

PNB Housing Finance Limited Fact Sheet

Market Data	As on 01 st Oct 2020
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Market Price	INR 336
Market Cap	INR 5,644 Crore
Face Value	INR 10
O/s Shares	16.8 Crore
Board Composition (Independent)	7 out of 12

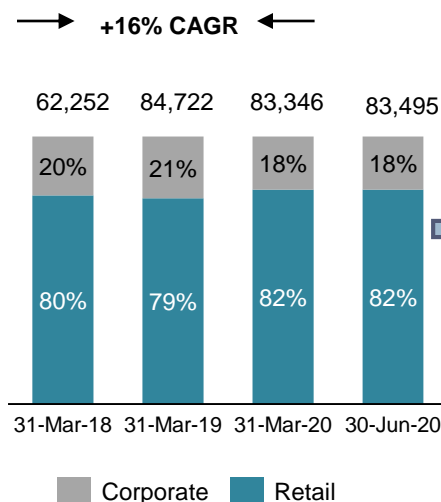
Shareholding Pattern	As on 30 th Jun 2020
Promoter (PNB)	32.7%
Quality Investment Holdings (Carlyle group)	32.2%
FII	21.8%
Mutual Funds	2.4%
Bodies Corporates	3.5%
Financial Institutions	0.9%
Public & Others	6.5%

About Us

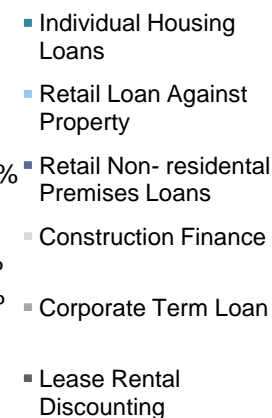
- ▶ Housing Finance Company (HFC) incorporated in 1988 by Punjab National Bank (PNB)
- ▶ Business process reengineering named “**Kshitij**” launched in 2010
- ▶ Leading HFC in India; **2nd largest** by deposits*
- ▶ **Initial Public Offer** on Indian stock exchanges in **November 2016**
- ▶ Included 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)

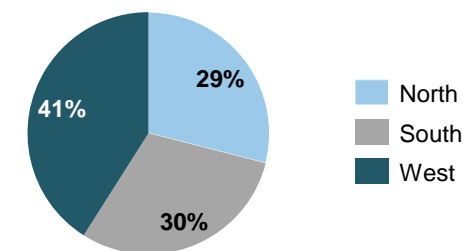


Product-wise Break-up

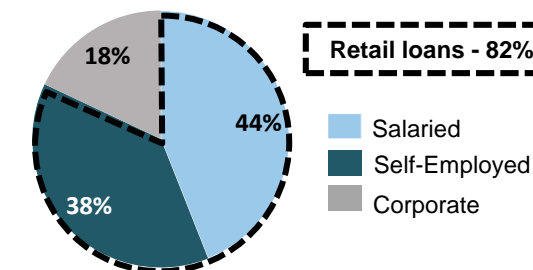


AUM- Geographical Distribution

(Presence through 103 branches)



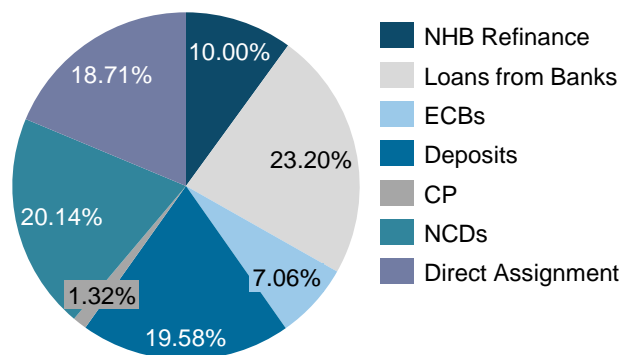
Segment-wise Breakup



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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. Neeraj Vyas	NED	Former Banker, Dy. MD & COO, SBI
Mr. Kapil Modi	NED	Director, Carlyle India
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. Sudarshan Sen	Additional Director (Independent)	Former Executive Director, RBI
Mr. Hardayal Prasad	MD & CEO	MD & CEO, PNB Housing Finance

- 7 Independent Directors out of 12, including independent women director; 1 Non-Executive Chairman
- ACB**: 3 independent; **RMC**: 1 Independent, 2 NED and MD & CEO
- NRC**: 2 independent, 2 NED; **CCB**: 1 independent and 1 NED and MD & CEO
- SRC**: 2 independent, 2 NED and MD & CEO; **CSR**: 2 Independent and MD & CEO

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