

The foundation of a new dream.



pnb Housing Finance Limited

(Subsidiary Of Punjab National Bank)

9th Floor, Antriksh Bhawan 22, Kasturba Gandhi Marg, New Delhi-110001

www.pnbhfl.com

Audited Financial Results for the Year Ended on March 31, 2012

(₹ in Lacs)

Particulars	Quarter ended 31.03.12	Quarter ended 31.03.11	Year ended 31.03.12	Year ended 31.03.11	Growth YOY %
Income and other charges	12055	9856	45437	35805	27
Other Income	126	269	873	619	41
Revenue from Operations	12181	10125	46310	36424	27
Finance Cost	8161	6438	31505	22965	37
Employee benefit expense	673	253	1583	902	75
Depreciation expense	-	-	37	28	32
Provisions and write off	20	506	627	1401	-55
Other Expenses	1079	554	2300	1377	67
Total Expenses	9933	7751	36052	26673	35
Profit before Tax	2248	2374	10258	9751	5
Provision for Taxation	534	718	2896	3095	-6
Deferred Tax	(158)	(281)	(158)	(281)	-44
Profit after Tax	1872	1937	7520	6937	8
Paid Up Equity Capital (Face Value Rs. 10/	3000	3000	3000	3000	0
Reserves as at 31st March	-	-	37397	30643	22
Basic EPS (₹)	6.24	6.46	25.07	23.12	8
Non-Promoter Shareholding	-	-	26%	26%	0
Loan Outstanding	396966	316662	396966	316662	25
Gross NPAs	-	-	1.04%	1.31%	-21
Net NPAs	-	-	0.67%	0.94%	-29

Disbursements

1508 crore

19%

Portfolio

3970 crore

25%

Net NPAs

0.67%

Total Income

463 crore

27%

Notes:

- The Board has recommended total dividend of 22% on equity shares subject to approval of the members of the Company.
- The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly there are no separate reportable segments, as per the Accounting Standard on 'Segment Reporting' (AS 17) issued by the Institute of Chartered Accountants of India.
- The Company has made provision on standard and sub-standard assets as per the revised directions issued by National Housing Bank.
- The Company had issued 1.35 crore Compulsory Convertible Debentures (CCD) of Rs. 101.50 each to Destimoney Enterprises Pvt Ltd. Each CCD will be converted into 1 equity share (premium of Rs. 91.50 per share) latest by 9th June 2012.
- The figures for the previous quarter/year have been re-grouped/ re-classified/ re-stated wherever necessary to confirm to the presentation requirement in terms of the format as per revised schedule VI under the Companies Act, 1956.
- The above results were reviewed by the Audit Committee and taken on record by Board of Directors at their meeting held on 02.05.2012.

Date: 02.05.2012

Place: New Delhi

For & on behalf of the Board
Sanjaya Gupta
Managing Director