

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%