. Chandrasekaran Ramakrishnan DIN: 00580842	Cognizant Technology Solutions, 8th Floor, New No. 165, Old No.110, Menon Eternity Building, St. Mary's Road, Alwarpet, Chennai 600018	Service
6. Mr. Nilesh S Vikamsey DIN: 00031213	Khimji Kunverji & Co. Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013	Practising Chartered Accountant
7. Dr. Gourav Vallabh DIN: 02972748	XLRI Jamshedpur, C.H. Area (East) Jamshedpur, Jharkhand-831 001	Professor
8. Mr. Ashwani Kumar Gupta DIN: 00108678	225, Zone-2, Tej Kumar Plaza Hazratganj, Lucknow-226001	Chartered Accountant
9. Mr. Sanjaya Gupta Managing Director DIN : 02939128	PNB Housing Finance Limited, 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi-110001	Service
- 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 Crores)		Dividend
	Before Tax	After Tax	
March 31, 2015	295.77	196.11	30%
March 31, 2016	503.09	326.47	34%
March 31, 2017	804.01	523.73	60%

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

Liabilities	March 31, 2017	March 31, 2016	Assets	March 31, 2017	March 31, 2016
Share Capital	165.64	126.92	Fixed Assets	60.43	62.17
Reserves & Surplus	5411.67	2018.98	Investments	3365.18	1704.10
Secured Loan	19900.78	13402.71	Loans	38770.17	27200.83
Unsecured Loan	15596.36	12610.96	Current Assets Loans & Advances	763.77	703.85
Current Liabilities & Provisions	1885.10	1511.38	Deferred tax Assets	0	0
Total	42959.55	29670.95	Total	42959.55	29670.95
Contingent Liabilities	34.44	35.57			

The contingent liabilities comprises of Income Tax and Interest Tax demands under dispute amounting to ₹ 20.33 crores. The estimated amount of unexecuted contracts remaining to be executed on capital account and not provided for (net of advances) is ₹ 14.11 crore. In terms of para 6(2) (f) and para 17(1)(h) of NHB directions, 2010, the Company's exposure to PNB as on 31.03.2017 was ₹ 390.00 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 ₹ 83791 crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2017 was ₹ 35497.14 crore. The total deposits from public which the company can raise as per NHB Directions is ₹ 26184 crore, whereas the actual public deposits held as on March 31, 2017 were ₹ 8715.77 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 are not insured.

The advertisement is issued under the authority and in the name of the Board of Directors of the company and the text of which was approved by Resolution passed in the Board Meeting held on 07th July 2017.

Place : New Delhi
Dated : 07th July 2017

For and on behalf of the Board
Sanjay Jain
(Company Secretary & Head Compliance)

