

FIXED DEPOSIT.

TOWARDS A BETTER AND SECURE TOMORROW.



INVITE 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
12-23	7.45%	7.45%	7.20%	7.25%	7.30%	7.45%
24-35	7.45%	7.73%	7.20%	7.25%	7.30%	7.45%
36-47	7.45%	8.02%	7.20%	7.25%	7.30%	7.45%
48-59	7.45%	8.32%	7.20%	7.25%	7.30%	7.45%
60-71	7.45%	8.65%	7.20%	7.25%	7.30%	7.45%
72-84	7.45%	8.98%	7.20%	7.25%	7.30%	7.45%
120	7.45%	10.51%	7.20%	7.25%	7.30%	7.45%
Special Schemes upto ₹5 crore						
15	7.55%	7.65%	7.30%	7.35%	7.40%	7.55%
22	7.55%	7.77%	7.30%	7.35%	7.40%	7.55%
30	7.55%	8.00%	7.30%	7.35%	7.40%	7.55%
44	7.55%	8.34%	7.30%	7.35%	7.40%	7.55%
Minimum Deposit Amount	₹20,000		₹1,00,000	₹50,000	₹20,000	₹20,000

* 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.

* In a scenario where the customer chooses for special tenure ROI applicable for special deposit tenures would apply (not the regular deposit tenure rates).

- Above rates are applicable upto ₹5 crore for deposits
- Senior citizen rates are applicable for deposits upto ₹1 crore only
- Rates effective from 22nd January, 2018
- Senior citizens (above 60 years) will be eligible for 0.25% additional Rate of Interest
- Rating - CRISIL 'FAAA/Stable' & CARE 'AAA', indicates highest level of safety

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

HIGHLIGHTS

1. **Financial Highlights (FY 2016-17)**
 - a. **Total Income: ₹3908 cr.**
 - b. **Profit Before Tax: ₹804 cr.**
 - c. **Profit After Tax: ₹524cr.**
 - d. **Gross NPAs: 0.22%**
 - e. **Net NPAs: 0.15%**
2. **Loan facility up to 75% of deposit available as per NHB Directions.**
3. **Premature cancellation allowed after 3 months from the date of deposit at the sole discretion of the company.**
4. **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

Table with 2 columns: Branch Name and Address/Contact Info. Includes branches like AGRA, AHMEDABAD, BENGALURU, BHOJAL, Bhubaneswar, Chandigarh, Chennai, Cochin, Coimbatore, Dehradun, Delhi, Faridabad, Gurgaon, Hyderabad, Indore, Jaipur, Jalandhar, Kanpur, Karnal, Kolhapur, Kolkata, Lucknow, Ludhiana, Madurai, Meerut, Mumbai, Nashik, Noida, Pune, Raipur, Rajkot, Salem, Surat, Thane, Thiruvananthapuram, Trivandrum, Vadodra, Varanasi, Vijayawada, Vishakhapatnam.

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 various places across Country.	
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/ DIN	Address	Occupation
1.	Mr. Sunil Mehta 07430460	Punjab National Bank, 7, Bhikhajai Cama Place, New Delhi - 110066.	Bank Executive
2.	Dr. Ram S. Sangapure 03297417	Punjab National Bank, 7, Bhikhajai Cama Place, New Delhi - 110066.	Bank Executive
3.	Mr. Sunil Kaul 05102910	Carlyle Group1, Tamasek Avenue, 24 - 02, Millenia Tower, Singapore - 039192	Investment Advisor
4.	Mr. S. K. Jain 00047474	5/10, 2 nd floor, Shantiniketan, New Delhi - 110021	Retired Bank Executive
5.	Mr. Chandrasekaran Ramakrishnan 00580842	Cognizant Technology Solutions, 8 th Floor, New No. 165, Old No. 110, Menon Eternity Building, St. Mary's Road, Alwarpet, Chennai - 600018.	Service
6.	Mr. Nilesh S. Vikamsey 00031213	Khimji Kunverji & Co., Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400013.	Practicing Chartered Accountant
7.	Dr. Gourav Vallabh 02972748	Professor of Finance XLRI Jamshedpur C.H. Area (East) Jamshedpur, Jharkhand - 831001	Professor
8.	Mr. Ashwani Kumar Gupta 00108678	225, Zone-2, Tej Kumar Plaza, Hazratganj, Lucknow - 226001	Chartered Accountant
9.	Mrs. Shubhalakshmi Panse 02599310	S. No.130/132, Roseland PH-II PIM, Saudagar, RHNO.B/3 Pune, Maharashtra - 411027	Retired Bank Executive
10.	Mr. Sanjaya Gupta 02939128	PNB Housing Finance Ltd., 9 th 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 crore)		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 crore)

