

May 07, 2022

BSE Limited, Listing Department, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001 Scrip Code 540173 National Stock Exchange of India Limited, Listing Department "Exchange Plaza" Bandra Kurla Complex, Bandra (E), Mumbai – 400 051 Symbol: PNBHOUSING

Dear Sir,

Sub: Press Release - Revision in Retail Lending Reference Rates

Please find enclosed herewith a press release issued by the Company with regard to revision in its Retail Lending Reference Rate on housing and non-housing loans.

A copy of the same is placed on the website of the Company www.pnbhousing.com

You are requested to take note of the above.

Thanking you

Yours faithfully For PNB Housing Finance Limited

Sanjay Jain Company Secretary & Head Compliance Membership No: F2642



Press Release

PNB Housing revises its Retail Lending Reference Rate

PNB Housing increases its Retail Lending Reference Rate on Housing and non-Housing loans, on which its Floating Rate Loans are benchmarked, by 35 basis points, with effect from May 9, 2022.

May 07, 2022 New Delhi

About PNB Housing Finance Limited

PNB Housing Finance Limited (NSE: PNBHOUSING, BSE: 540173) is promoted by Punjab National Bank and is a registered Housing Finance Company with National Housing Bank (NHB). The Company got listed on the Indian stock exchanges on 7th November 2016. The Company's asset base comprises retail loans and corporate loans. The retail business focusses on organized mass housing segment financing for acquisition or construction of houses. In addition, it also provides loan against properties and loans for purchase & construction of non-residential premises. Corporate loans are mainly to developers for construction of residential / commercial properties, corporate term loans and lease rental discounting.

PNB Housing Finance is a deposit taking Housing Finance Company.

Disclaimer

No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained in this release. The information contained in this release is only current as of its date. Certain statements made in this release may not be based on historical information or facts and may be "forward looking statements", including those relating to the Company's general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in the Company's business, its competitive environment and political, economic, legal and social conditions in India. This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person. This release does not constitute an offer or invitation to purchase or subscribe for any shares in the Company and neither any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. The Company may alter, modify or otherwise change in any manner the content of this release, without obligation to notify any person of such revision or changes.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110 001 Phone: 011 – 23736857, E-mail: <u>loans@pnbhfl.com</u>, Website: <u>www.pnbhfl.com</u> CIN: L65922DL1988PLC033856



For more Information. please contact:

Investor Relations Deepika Gupta Padhi, Head – IR Phone: +91 11 23445214, +91 98106 80316 Email: Investor.relations@pnbhousing.com Media Bhavya Taneja Phone: +91 11 66030500, + 91 89296 08392 Email: <u>bhavya.taneja@pnbhousing.com</u>