



pnb Housing Finance Limited



Fuelled by Ambition
Driven to Transform

Audited financial results for the year ended 31st March, 2014

(₹Crore)

Particulars	Quarter ended 31.03.2014	Quarter ended 31.03.2013	Year ended 31.03.2014	Year ended 31.03.2013
Interest Income	315.05	195.66	1,076.90	642.43
Other Income	11.00	-6.70	38.97	19.01
Revenue from Operations	326.05	188.96	1,115.87	661.44
Finance Cost	232.88	141.82	801.15	461.64
Employee Benefit Expenses	10.59	7.79	39.43	25.97
Depreciation Expenses	1.38	0.91	4.89	1.66
Provisions & Write off	7.77	2.99	30.43	12.47
Other Expenses	19.44	-7.16	64.23	33.66
Total Expenses	272.06	146.35	940.13	535.40
Profit Before Tax	53.99	42.61	175.74	126.04
Provision for Taxation (Net)	14.65	13.08	48.30	34.53
Profit After Tax	39.34	29.53	127.44	91.51
Paid up Equity Capital (Face Value ₹10/-)	65.69	50.00	65.69	50.00
Reserves			868.95	570.80
Basic EPS (₹)			25.42	22.30
Non-Promoter Shareholding			27%	49%
Loan Outstanding			10,591.21	6,619.43
Gross NPA			0.32%	0.56%
Net NPA			0.16%	0.35%

Loan sanctions:
₹8840 crore,
Growth 45%

Loan disbursements:
₹5500 crore,
Growth 49%

Loan outstanding:
₹10591 crore,
Growth 60%

Deposit outstanding:
₹1712 crore,
Growth 63%

Total income:
₹1115 crore,
Growth 69%

Profit After Tax:
₹127.44 crore,
Growth 39%

Net worth:
₹920 crore,
Growth 51%

Gross NPA:
0.32%
Reduction of 44%

Net NPA:
0.16%
Reduction of 54%

Notes:

- The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Accounting Standard on 'Segment Reporting' (AS 17) issued by the Institute of Chartered Accountants of India.
- The Board has allotted 3,92,30,700 equity shares of ₹10/- each (₹4/- paid up) at a premium of ₹120/- per share (₹48/- paid up) aggregating to ₹203.99 crore on 29th March, 2014.
- The above results were reviewed by the Audit Committee and approved by Board of Directors in their meeting held on 29th April, 2014.

Date: 29th April, 2014
Place: New Delhi
Address: 9th Floor, Anriksh Bhawan, 22 K G Marg, New Delhi-110001

For & on behalf of the Board
Sanjaya Gupta
Managing Director

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