

Whether tax to be deducted Yes ☐ No ☐
If No, please submit Form 121 ☐ Order u/s 302 ☐ Order u/s 395 ☐ Notification u/s 11 ☐
Note:- The default tax regime for resident individuals shall be the new tax regime
Dispatch of Fixed Deposit Receipt
By Post ☐ By Courier ☐ By Hand ☐ By Broker ☐

Bank details for repayment ☐ Online ☐ Cheque

1st Applicant:

Bank Name
Account Number
IFSC
Branch Location
Type of Account ☐ Saving ☐ Current
MICR

2nd Applicant:

Bank Name
Account Number
IFSC
Branch Location
Type of Account ☐ Saving ☐ Current
MICR

3rd Applicant:

Bank Name
Account Number
IFSC
Branch Location
Type of Account ☐ Saving ☐ Current
MICR

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.

FORM DA1: Nomination ☐ Please tick if nominee's name should be printed on Deposit Receipt

☐ I/We have been explained about the benefit of nomination facility. However I/We would like to inform that I/We do not wish to provide nomination for the deposit.

☐ 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
Address (✓ if same as applicant)
House No.
Building Name
Road No./Name
City PIN Code
State Country
Tel. STD Code Mobile
E-mail

Relationship with Depositor (if any)	Age of Nominee	Date of Birth of Nominee (if minor)

As the nominee is a minor on this date, I/We appoint Name _____ Age _____
Relationship with Appointee _____ to receive the amount of the deposit in the event of my/our/minor's death during the minority of the nominee.

Payment instruction : On maturity of the deposit, the amount (Principal + Interest) will be remitted entirely to the designated bank account or as per updated instructions.

Declaration:

- I/We certify that: The information provided above is in accordance with section 508 of the Income Tax Act, 2025 read with Rules 238 to 240 of the Income-tax Rules, 2026.
- The information provided by me/us above as well as in the documentary evidence provided by me/us are, to the best of my/our knowledge and belief, true, correct, updated and complete and that I/we have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise.
- I/We permit/authorise PNB Housing Finance Ltd. to collect, store, use, communicate and process information relating to the Account and all transactions therein, by PNB Housing Finance Ltd. and wherever situated including sharing, transfer and disclosure between them and to the regulator, government authorities and bodies etc. of any confidential information for compliance with any law or regulation domestic
- I/We undertake the responsibility to declare and disclose in writing immediately but not later than 30 (thirty) days from the date of change, any changes (including change in residential status, address etc.) that may take place in the information provided above as well as in the documentary evidence provided by me/us or if any certification becomes incorrect and to provide fresh self-certification along with documentary evidence. I/We also agree that my/our failure to disclose any fact known to me/us, now or in future, may invalidate my/our application, I may be held liable for it and PNB Housing Finance Ltd. would be within its right to put restrictions in the operations of my/our account or close it, with or without notice or report to any regulator and/or any authority designated by the Government of India (GOI)/RBI for the purpose or take any other action as may be deemed appropriate by PNB Housing Finance Ltd.
- I/We hereby accept and acknowledge that PNB Housing Finance Ltd. shall have the right and authority to carry out investigations from the information available in public domain for confirming the information provided by me/us to PNB Housing Finance Ltd. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 508 of the Act read with the Rules thereunder.
- I/We also agree to furnish such information and/or documents as PNB Housing Finance Ltd. may require from time to time or on account of any change in law either in India in the subject matter herein.
- I/We shall indemnify PNB Housing Finance Ltd. for any fraud, loss or damage that may arise to PNB Housing Finance Ltd./ affiliates / representatives or to third party, on account of my application, providing incorrect or incomplete information and the Account or failure to comply with Terms and Conditions and this Declaration.
- I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 393(2) of the Income Tax Act, 2025. I/We hereby agree to abide the attached terms and conditions governing deposits. I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (PNB Housing Finance Ltd. 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 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 PNB Housing Finance Ltd in accordance to the applicable laws.
- I/We further affirm that the information/details provided by me/us is/are true and correct in all respect and nothing has been concealed. I/We hereby authorise PNB Housing Finance Ltd. to send Email/SMS/electronic means for all transactions relating to my/our Deposits.

