



CRISIL 'AA/Stable' &
CARE 'AA/Stable' Indicates
high level of safety



Growth you can count on. FIXED DEPOSITS

INTEREST RATE

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	7.35%	7.35%	7.11%	7.15%	7.22%	7.35%
24-35	7.00%	7.25%	6.79%	6.83%	6.89%	7.00%
36-47	7.70%	8.31%	7.44%	7.49%	7.56%	7.70%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.50%	8.71%	7.25%	7.29%	7.36%	7.50%
72-84	7.40%	8.91%	7.16%	7.20%	7.27%	7.40%
120	7.40%	10.42%	7.16%	7.20%	7.27%	7.40%
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: • Senior citizens (above 60 years) will be eligible for 0.25% additional Rate of Interest (applicable for deposits up to ₹1 crore only). • With effect from 17.02.2023.
• Monthly & Quarterly interest payout will be done only through RTGS. • Rating: CRISIL 'AA/Stable' & CARE 'AA/Stable' indicates high level of safety. • Refer our Application Form and Statutory Advertisement dated June 14th, 2022 on the Company's website for detailed terms & conditions.

Interest rates are subject to change and the rate applicable would be the rate prevalent on the date of deposit.

A Housing Finance Company promoted by Punjab National Bank

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