PNB Housing Finance Limited Fact Sheet

Market Data	As on 10th Aug 2020
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Market Price	INR 238
Market Cap	INR 4,060 Crore
Face Value	INR 10
O/s Shares	16.8 Crore
Board Composition (Independent)	6 out of 9

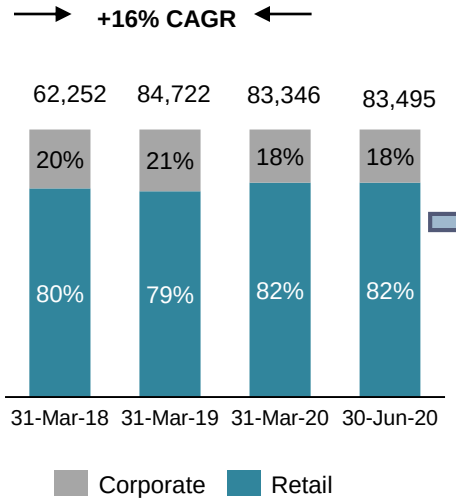
Shareholding Pattern	As on 30th Jun 2020
Promoter (PNB)	32.7%
Quality Investment Holdings (Carlyle group)	32.2%
FII	21.8%
Mutual Funds	2.4%
Bodies Corporates	3.5%
Financial Institutions	0.9%
Public & Others	6.5%

About Us

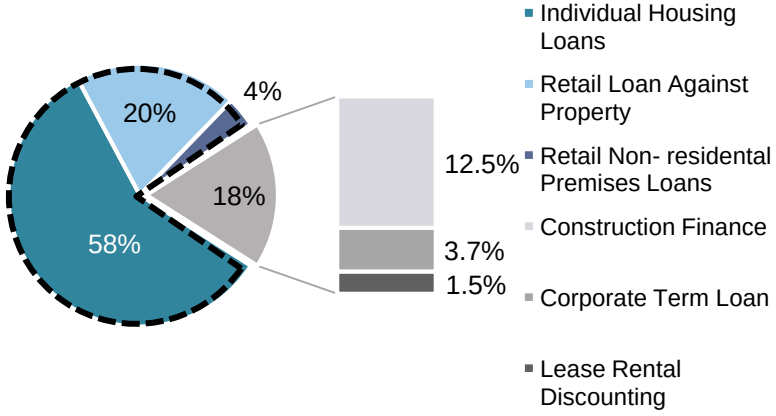
- Housing Finance Company (HFC) incorporated in 1988 by Punjab National Bank (PNB)
- Business process reengineering named "**Kshitij**" launched in 2010
- Leading HFC in India; **2nd largest** by deposits*
- **Initial Public Offer** on Indian stock exchanges in **November 2016**
- Included in MSCI Global Small Cap Index in November 2018
- Scalable and efficient operating model with **regionally centralised hubs** for robust underwriting supported by central processing centre and centralized operations
- **Single technology platform** where all functions are integrated; **Digitisation** of processes at various stages of loan resulting into increased efficiencies
- **Retail loans** contribute **82%** of the AUM
- Focus on **mass housing** and capital efficient product segment with evidence-based income assessment; ATS of INR 29 lakhs for Individual Housing Loan

Management Team	Designation	Age	Years with PNBHF
Mr. Hardayal Prasad	Managing Director & CEO	59	-
Mr. Ajay Gupta	ED – Risk Management	54	8
Mr. Nitant Desai	Chief Centralised Operation & Technology Officer	58	9
Mr. Kapish Jain	Chief Financial Officer	47	2
Mr. Sanjay Jain	Company Secretary & Head Compliance	56	25
Mr. Anshul Bhargava	Chief People Officer	53	9

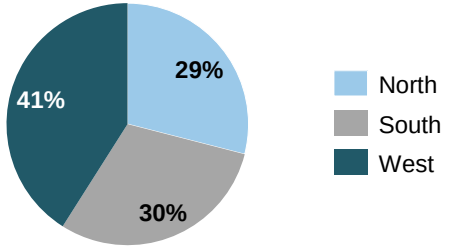
Consistent Product Mix
(INR Crore) (% of AUM)



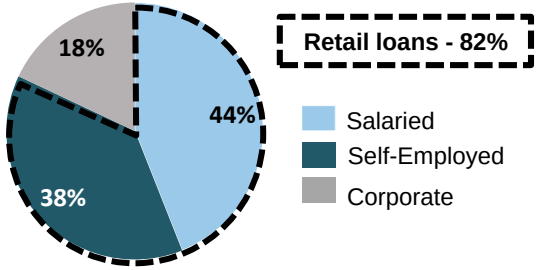
Product-wise Break-up



AUM- Geographical Distribution
(Presence through 103 branches)



Segment-wise Breakup



* As per Company Reports

Website- Click Here IR Section- Click Here Annual Report - Click Here Presentation - Click Here