10. I/We permit PNB Housing Finance Ltd to contact me/us with respect to the products and services being offered by PNB Housing Finance Ltd or by any other person(s) and further allow PNB Housing Finance Ltd to cross sell the other products and services offered by such other person(s).
11. I hereby submit voluntarily at my own discretion the physical copy of Aadhaar card/physical e-Aadhaar / masked Aadhaar / offline electronic Aadhaar xml as issued by UIDAI (Aadhaar), to PNBHFL for the purpose of establishing my identity / address proof. The consent and purpose of collecting Aadhaar has been explained to me in local language. PNB Housing Finance Ltd has informed me that my Aadhaar submitted to PNBHFL herewith shall not be used for any purpose other than mentioned above, or as per requirements of law.
12. I have read & understood the contents of the application along with related terms and conditions and declaration which have also been explained to me in vernacular.
13. I/We hereby consent to receiving information from Central KYC Registry through SMS/email on the above registered number/ email address.
14. I hereby confirm to download my CKYC details and use it for abiding your guidelines if any.
15. a. More particularly, I/We hereby consent to the Company updating/furnishing my/our KYC data on the Centralised KYC Registry (CKYCR) or such other database or repository as may be prescribed from time to time as also access, download and procure data therefrom and rely upon the same for the purpose of KYC checks and it shall be my/our responsibility to ensure that the data is correct and updated and to immediately intimate in writing in case of any changes to the data. The Company may also verify the data in such manner as it deems fit and seek additional information or perform enhanced due diligence. I consent to receive information/intimation from the Company/CKYCR through SMS/Email on the above registered number/Email address notwithstanding my/our names and/or numbers appearing in the Do Not Call or Do Not Disturb registry.
- b. I/We hereby provide my explicit consent and authorisation to the company to change/update my personal information (like mobile number, email ID, addresses and other identity documents and critical information etc.) provided herein by me in this Application Form in the records of CKYCR if there is any mismatch.
15. I/We hereby acknowledge the right available with PNB Housing Finance to hold or reject my application without providing any reason, and retain the application form and documents provided therewith and not return the same to me/us.
16. Declaration of Tax Residency
☐ A) If you are tax resident of India only, please confirm below:
 I/we confirm that, I/we am/are not a US person nor a resident for Tax purpose in any country other than India, though one or more parameters (Indicia) suggest my relation with the country outside India. Therefore, I/we am/are providing the following document as proof of my/our tax residency only in India. (Passport, the driving licence, proof of possession of Aadhaar number, the Voter's Identity Card issued by the Election Commission of India, job card issued by NREGA duly signed by an officer of the State Government and letter issued by the National Population Register)
 Or
☐ B) If you are tax residence in other country and/or in case of US Citizenship, US Nationality, unambiguous place / country of birth is US.
 Please fill FATCA/CRS Form as applicable.
 And/or
☐ C) If the applicant (Entity/Financial Institution) or substantial owners or controlling persons in the entity are resident in any country other than India.
 Please fill FATCA/CRS Form as applicable.
 I/We certify that the information provided above is in accordance with Rules 238 to 240 of the Income Tax Rules, 2026 read with section 508 of the Income Tax Act, 2025. I/We understand that PNB Housing Finance Ltd is relying on this information for the purpose of determining the status of the account holder named above in compliance with FATCA/CRS. PNB Housing Finance Ltd is not able to offer any tax advice on CRS or FATCA or its impact on the account holder. I/we shall seek advice from professional tax advisor for any tax questions.
17. I/We hereby further confirm that I/We have read and understood and hereby agree to the Terms and Conditions at (*) as applicable to my account set forth. I/We understand that the terms and conditions are subject to changes / revision from time to time at the sole discretion of PNB Housing Finance Limited and/or as required under law. In case of inconsistency between the Terms and Conditions and declaration, the specific term and condition of that Deposit variant shall prevail.
18. I/We hereby confirm that I have gone through the financial and other statements/ particulars/ representations available on the website of PNB Housing Finance Limited and in this form and after careful consideration I/We are making the deposit with PNB Housing Finance Limited at my own risk and volition.

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Signature of Witness
(in case of nomination)

Date:

Place:

In case of non-individual depositor, 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

SHINE CAPITAL PRIVATE LIMITED
7370000368

Broker's Stamp Code

LIST OF DOCUMENTS TO BE SUBMITTED BY VARIOUS CATEGORIES OF CUSTOMERS (INDIVIDUAL AND NON-INDIVIDUAL FOR KNOW YOUR CUSTOMER (KYC) COMPLIANCE)

1. Individuals	- Passport-size photograph • PAN Card • Aadhaar Card • Voter ID Card • Driving License • Passport • NREGA Card - National Population Register (NPR)
2. Trusts/Associations/Clubs	- Trust Deed • Registration Certificate • Copy of Resolution of Investment • Trust's PAN Card copy • Trust's Address Proof - Specimen Signature of Authorized Persons • List of documents required for the authorised signatories as specified above in 'Individual' category
3. Partnership Firm	- Registration Certificate • Partnership Deed • PAN Card copy of Firm • Declaration of Partnership by Partners • Name and Address of Partners - Specimen Signatures • List of documents required for the authorised signatories as specified above in 'Individual' category
4. Proprietary Concern	- Name and Signature of the Proprietor • List of documents required for the Proprietor as specified above in 'Individual' category - Two documentary proof of business / activity in the name of the sole proprietary firm (as per company requirement)
5. HUF	- HUF Pan Card • Cheque from HUF account • Letter for co-parcener details • Address proof of HUF (Karta address proof will suffice) - List of documents required for the Karta as specified above in 'Individual' category - In case DOI is not mentioned on PAN then DOI declaration should be taken from Karta
6. Unincorporated Association or Body of Individuals	- Resolution of the Managing Body • Power of Attorney (POA) granted to transact • The entity's PAN - List of documents required for the authorised signatories, beneficial owners and POA holders, as specified above in 'Individual' category - Any other information as may be required, and not specified above

Note : Each document mentioned above has to be self-attested upon submission.

(Applicable for New Customers and Existing Customers in case of KYC change)

3rd Applicant

A Housing Finance Company promoted by Punjab National Bank

Status of the Depositors:

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

Self-attested copy of officially valid document proof of all depositors is mandatory to be enclosed.

Voter ID Card

Aadhaar Card No.

Passport No.

Driving License

Expiry Date

Expiry Date

In case of NRI customer, mention Country of tax residence:..... and Tax Identification Number (TIN):.....

PEP Declaration:

Politically Exposed Person (PEP): Yes ☐ No ☐

Declaration

I hereby declare that the information provided in this form is true, correct, and complete in all respects.

Signature of 1st Applicant

Signature of 2nd Applicant

Signature of 3rd Applicant

Signature of Witness
(in case of nomination)

Date:

Place:

