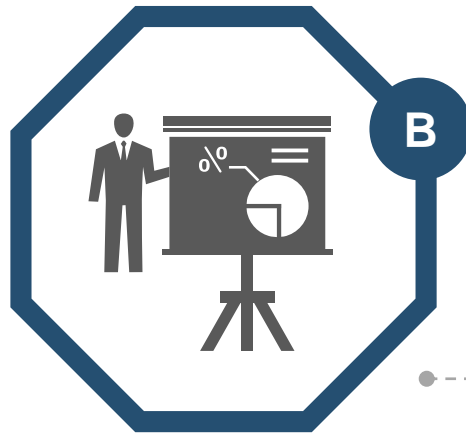


Investor Presentation Quarter Ended June 2021 04-August-2021





Progress on the New Agenda
Strategy Monitorables



Business & Financial Performance
Digital Drive & Branch Network
Shareholding and ESG Snapshot
Growth in Housing Finance Sector
Key Takeaways

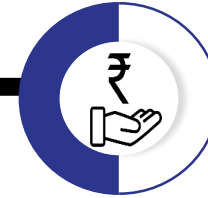
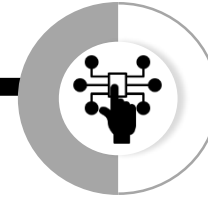
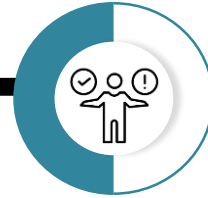
Agenda envisaged in January 2021



Strengthening the Core

Drive Efficiency

Accelerate Growth



Management

- Strengthen leadership team with internal promotions & external hires
- On boarded senior talent in Collections, Business Transformation, Information security, Affordable Housing and Internal Audit
- Augment Risk & data analytics team
- Introduced incentive plan to retain talent
- Focus on upgrading skill sets

Capital Position

- Improve capital and gearing
- Build significant provision
- Option to raise capital across different modes

Risk Management

- Leverage advance analytics and new age technologies
- Automate credit appraisal journey with human touch
- Strengthen EWS to improve collection efficiencies
- Remedial Management Group to focus on resolution of corporate book

Cost Management

- Rationalize operating model with focus on profitability
- Optimize cost and productivity
- Improve accountability across organization
- Product and segment level monitoring

Digital Drive

- Accelerate digital transformation across the value chain
- Increase use of AI, ML, RPAs to augment business, underwriting and accelerate efficiencies
- Advanced analytics for portfolio management, risk, collection
- Building Super app to strengthen digital platform

Retail Focused Lending




- Leverage expertise in mass housing and merchant category
- Increase fee income through cross sell, upsell and co-lending
- Retail to be the engine of growth

Grow Affordable Housing "Unnati"

- Building higher yielding Unnati portfolio
- Focus on Average ticket size of ~INR 15 lakh
- Strengthen distribution network with increased presence in Tier 2 and 3 cities

Strengthening the Core – Key Monitorables





Pillars to Agenda	Monitorables	FY20	FY21	Q1FY22	Remarks
 Management Team	Key roles hired at senior level		5 hires and 2 promotion	3 hires and 1 promotion	Further strengthen the management team
	Incentive plan to retain talent		RSU Allotment done		Completed in March 2021
 Capital Position	Leverage*	8.53x	6.72x	6.36x	With reduction in Corporate Book by 25% since Mar'20 and healthy internal accruals
	CRAR*	17.98%**	18.73%#	21.4%	With focus on lower risk weight asset and no new disbursement in corporate book
	Total Provision to Total Asset*	2.61%	4.09%	4.47%	Increased provisions on account of second wave of Covid-19 and depleting book
	Tier 1 Capital		In process	In process	Capital Raise process ongoing
 Risk Management	% of loans sanctioned within stipulated TAT	85%	84%	70%	Lower TAT due to lockdown
	Collection Efficiencies	98.5%	96.8%	95.4%	Lower efficiencies due to second wave of Covid-19 Collection Efficiency in July 21 is ~98%

* As on last day of the period
**As per IGAAP

#Adjusted for deposit made with companies in same group, CRAR is 20.6%



Drive Efficiency – Key Monitorables



Pillars to Agenda	Monitorables	FY20	FY21	Q1FY22	Remarks
 <p>Cost Management</p>	Cost to Income Ratio	16.9%	15.1%	16.6%	Lower fee income due to lesser disbursement ; business operations impacted due to lockdown
	Incremental Cost of Borrowing	8.47%	6.80%	5.74%	Supported by NHB and capital market borrowing
	Implement Transformation journey		Project 'IGNITE' initiated	Diagnostic phase ongoing; initiatives identified across functions	Diagnostic phase completed in July 21
 <p>Digital Drive</p>	Digital sourcing	9%	19%	46%	Increased focus on digital sourcing; Ace-LOS integration made live in Q1 for smooth file flow in the system
	Automate underwriting		Vendors identified	Vendor finalized	Phase 1 for salaried STP viz Automation of Credit Appraisal Memo expected to go live by Sep 21. Phase 2 viz use of Rule Management Engine expected to be completed in a year's time
	Advanced Analytics powered business units across organisation		Advance stages of vendor identification	Process analysis, Data sets & model preparation in progress	Implementation during the year

Accelerate Growth – Key Monitorables



Pillars to Agenda	Monitorables	FY20	FY21	Q1FY22	Remarks
 Retail Focussed Lending	Retail Book (YoY)	-6%	-5%	-7%	Retail disbursements grew by 145% in Q1FY22(YoY)
	Building Granular book (disbursement of less than INR 2 crore)	87.2%	92.3%	92.9%	Focus on lower ticket asset sourcing; reduction in ATS to INR 27 lakh in IHL and INR 43 lakh in LAP
	Corporate book*	INR 14,614 crore 18% of AUM	INR 11,786 crore 16% of AUM	INR 10,989 crore 15% of AUM	Sell down/accelerated payment of INR 479 in Q1FY22
 Grow Affordable Housing “Unnati”	Create separate vertical and open lean branch infrastructure	Existing branches	Separate vertical created	Identified 13 new locations	Locations to be operationalized during the year
	Unnati book*	INR 2,607 crore	INR 2,985 crore	INR 2,986 crore	Focus on building Unnati book, In spite of lockdown, registered growth of 163% in disbursement (YoY); disbursed INR 123 crore in Q1 FY22

* As on last day of the period



Business and Financial Performance

Performance Highlights



	Disbursement*	INR 1,759 Crore (+153% YoY)
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	Asset Under Management	INR 71,828 Crore (-14% YoY)
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	Retail Loans	85% of the AUM (82% YoY)
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	Deposits	INR 17,181 Crore (+6% YoY)
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	Gross Margin*	3.3% (2.6% YoY)
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	Cost to Income Ratio*	16.6% (18.9% YoY)
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	GNPA	6.0% on Loan Assets (2.8% YoY) 5.5% on AUM (2.3% YoY)
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	Total Provision/ Total Assets	4.5% (2.70% YoY)
--	----------------------------------	----------------------------

	Write-offs since Inception**	15 bps (10 bps YoY)
--	------------------------------	-------------------------------

	Book Value Per Share	INR 544 (INR 486 YoY)
--	----------------------	---------------------------------

	Gearing Ratio	6.4x (8.2x YoY)
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	Capital to Risk Asset Ratio	21.4% (18.1% YoY)
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Data as on 30-Jun-21