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	763.77	703.85
Loans & Advances					
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 crore. 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.

- i. 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 ₹26184.90 crore, whereas the actual public deposits held as on March 31, 2017 were ₹8715.77 crore (including unclaimed deposits).
- j. There are no overdue deposits other than unclaimed deposits.
- k. The company declares that:
 - (i) The company has complied with the applicable provisions of the above Directions.
 - (ii) The compliance with these directions does not imply that repayment of deposits is guaranteed by National Housing Bank.
 - (iii) The deposits accepted by the company are unsecured and rank pari passu with other unsecured liabilities.
 - (iv) 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.
 - (v) The deposits solicited are not insured.

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

Sanjay Jain
Company Secretary &
Head Compliance

New Delhi
07.07.2017

Application for Individual/Corporate Deposit



Ghar Ki Baat

Affix latest passport size photograph & sign across photograph
Ignore if already submitted.

1st Applicant

Affix latest passport size photograph & sign across photograph
Ignore if already submitted.

2nd Applicant

Affix latest passport size photograph & sign across photograph
Ignore if already submitted.

3rd Applicant

Customer ID (In case of existing customer)

I/We apply for placement/renewal of deposit at Branch for a period of months and will earn interest @ % p.a. The payment details are as under:

Payment Details: Cheque Draft RTGS/NEFT UTR No.

Cheque No. Date Amount (₹)

Bank Name Branch

PNB HFL Deposit Receipt No. (in case of renewal) Maturity Date

Deposit Scheme: Cumulative

Non-Cumulative: Monthly Quarterly Half Yearly Annual

Applicant's Name (in block letters)	Gender M/F	Date of Birth/Incorporation (DD/MM/YY)
1 <input type="text"/>	<input type="text"/>	<input type="text"/>
2 <input type="text"/>	<input type="text"/>	<input type="text"/>
3 <input type="text"/>	<input type="text"/>	<input type="text"/>

Parent's or Guardian's Name (in case of minor)

Senior citizen (above 60 years) Yes No PAN

Address of Applicant

House/Flat No.
 Building Name
 Road No./Name
 City PIN Code
 State Country
 Tel. STD Code Mobile
 E-mail

CIN:

Status of the Depositors:

Individual/Trusts/Associations: Resident Individual HUF Shareholder Director Relative of Director PNB IFL Employee
 NRI Trust Partnership Firm Association of Person Promoters Others

Corporate: Private Limited Company Public Limited Company Co-Operative Bank
 Regional Rural Bank Others (Specify)

Repayment Instruction First Applicant First Applicant or Survivor

Whether tax to be deducted Yes No

If No please submit Form 15H/15G Order u/s 159 Order u/s 197 Notification u/s 10

Self-attested copy of identity and address proof of all depositors is mandatory to be enclosed.

PAN Aadhar Card No.

Passport No. Driving License

or any other proof to the satisfaction of the company (such as electricity bill, telephone bill etc.)

Existing Depositors: Deposit Number Branch

Dispatch of Fixed Deposit Receipt

By Post By Courier By Hand By Broker

Declaration:

- I/We have read and understood and agreed to abide by the stipulated terms and conditions. I/we declare that the first named depositor in our application is the beneficial owner of the deposit and as such he/she should be treated as the payee for the purpose of deduction of tax under section 194A of the Income Tax Act, 1961. I/We declare that this deposit does not represent funds borrowed or deposit taken from third parties.
- I have gone through the financial and other statements/particulars/representation/furnished/made by the company and after careful consideration I am making deposit with the housing company at my own risk and volition.

