



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

Phone: 1800 120 8800 (011-23555206) Email: Investor.services@pnbhousing.com

FAQS ON 32nd ANNUAL GENERAL MEETING (“AGM”) OF THE PNB HOUSING FINANCE LIMITED (“COMPANY”)

1. When will be the 32nd AGM of Company be held?

The 32nd AGM Company will be held on Wednesday, August 05, 2020 at 3:00 PM (IST) through Video conferencing / Other Audio Visual Means.

2. Why was the AGM not simply postponed?

In the current environment, the Management felt that a virtual AGM at the originally planned date was the best compromise between health protection and shareholder democracy. In this way, we can enable our shareholders to exercise the necessary influence and control over their company even in difficult times. At the same time, we protect the health of our shareholders and employees and contribute to containing the pandemic.

3. Where can I access the Annual Report for the FY 2019-20 of the Company?

The Annual Report of the company for the FY 2019-20 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.

4. 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, July 29, 2020.



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

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|---------------------------------|---|
| Commencement of remote e-voting | Sunday, August 02, 2020 at 9:00 a.m. (IST) |
| End of remote e-voting | Tuesday, August 04, 2020 at 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 04, 2020 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.

6. 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 July 29, 2020, (“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, July 29, 2020.

7. How do I vote on the resolutions provided in AGM Notice?

- a) The shareholders can login on NSDL e-voting website <https://www.evoting.nsdl.com/>
- b) Click on “Login” under the first left tab “Shareholder/Member”
- c) Fill up (a) User ID; (b) Select the login type: “Password”/”OTP”; (c) Verification code. Tick on checkbox and click on “Login”
- d) Go to “e-Voting” under the first left tab and click on “Active E-voting Cycles.



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- e) Select the EVEN of PNB Housing Finance Limited i.e. 113112 and vote on resolutions
- f) Select the options and click on “Confirm” to confirm his vote
- g) You will get voting confirmation

8. How to join the AGM?

| | |
|---------------|---|
| Step 1 | Login to the NSDL e -voting portal, https://www.evoting.nsdl.com |
| Step 2 | <p>Click on the “Shareholder/Member” login. The login credentials are as follows:</p> <p>User ID</p> <ol style="list-style-type: none"> 1. Members with NSDL account: 8-character DP ID followed by 8-digit Client ID (for example, if your DP ID is IN***** and Client ID is *****, then your user ID is IN*****). 2. Members with CDSL account: 16-digit Beneficiary ID (for example, if your Beneficiary ID is 12***** , then your user ID is 12*****). 3. Members with physical folio: EVEN i.e. 113112+ folio number registered with the Company (for example, if your folio number is *****, then your user ID is 113112*****). <p>Password</p> <ol style="list-style-type: none"> 1. Existing Users – use your existing password. In case you have forgotten your password, you can generate a new password by clicking the appropriate tab provided on the same page. 2. Login for the first time – Refer file attached by NSDL in the e-mail whereby the notice convening the AGM and Annual Report 2019-20 have been sent to you. 3. Members may also use OTP based login. The OTP will be sent the registered mobile number and/or e-mail address. |

9. I have lost my Login Id Credentials. How to retrieve ID and 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.



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- b) Physical User Reset Password?” (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
- 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.

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

| For | Name | Email | Contact Number |
|---------------------------------|---------------------|--|-----------------|
| E Voting/ Video Conferencing | Ms. Pallavi Mhatre, | pallavid@nsdl.co.in | +91 22 24994545 |
| | Ms. Soni Singh | SoniS@nsdl.co.in | +91 22 24994559 |
| | NSDL | evoting@nsdl.co.in | 1800-222-990 |
| Video Conferencing | Chorus Call Team | | 1800-120-5764 |

11. How is inspection be made available to shareholders?

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

12. 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 Tuesday July 28, 2020. 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 Annual Report, Financial Statements or any other 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 Tuesday July 28, 2020. Those members who have pre registered themselves as a



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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 drop their queries, may express their views or ask questions during the AGM by using the communication box facility that will be appearing on the screens during the AGM.

13. 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/>

14. 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..

15. 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 |
|-------------------------|--|



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|----------------------|---|
| | 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. |

16. Is there any role of proxy in the AGM held through video conferencing?

Pursuant to the Circular No. 14/2020 dated April 08, 2020, issued by the Ministry of Corporate Affairs, the facility to appoint proxy to attend and cast vote on behalf of members is not available for this AGM.

17. 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.

18. 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. 2:30 p.m. (IST) and shall be available on first come first serve basis by following the procedure mentioned below in



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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.

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

| S No | Particulars | Link |
|------|--|---|
| 1 | Notice of 32 nd AGM | https://www.pnbhousing.com/wp-content/uploads/2020/07/AGM-Notice-2020-PNBHFL.pdf |
| 2 | Annual Report for the FY 2019-20 | https://www.pnbhousing.com/wp-content/uploads/2020/07/Annual-Report-FY-2019-20.pdf |
| 3 | BSE Limited | www.bseindia.com |
| 4 | National Stock Exchange of India Limited | www.nseindia.com |
| 5 | NSDL | www.evoting.nsdl.com |