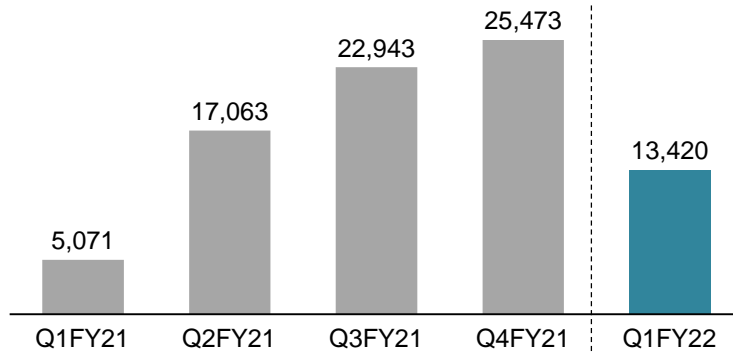
*For Q1 FY22

**On cumulative disbursements

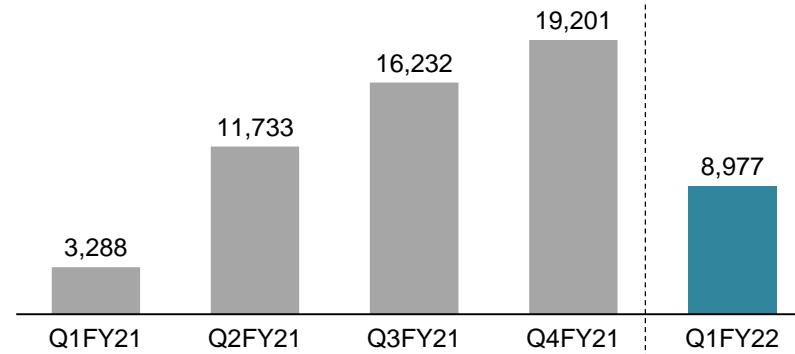
Business Trends - Quarter on Quarter



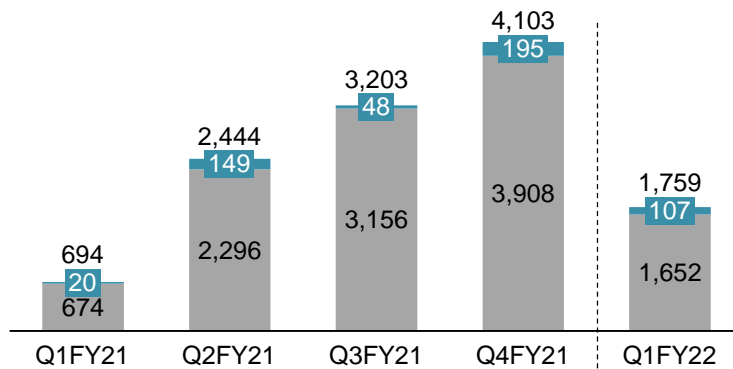
No. of Logins



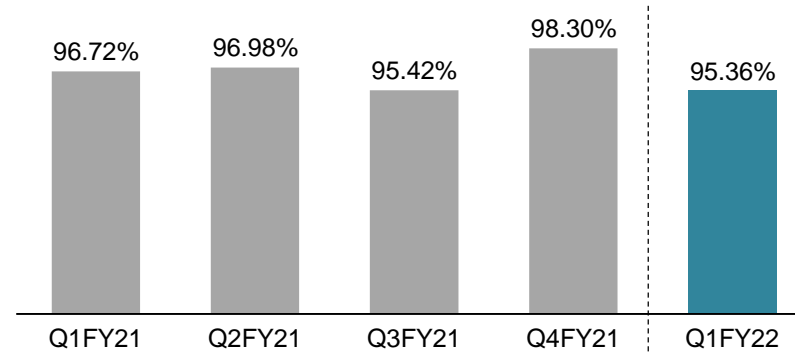
No. of Sanctions



Disbursement (INR Crore)



Collection Efficiency (Retail)



