



Regd. Office: 9th Floor Antriksh Bhawan, 22 K G Marg, New Delhi-110001
CIN: L65922DL1988PLC033856

FAQS ON 35th ANNUAL GENERAL MEETING (“AGM”) OF THE PNB HOUSING FINANCE LIMITED (“COMPANY”)

1. When will be the 35th AGM of Company be held?

The 35th AGM of the Company will be held on Thursday, August 10, 2023 at 4:00 PM (IST) through Video conferencing / Other Audio Visual Means.

2. Where can I access the Annual Report for the FY 2022-23 of the Company?

The Annual Report of the Company for the FY 2022-23 along with the notice convening AGM is available on the website of the Company i.e. www.pnbhousing.com, website of stock exchanges i.e. BSE limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com respectively.

3. What is the cut-off date to be eligible vote on the resolutions set out in the Notice of AGM?

The voting rights of the members for Remote e-Voting and or e-Voting (collectively referred as electronic voting) shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as on cut-off date i.e., closing of business hours of Wednesday, August 03, 2023.

4. What is the remote e-voting period? Or When can I vote on the resolutions provided in AGM Notice?

Commencement of remote e-voting	Saturday, August 05, 2023 (9.00 A.M. IST)
End of remote e-voting	Wednesday, August 09, 2023 (5:00 P.M. IST)

The remote e-voting module shall be disabled by National Securities Depository Limited (“NSDL”) after 5:00 P.M. (IST) on **August 09, 2023** for voting thereafter. Those Members holding shares on the cut-off date, who will be present in the AGM through VC / OAVM facility and have not casted their votes on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through NSDL e-voting system during the AGM.

5. On what date do you have to hold shares to be entitled to vote?

A person whose name is recorded in the Register of Members or in the Register of beneficial owners maintained by the depositories as on the closing hours of Wednesday, August 03, 2023 (“Cut-Off date”) only shall be entitled to for voting and participate at the AGM. The voting rights of Members shall be in proportion to the equity shares held by them in the paid-up equity share capital of the Company as of the Cut-Off date i.e. closing of business hours of Wednesday, August 03, 2023.

6. What is the helpline number in case of any queries or difficulties faced?

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at 022 - 4886 7000 and 022 - 2499 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33



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7. How is inspection be made available to shareholders?

Member interested for inspection may write to investor.services@pnbhousing.com.

8. How do I express my views or raise queries?

Members may submit their questions with regard to Annual Report, Financial Statements or any other matter to be placed at the AGM by Wednesday, August 03, 2023. Members may send their request from their registered email address mentioning their name, demat account number/folio number, email id and mobile number at investor.services@pnbhousing.com. The same will be replied by the Company at the AGM or suitably depending upon the availability of time.

Members who would like to express their views/ask questions during the meeting with regard to any matter to be placed at the AGM may register themselves as a speaker by sending request from their registered e-mail address mentioning their name, demat account number/folio number, email id and mobile number at investor.services@pnbhousing.com by Wednesday, August 03, 2023. Those members who have pre-registered themselves as a speaker will only be allowed to ask questions during the AGM, depending upon the availability of time. The Company reserves the right to restrict the number of questions and number of speakers, as appropriate for smooth conduct of the AGM.

Members who could not get pre-registered themselves as a speaker or send their queries, can ask questions during the AGM by using the communication box facility that will be appearing on the screens at the AGM.

9. Where can I obtain information on the financial results of Company?

The quarterly and annual financial results of the Company can be accessed at <https://www.pnbhousing.com/investor-relations/financials/>

10. How should the Institutional/ Corporate Shareholders attend the AGM?

Institutional / Corporate Shareholders (i.e. other than individuals / HUF, NRI, etc.) intending to authorize their representatives to attend and vote at the Meeting are requested to send from their registered email id a scanned copy of the certified copy of the Board Resolution or Authorisation Letter (JPG / PDF Format) authorising their representative(s) to attend and vote on their behalf at the Meeting at investor.services@pnbhousing.com before e-voting/ attending AGM.

11. What is the process for registering email addresses?

If the members have not registered their email address with the Company/Depository, the members may please follow below instructions for obtaining login details for e-voting:

Physical Holding	Please send your request to the Share Transfer Agent of the Company, M/s. Link Intime India Pvt. Ltd at rnt.helpdesk@linkintime.co.in providing Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN cad), AADHAR (self-attested scanned copy of Aadhar Card) for registering email address.
Demat Holding	Please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to RTA/to their depository participant.



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12. Which device is to be used for joining AGM?

You can join the AGM through desktops/laptops/smartphones/ with internet facility.

For good audio-video experience, we request you to ensure below mentioned guidelines to attend the AGM:

- Use your earphone for better sound quality.
- Ensure no other background applications are running.
- It is recommended to use Stable Wi-Fi or LAN Connection.
- Participants Connecting via Mobile Hotspot may experience Audio/Video loss due to fluctuation in their respective network.
- Have proper lighting and minimize the background sounds.

13. Is there any restriction on the time and number of members to join the AGM?

The Members can join the AGM in the VC/OAVM mode 30 minutes before the scheduled time of the commencement of the Meeting i.e. 4:00 P.M. (IST) and shall be available on first come first serve basis by following the procedure mentioned below in the Notice. The facility of participation at the AGM through VC/OAVM will be made available to upto 1,000 members on first come first served basis. This will not include large Shareholders (holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first serve basis.