Updated as on 10th August 2020

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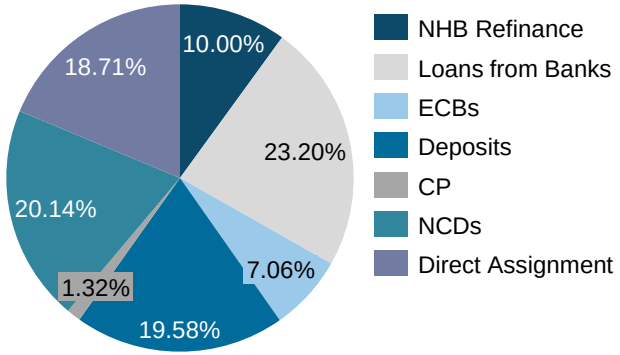
Access to a Diverse Base of Funding

Total Resource: INR 82,769 Crore^



- **Credit Rating**
  - Fixed Deposit: "FAA+" by CRISIL and "AA" by CARE
  - Commercial Paper: "A1(+)" by CARE & CRISIL
  - Non-Convertible Debenture (NCD): "AA" by CARE, India Ratings, CRISIL and ICRA.
  - Bank Loans Long Term Rating: "AA" by CARE and CRISIL

- Strong Team of **1,494 employees** as on 30th June 2020
- Core Values of the Company
  - **People first**
  - **Customer centric**
  - **Ethical standards**
- Saksham – Our Social Intervention; works in the area of
  - **Welfare** of construction workers and their families
  - Improving access to **health care**
  - Ensuring **education** for the underprivileged children
  - **Environment & Sustainability**
- Incorporated Pehel foundation to implement various CSR programs
- Incorporated a subsidiary "PHFL Home Loans & Services Ltd" in August 2017

Board of Directors	Designation	Current Position
Mr. Sh.CH.S.S.Mallikarjuna Rao	NEC	MD & CEO of PNB
Mr. Sunil Kaul	NED	MD, Carlyle Head, SE Asia, FIG
Mr. Gourav Vallabh	Independent	Professor of Finance, XLRI
Mr. R Chandrasekaran	Independent	Founder and Former EVC, Cognizant
Mr. Nilesh S. Vikamsey	Independent	Sr. Partner, Khimji Kunverji & Co
Mr. Ashwani Kumar Gupta	Independent	Financial Consultant
Mrs. Shubhalakshmi Panse	Independent	Former Banker, CMD, Allahabad Bank
Mr. Tejendra Mohan Bhasin	Independent	Former CMD Indian Bank
Mr. Hardayal Prasad	MD & CEO	MD & CEO, PNB Housing Finance

- 6 Independent Directors out of 9, including independent women director; 1 Non-Executive Chairman
- **ACB**: 3 independent; **RMC**: 1 Independent, 2 NED and MD
- **NRC**: 2 independent and 2 NED; **CCB**: 1 independent and MD
- **SRC**: 2 independent, 2 NED and MD; **CSR**: 2 Independent and MD

FY (INR Crore)	Disbursement	Balance Sheet Size	NII	PAT	Yield	Cost of Borrowing	Spread	Gross Margin	Opex to ATA	Provisions (ECL+ Steady State)	CIR	GNPA	ROA	ROE	EPS (INR/Sh)	BVPS (INR/Sh)	DPS (INR/Sh)	CRAR*	Avg. Gearing (x)
Q1 FY21	**694**	**-**	**488**	**257**	**10.32%**	**8.13%**	**2.19%**	**2.61%**	**0.50%**	**1,837**	**18.87%**	**2.76%**	**1.33%**	**12.62%**	**15.3**	**485.7**	**-**	**18.05%**	**8.2**
FY20	18,626	78,930	2,308	646	10.71%	8.25%	2.46%	3.21%	0.55%	1,766	16.89%	2.75%	0.80%	8.12%	38.5	475.5	-	17.98%	8.8
FY19	36,079	83,869	2,064	1,192	10.35%	8.00%	2.35%	3.34%	0.65%	594	19.61%	0.48%	1.61%	17.44%	71.2	450.5	9.0	13.98%	9.3
FY18	33,195	63,015	1,660	841	10.24%	7.70%	2.54%	3.50%	0.61%	433	17.22%	0.33%	1.56%	14.20%	50.5	394.2	9.0	16.67%	7.6

Cumulative ECL provision as on 30th June 2020 is INR 1,837 crore including Covid-19 provision resulting in the total provision to assets ratio at 2.70%

Loan Assets as on 30th Jun 2020: INR 68,009 Crore
Net worth (IndAS) as on 30th June 2020 : INR 8,170 Crore

^ As on 30th Jun 2020 *Financials as per IND-AS* ** As per I-GAAP* *Financials on Consolidated basis*

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