

Fixed Deposit

Interest Rate

Fixed deposit interest rates will determine the fixed amount of money you will earn at the end of your FD tenure. The interest rates are affected by several factors including the **type of Fixed Deposit** scheme, the tenure of the deposit and the frequency at which the interest is earned.

PNB Housing Fixed Deposit Interest Rates

Fixed Deposit Interest Rates (upto ₹5 crore)

Tenure (Months)	Cumulative Option* ROI (p.a)		Non-Cumulative Option ROI (p.a)			
	Rate of Interest (p.a)	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	7.00%	7.25%	6.79%	6.83%	6.89%	7.00%
36 - 47	7.85%	8.48%	7.58%	7.63%	7.70%	7.85%
48 - 59	7.40%	8.26%	7.16%	7.20%	7.26%	7.40%
60 - 71	7.65%	8.91%	7.39%	7.44%	7.51%	7.65%
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%

* For cumulative option, interest rate is compounded annually on March 31st

- › The yield mentioned is calculated using the first month of each tenure grid.
- › The above Rate of Interest are subject to change at the sole discretion of PNB Housing.
- › Senior citizens (above 60 years) will be eligible for additional 0.30% p.a. for tenure 12-23 & 24-35 months.
- › Senior citizens (above 60 years) will be eligible for additional 0.20% p.a. for tenure 36 months & above.
- › Senior citizen special rates applicable for deposits upto ₹ 1 crore.