

PNB Housing Finance Limited Fact Sheet

Market Data	As on 30 th June 2019
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Market Price	INR 774.80
Market Cap	INR 13,022 Crore
Face Value	INR 10
O/s Shares	16.8 Crore
Board Composition (Independent)	7 out of 11

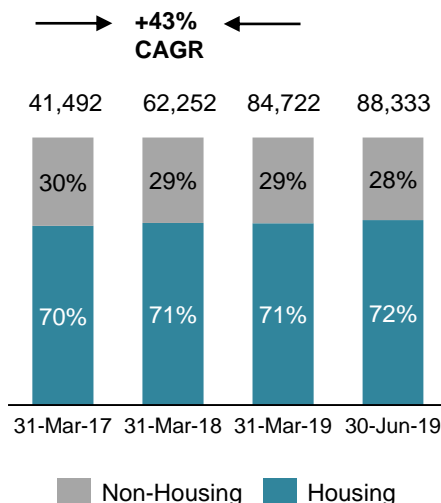
Shareholding Pattern	As on 30 th June 2019
Promoter (PNB)	32.7%
Quality Investment Holdings (Carlyle group)	32.3%
FII	21.4%
Mutual Funds	6.7%
Bodies Corporates	2.2%
Financial Institutions	0.9%
Public & Others	3.9%

About Us

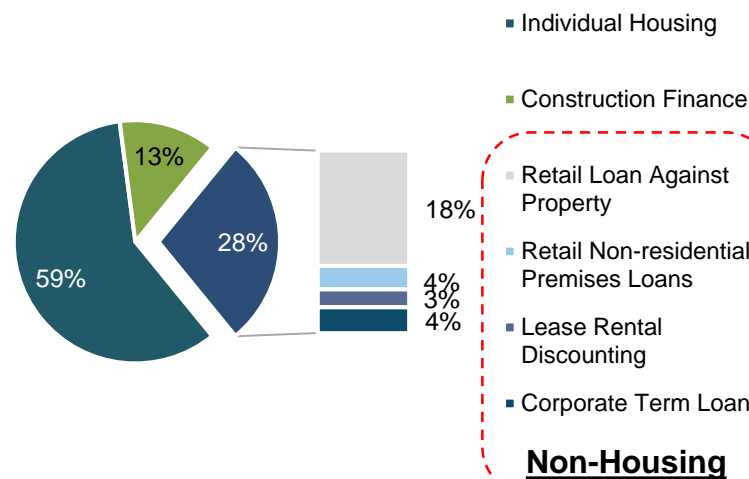
- ▶ Housing Finance Company (HFC) incorporated in 1988 by Punjab National Bank (PNB)
- ▶ Business process reengineering named "Kshitij" launched in 2010
- ▶ Leading HFC in India; **5th largest** by Assets* and **2nd largest** by deposits**
- ▶ **Initial Public Offer** on Indian stock exchanges in **November 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 to bring efficiency & enhance customer service
- ▶ **Retail loans** contribute **80%** of the AUM
- ▶ Focus on **mass housing** with evidence based income assessment; ATS of INR 31 lakhs for Individual Housing Loan
- ▶ One of the **lowest NPA** amongst leading HFCs

Management Team	Designation	Age	Years with PNBHF
Mr. Sanjaya Gupta	Managing Director	56	9
Mr. Shaji Varghese	ED – Business Development	47	7
Mr. Ajay Gupta	ED – Risk Management	53	6
Mr. Nitant Desai	Chief Centralised Operation & Technology Officer	57	8
Mr. Kapish Jain	Chief Financial Officer	46	1
Mr. Sanjay Jain	Company Secretary & Head Compliance	55	24
Mr. Anshul Bhargava	Chief People Officer	52	7

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

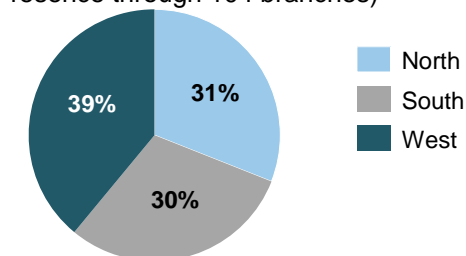


Product-wise Break-up

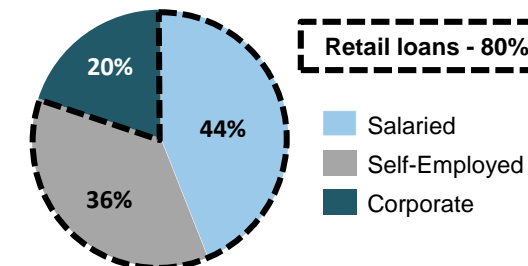


AUM- Geographical Distribution

(Presence through 104 branches)



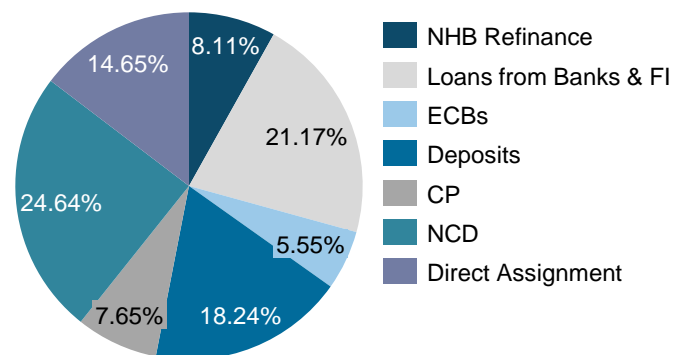
Segment-wise Breakup



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Access to a Diverse Base of Funding

Total Resource: INR 84,660 Crore[^]



Credit Rating

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

- Strong Team of **1,690 employees** as on 30th June 2019
- 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 a subsidiary "PHFL Home Loans & Services Ltd" in August 2017

Board of Directors	Designation	Current Position
Mr. Sunil Mehta	Chairman – NED	MD & CEO of PNB
Mr. Sh. LV Prabhakar	NED	Executive Director PNB
Mr. Sunil Kaul	NED	MD, Carlyle Head, SE Asia, FIG
Mr. Shital Kumar Jain	Independent	Former Banker & Credit Head India, Citi
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. Neeraj Vyas	Independent	Former Banker, Dy. MD & COO, SBI
Mr. Sanjaya Gupta	MD	MD, PNB Housing Finance

- 7 Independent Directors out of 11, including independent women director
- ACB**: 3 independent; **CSR**: 2 Independent, 1 NED and MD
- NRC**: 2 independent and 2 NED; **CCB**: 3 independent and MD
- RMC**: 2 Independent, 2 NED and MD; **SRC**: 2 independent, 2 NED 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)
Q1FY20#	7,634	-	625	284	10.84%	8.31%	2.53%	3.44%	0.56%	755	16.18%	0.85%	1.37%	14.81%	17.0	468.0	-	15.13%	9.4
FY19#	36,079	83,869	2,064	1,192	10.35%	8.00%	2.35%	3.34%	0.65%	595	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
FY17	20,639	42,960	1,035	524	10.76%	8.55%	2.21%	3.27%	0.73%	260	22.43%	0.22%	1.46%	14.92%	36.7	336.7	6.0	21.62%	8.7

Loan Assets as on 30th June 2019: INR 75,933 Crore

[^] As on 30th June 2019

Financials as per IND-AS

* As per I-GAAP

Financials on Consolidated basis