



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



Ghar Ki Baat



GROWTH YOU CAN COUNT ON. FIXED DEPOSITS

INVITE PUBLIC DEPOSITS

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%	7.21%	7.25%	7.32%	7.45%
24-35	7.25%	7.51%	7.02%	7.06%	7.12%	7.25%
36-47	7.75%	8.37%	7.49%	7.53%	7.61%	7.75%
48-59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60-71	7.60%	8.85%	7.35%	7.39%	7.46%	7.60%
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: • Above rates are applicable for deposits upto Rs.5 crore with effect from 1.06.2024.

• Senior Citizen (above 60 years) will be eligible for 0.30% p.a. additional Rate of Interest for tenure 12-23 & 24-35 months with effect from 15.04.2024 (applicable for deposit upto 1 Cr only).

• Senior Citizen (above 60 years) will be eligible for 0.20% p.a. additional Rate of Interest for tenure 36 months and above with effect from 15.04.2024 (applicable for deposit upto 1 Cr only).

• Rating: Credit Analysis & Research Ltd (CARE) 'AA+/Stable'. Credit Rating Information Services of India Ltd (CRISIL) 'AA/Positive' indicates high level of safety.

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.

A Housing Finance Company promoted by Punjab National Bank