■ Corporate ■ Retail

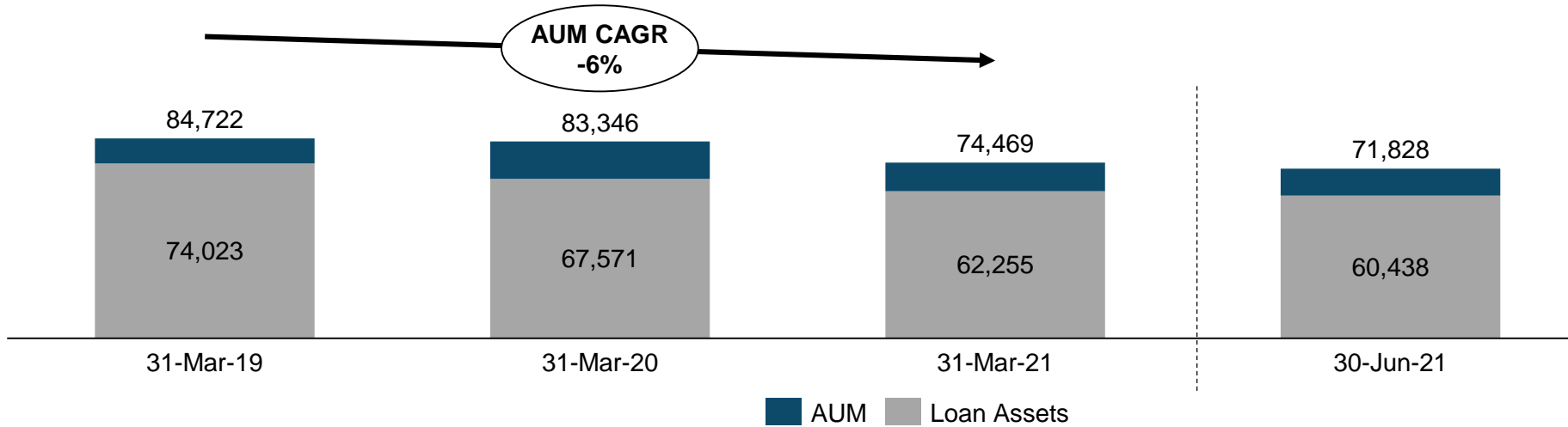
- Increased digital penetration; contributed 46% to total logins in Q1 FY22
- 94% of Q1 FY22 disbursements are in retail segment
- Collection Efficiency was the lowest in May 21 because of second wave of Covid-19; witnessed uptick in June 21 and further in July 21

Business Update

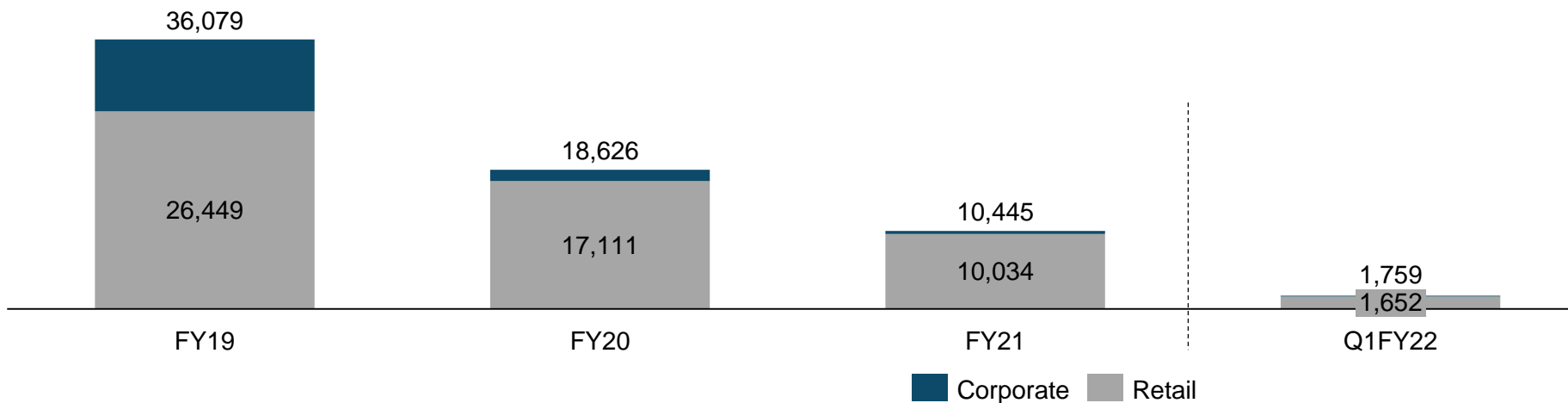


(INR Crore)