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	<input type="text"/>	Branch Location	<input type="text"/>
Account Number	<input type="text"/>	Type of Account	<input type="checkbox"/> Saving <input type="checkbox"/> Current
IFSC	<input type="text"/>	MICR	<input type="text"/>

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	<input type="text"/>		
Address	(✓ if same as applicant)		
House No.	<input type="text"/>		
Building Name	<input type="text"/>		
Road No./Name	<input type="text"/>		
City	<input type="text"/>	PIN Code	<input type="text"/>
State	<input type="text"/>	Country	<input type="text"/>
Tel.	<input type="text"/>	STD Code	<input type="text"/>
		Mobile	<input type="text"/>

Relationship with Depositor (if any)	Age of Nominee	Date of Birth of Nominee (if minor)
<input type="text"/>	<input type="text"/>	<input type="text"/>

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.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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

Broker's Stamp Code

GST registered state: _____
 (To be filled by GST registered brokers only)

FATCA/CRS DECLARATION FORM

NOTE : The information in this section is being collected in order to fully comply with Foreign Account Tax Compliance Act (FATCA) requirements and the Common Reporting Standards (CRS) requirements.

For more information refer.

FATCA: <http://www.irs.gov/Businesses/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA>

CRS: <http://www.oecd.org/ctp/exchange-of-tax-information/automatic-exchange-financial-account-information-common-reporting-standard.pdf>

Terms and Conditions FATCA - CRS

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian Financial Institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Towards compliance with tax information sharing laws, such as FATCA and CRS, we would be required to seek additional personal, tax and beneficial owner information and certain certifications and documentation from our account holders. Such information may be sought either at the time of account opening or any time subsequently. As may be required by domestic or overseas regulators/ tax authorities, we may also be constrained to withhold and pay out any sums from your account or close or suspend your account(s).

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days from the date of change in such information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the US Tax Identification Number.

Foreign Account Tax Compliance provisions (commonly known as FATCA) are contained in the UB Hire Act 2010.

For Details of Abbreviations used in this forms please refer to the "Fatca - Abbreviations", from our website.

FATCA/ CRS Declaration Form - Individuals

Appendix D: Draft Sell Certification for Individuals for Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS)
(Please consult your professional tax advisor for further guidance on your tax residency, FATCA / CRS Guidance)

To: PNB Housing Finance Limited

Customer ID: _____

MOBILE NO: _____

Name: _____

Part I Please fill in the country for each of the following (Applicable for all customer):

1. Country of:
 - a) Birth _____
 - b) Citizenship _____
 - c) Residence for Tax Purposes _____
 - d) Current Residence (Overseas Country for NRI) _____
2. U.S. Person (Yes / No)
Refer definition on page 2

Part II Please Note:

- A. If in all fields above, the country mentioned by you is India (except in case of seafarers) and if you do not have US person status, please proceed to Part III for signature.
- B. If for any of the above field, the country mentioned by you is not India and/or if your US person status is Yes, please provide the Tax Payer Identification Number (TIN) or Functional equivalent as issued in the specific country in the table below.
 - a) TIN _____ or Functional equivalent _____
(please specify name and number) Country of Issue
 - b) TIN _____ or Functional equivalent _____
(please specify name and number) Country of Issue
 - c) TIN _____ or Functional equivalent _____
(please specify name and number) Country of Issue
- C. If you satisfy the criteria mentioned in II (B) above but do not have Taxpayer Identification Number/functional equivalent, please tick the reason for the same as given below:
I am a person resident out of India with (choose only if applicable):
 - Country not issuing TIN/Functional equivalent _____ (mention Visa / Residence / Work permit number)
 - Dependent visa _____ (mention dependent visa number)
 - Student visa _____ (mention student visa number)
 - Seafarer status _____ (mention CDC/visa number)
 - Going to the country of residence for first time _____ (mention visa number. TIN/functional equivalent to be communicated to the PNB Housing within 90 days, else account will get closed).

or

- I am a person resident in India as well as resident for tax purposes in India (Please also fill Part IV self-certification)
- D. In case you are declaring US person status as 'No' but your Country of Birth is US, please provide document evidencing Relinquishment of Citizenship. If not available provide reason/s for not having relinquishment certificate _____

Please also fill Part IV self-certification.