14. Can registered shareholders appoint proxy to attend and cast the votes?

Pursuant to MCA circulars and SEBI circular, the facility to appoint proxy to attend and cast vote for the Members is not available for this AGM. However, in pursuance of Section 112 and Section 113 of the Companies Act, 2013, the body corporates are entitled to appoint authorised representatives to attend the AGM through VC/OAVM and participate thereat and cast their votes through e-voting.

15. What are the important web links to be referred for AGM?

S No	Particulars	Link
1	Notice of 35 th AGM	https://www.pnbhousing.com/wp-content/uploads/2023/07/35th-AGM-Notice-2023-F.pdf
2	Annual Report for the FY 2022-23	https://www.pnbhousing.com/wp-content/uploads/2023/07/PNBHFL-Annual-Report_FY-2022-23.pdf
3	BSE Limited	www.bseindia.com
4	National Stock Exchange of India Limited	www.nseindia.com
5	NSDL	www.evoting.nsdl.com



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How do I vote electronically using NSDL e-Voting system?





The way to vote electronically on NSDL e-Voting system consists of “Two Steps” which are mentioned below:

Step 1: Access to NSDL e-Voting system

A. Login method for e-Voting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	<p>1.Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p> <p>2.If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select “Register Online for IDeAS Portal” or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp</p> <p>3.Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p> <p>4.Shareholders/Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience.</p> <p>NSDL Mobile App is available on</p> <p> App Store  Google Play</p> <div style="display: flex; justify-content: space-around;">   </div>



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<p>Individual Shareholders holding securities in demat mode with CDSL</p>	<ol style="list-style-type: none"> Existing users who have opted for Easi / Easiest, they can login through their user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasi/home/login or www.cdslindia.com and click on New System Myeasi. After successful login of Easi/Easiest the user will be also able to see the E Voting Menu. The Menu will have links of e-Voting service provider i.e. NSDL. Click on NSDL to cast your vote. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. Alternatively, the user can directly access e-Voting page by providing demat Account Number and PAN No. from a link in www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the demat Account. After successful authentication, user will be provided links for the respective ESP i.e. NSDL where the e-Voting is in progress.
<p>Individual Shareholders (holding securities in demat mode) login through their depository participants</p>	<p>You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. Upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p>

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at 022 - 4886 7000 and 022 - 2499 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33



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B: Login Method for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholders/Members’ section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a. For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b. For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12***** then your user ID is 12*****
c. For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example, if folio number is 001*** and EVEN is 124518 then user ID is 124518001***

5. Your password details are given below:
 - a. If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
6. If you are unable to retrieve or have not received the “Initial password” or have forgotten your password:
 - a) Click on “**Forgot User Details/Password?**”(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
 - b) **Physical User Reset Password?** (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.



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- c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.co.in mentioning your demat account number/folio number, your PAN, your name and your registered address.
 - d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to “Terms and Conditions” by selecting on the check box.
 8. Now, you will have to click on “Login” button.
 9. After you click on the “Login” button, Home page of e-Voting will open.

Details on Step 2 is given below: Cast your vote electronically on NSDL e-voting system

How to cast your vote electronically on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies “EVEN” in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. You will be able to see all the companies “EVEN” in which you are holding shares and whose voting cycle and General Meeting is in active status. Now you are ready for e-Voting as the Voting page opens.
3. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on “Submit” and also “Confirm” when prompted.
4. Upon confirmation, the message “Vote cast successfully” will be displayed.
5. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.

General Guidelines for shareholders

1. Institutional/corporate members intending to participate and vote during the AGM, are requested to send a certified copy of the board resolution authorising their representative(s) to attend and vote on their behalf, to investor.services@pnbhousing.com with a copy marked to evoting@nsdl.co.in by quoting the concerned DP ID and Client ID or Folio Number. The said documents can also be uploaded under “Upload Board Resolution/Authority Letter” displayed under “e-voting” tab in their login .
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “Forgot User Details/Password?” or “Physical User Reset Password?” option unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “[Forgot User Details/Password?](#)” or “[Physical User Reset Password?](#)” option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of



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www.evoting.nsdl.com or call on 022 - 4886 7000 and 022 - 2499 7000 or send a request to Ms. Pallavi Mhatre, Manager at evoting@nsdl.co.in

Voting Options:

INSTRUCTIONS FOR SHAREHOLDERS FOR REMOTE E-VOTING ARE AS UNDER:

Cut-off date for determining the Members entitled to vote	Thursday, August 03, 2023
Commencement of remote e-voting period	Saturday, August 05, 2023 at 9.00 a.m. (IST)
End of remote e-voting period	Wednesday, August 09, 2023 at 5.00 p.m. (IST)

The remote e-voting module shall be disabled by NSDL after 5:00 P.M. (IST) on Wednesday, August 09, 2023 for voting thereafter.

- (a) Some of the important details regarding the remote e-voting facility are provided below.
- (b) A person who is not a Member as on the cut-off date should treat this Notice of AGM for information purpose only.
- (c) The process and manner of Remote e-Voting are as under:

INSTRUCTIONS FOR SHAREHOLDERS FOR E-VOTING DURING THE AGM ARE AS UNDER:-

- i. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
- ii. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
- iii. Members who have voted through Remote e-Voting will be eligible to attend the AGM.
- iv. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.