Asset



Disbursement



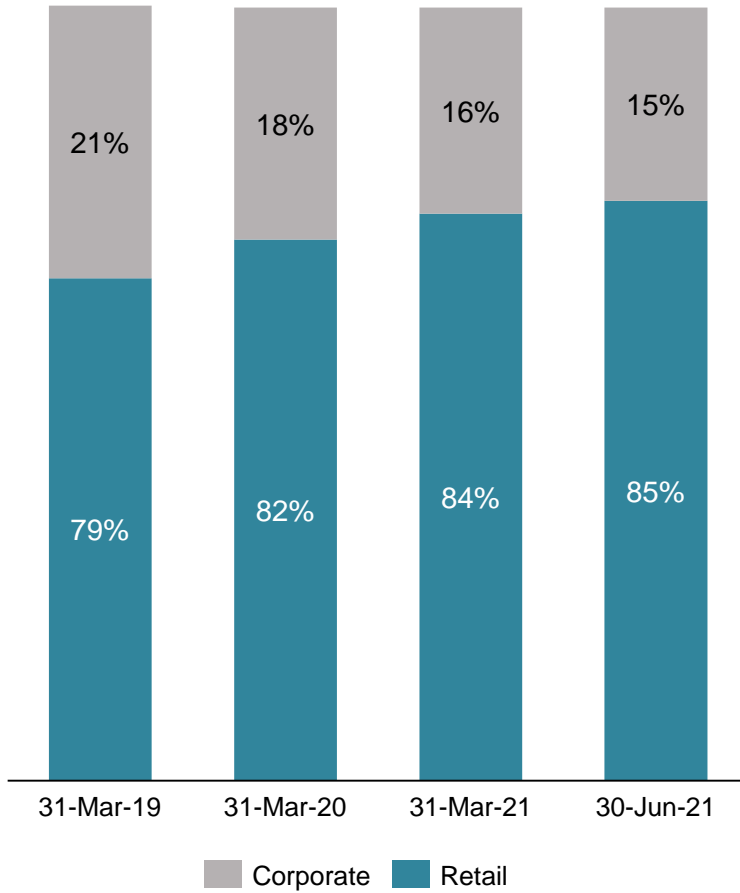
- As on 30-Jun-21
 - Focus on retail segment; retail AUM is 85% of total AUM compared to 82% as on 30-Jun-20
 - Retail AUM reduced by 11% YoY and Corporate by 26% YoY
- Disbursement in Q1FY22 grew by 153% YoY
- Covid Restructured loans of INR 1,733 crore as on 30-Jun-21
- Disbursed INR 315 crore under ECLGS scheme upto 30-Jun-21

Emergency Credit Line Guarantee Scheme, provided to mitigate the distress caused by Covid 19

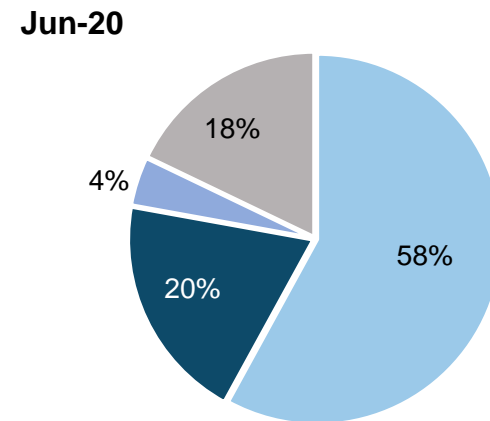
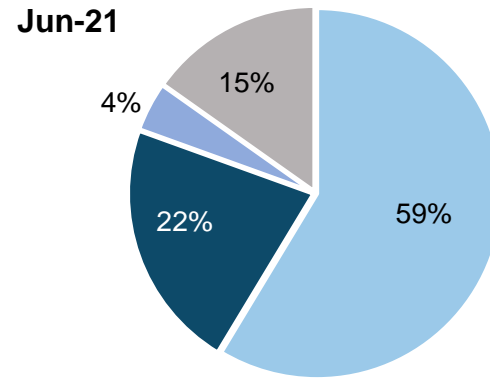
Asset Under Management Mix