Part III Customer Declaration (Applicable for all customers)

- I. Under penalty of perjury, I certify that:
 - a) The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the account holder is identified as a US person) or b) The applicant is taxable as a tax resident under the laws of country outside India. (This clause is applicable only if the account holder is a tax resident outside of India).
- II. I understand that the PNB Housing is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The PNB Housing is not able to offer any tax advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
- III. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- IV. I agree that as may be required by domestic regulators/tax authorities the PNB housing may also be required to inform reportable details to CDBT or close or suspend my account.
- V. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number /functional equivalent number of the applicant.

Signature:
Date (DD/MM/YYYY): _____

Name: _____

Part IV Self-Certification (Not Applicable for NRI customers except for point (b) below):

To be filled only if —

- a) Any of the indicia parameters is outside India and TIN or functional equivalent is not available since not a resident for tax purpose outside India, or
- b) Country of Birth is US and US person is mentioned as "No" in Part I

I confirm that I am not a US person or a resident for Tax purpose in any country other than India, though one or more parameters suggest my relation with the country outside India. Therefore, I am providing the following document as proof of my citizenship and / or residency.

Signature:

Document Proof submitted (Please tick document being submitted) Passport, Election I4 Car4, PAN Card, Driving License, UIDAI Letter, NREGA Job Card, Govt. Issue4 ID Card
Note:

- 1) The term United States person means:
 - a) An individual, being a citizen or resident of the United States of America;
 - b) Partnership or corporation organized in the United States of America or under the laws of the United States of America or any State thereof;
 - c) A trust if: i. a court within the United States of America would have authority under applicable law to render orders or judgments concerning substantially all issues regarding administration of the trust; and ii. one or more U.S. persons have the authority to control all substantial decisions of the trust;
 - d) An estate of a decedent who was a citizen or resident of the United States of America.
- 2) Functional Equivalent of TIN includes the following: A social security/insurance number, citizen/personal identification/services code/national identification number, a resident / population registration number, Alien card number, etc

FATCA / CRS Declaration Form – Non Individual

Appendix E: Draft Self Certification for Entities (Non-Individual) for Foreign Account Tax Compliance Act (FATCA) & Common Reporting Standards (CRS)
 (Please consult your professional tax advisor for further guidance on your tax residency, FATCA / CRS Guidance)

To: **PNB Housing Finance Limited**

Customer ID: _____ MOBILE NO: _____

Name: _____

PART I

- A. Is the account holder a Government Body/ International Organization/listed on any recognized stock exchange. (YES/NO)
 - i. If yes and you are listed please specify the name of the stock exchange, _____
 - ii. It no proceed to point (B),
- B. Is the account holder (Entity/Financial Institution) tax resident of any country, other than India (YES/NO)
 - i. It yes pls fill FATCA/CRS self-certification _____
 - ii. It no proceed to point (C)
- C. If the account holder an Indian Financial Institution (YES/NO)
 - i. It yes please provide your GIIN _____, if any
 - ii. It no proceed to point (D)
- D. Are Substantial owners or controlling persons in the entity or chain of ownership resident for tax purpose in any country outside India or not an Indian Citizen. (YES/NO)
 - i. If yes than please fill of FATCA/ CRS self-certification _____
 - ii. It no please sign the declaration

Customer Declaration () Under penalty of perjury, I/We certify that:

- 1. The applicant is
 - i. An applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S.
 - ii. An estate, the income of which is subject to U.S. Federal Income tax regardless of the source thereof, or (This clause is applicable only if the account holder is identified as a U.S. person)
- 2. The applicant is taxable as a tax resident under the laws of the country outside India (This clause is applicable only if the account holder is a tax resident outside of India)
 - i. I/We understand that the PNB housing is relying on this information for the purpose of determining the status of the applicant in compliance with FATCA/CRS. The PNB Housing is not able to offer any tax advice on FATCA or CRS or its impact on the applicant. I/We should seek advice from professional tax advisor for any tax questions.
 - ii. I/We agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
 - iii. I/We agree that as may be required by regulatory authorities, the DHFL may also be required to report reportable details to CBDT or close or suspend my account.
 - iv. I/We certify that I/we provide the information on this form and to the best of my/our knowledge and belief the certification is true, correct, and complete including the taxpayer identification number of the applicant.

