

25th March, 2020

The BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

National Stock Exchange of India Limited,
Listing Department
“Exchange Plaza”
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

Scrip Code: 540173

Symbol: PNBHOUSING

Dear Sirs,

Sub: Disclosure under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

We wish to inform that due to the COVID-19 pandemic and subsequent lockdown of 21 days starting March 24th 2020 advised by Centre and all State Governments, the Company is in complete compliance of all the advisories issued in this regard. As a result, our branches, outreaches, hubs, zonal offices and central office is closed. The well-being of our employees is of paramount importance and all measures are undertaken to achieve the same. To manage the current situation, the Company activated its Business Continuity Plan (BCP) on 21st March 2020. Under the BCP, critical employees in operations, customer services, deposits, treasury, accounts etc. were identified and given access to the systems to ensure business continuity from their respective homes. All our customer facing functions are operational remotely and servicing of the customers is through digital modes. While doing so, the Company has ensured to safeguard its systems from any data leakage and data security.

All the employees of the Company and its 100% subsidiary PHFL Sales are safe and no case of COVID-19 is registered.

Further, on the business front the Company would like to inform the following:

- The Company is in 100% secured mortgage business with 82% retail and 18% Corporate book.
- 98% of the EMI payments happen through electronic mode.
The Average ticket size in Individual housing loan is INR 30 lakh with LTV of 71% with less than 20% of the assets disbursed for under construction properties.
- The Company has maintained liquidity of around INR 8,500 crore as on 25th March 2020 and has additional sanctioned but undrawn lines of INR 3,300 crore.

During this time, we stand committed towards our employees, customers, government organisations and the society. The Company under its CSR activity has already planned to donate under the Prime Minister Relief fund to be utilised for this pandemic.

You are requested to take note of the above and arrange to bring this to the notice of all concerned.

Thanking You,

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary & Head Compliance

Note for our customers: Please contact us through our toll-free number, chat and email mode.