Name of the Entity _____

(As per MOP) Signature 1 Signature 2 Signature 3
 Date (DD/MM/YYYY): _____

PART II

Section 1: Entity Information

- a) Name of Entity _____ b) Customer ID (if existing) _____ c) Entity Constitution Type _____ d) Entity Identification Type **T G C E O**
- e) Entity Identification No. _____ f) Entity Identification issuing Country _____ g) Country of Residence for tax purpose _____

Section 2: Classification of Non-Financial Entity
 I/We (on behalf of entity) certify that the entity is:

- a) An entity incorporated and taxable in US (Specified US Person) YES/ NO If "Yes" then please provide your US Taxpayer Identification Number (TIN) _____
- b) An entity incorporated and taxable outside of India (other than US) YES/NO If "Yes" then please provide your TIN or its functional equivalent _____ Provide your TIN issuing country _____
- c) Please provide the following additional details of you are not a specified US person
FATCA/CRS classification for Non-Financial Entities
 a) Active NFFE b) Passive NFFE without any controlling person c) Passive NFFE with controlling person(s): US Others _____
- d) Direct Reporting NFFE (Choose this if any entity has registered itself for direct reporting for FATCA and thus PNB Housing is not required to do the reporting) Please provide GIIN number: _____

Section 3: Classification of Financial Institution
 I/We (on behalf of entity) certify that the entity is:

- a) An entity is a US financial institution YES/NO It "YES"
 - i. Please provide your Taxpayer Identification Number (TIN) _____
 - ii. Please provide GIIN, if any _____ It "NO" please tick one of the following boxes below
- FATCA Classification - Please Provide the Global Intermediary Identification Number (GIIN) or other information wherever applicable**
- Reporting Foreign Financial Institution in a Model 1 Inter Government Agreement (IGA) Jurisdiction
 - Reporting Foreign Financial Institution in a Model 2 Inter Government Agreement (IGA) Jurisdiction
 - Participating FFI in an Non IGA Jurisdiction
 - Non-Participating FI
 - Non Reporting FI
 - Owner Documented FI with specified US owners

Section 4: Controlling Person Declaration

If you are classified as "Passive NFFE with Controlling Person(s)" or "Owner Documented FFI" or "Specified US Person", please provide the following details:

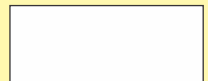
Name of Controlling Person	Correspondence Address	Country of Residence for TAX purpose	TIN	TIN issuing Country	Controlling Person Type

Details	Controlling Person 1	Controlling Person 2	Controlling Person 3	Controlling Person 4	Controlling Person 5
Identification Type					
Identification Number					
Occupation Type					
Occupation					
Birth Date					
Nationality					
Country of Birth					

Section 5: Declaration

- I. Under penalty of perjury, I/We certify that:
 - a) The number shown on this form is the correct taxpayer identification number of the applicant and
 - b) The applicant is (i) an applicant taxable as a US person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia or any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof, or
 - c) The applicant is taxable as a tax resident under the laws of country outside India.
- II. I understand that the PNB Housing is relying on this information for the purpose of determining my status in compliance with FATCA/CRS. The PNB Housing is not able to offer any tax advice on FATCA/CRS or its impact. I shall seek advice from professional tax advisor for any tax questions.
- III. I agree to submit a new form within 30 days if any information or certification on this form becomes incorrect.
- IV. I agree that as may be required by domestic regulators/tax authorities the PNB Housing may also be required to inform reportable details to CBDT or close or suspend my account.
- V. I certify that I provide the information on this form and to the best of my knowledge and belief the certification is true, correct, and complete including the taxpayer identification number /functional equivalent number of the applicant.

We hereby confirm that details provided are accurate, correct and complete



Authorized Signatories and Company Seal (If applicable)

Name _____ Date (DD/MM/YYYY) _____