AUM Mix

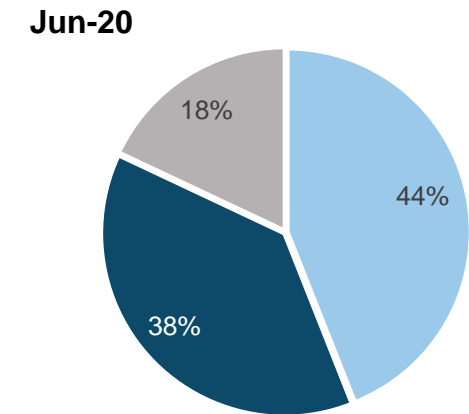
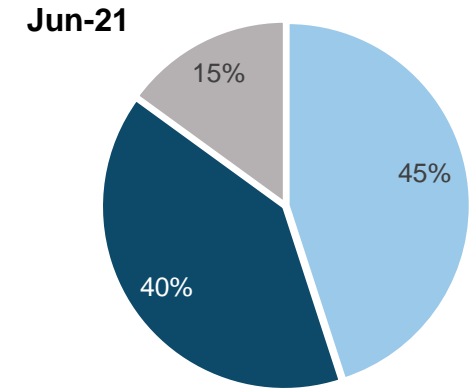


Product-wise Break-up



- Individual Housing Loan
- Retail Loan Against Property
- Retail Non-Residential Premises Loan
- Corporate Loan

Segment-wise Breakup



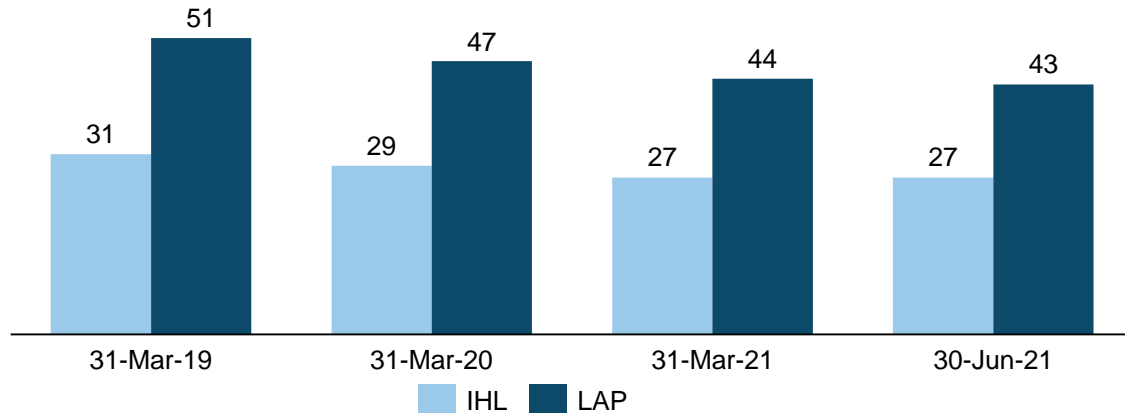
- Salaried
- Self –Employed
- Corporate Loan

Retail Loan Book – Key Attributes

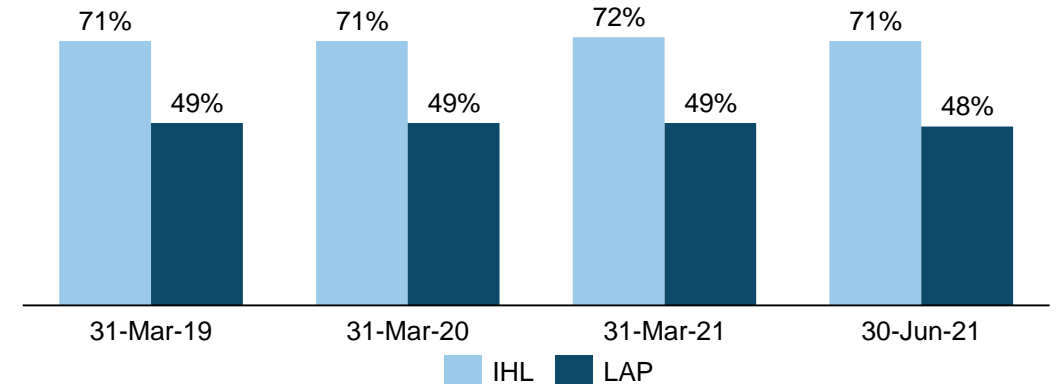


INR Lakhs

Average Ticket Size

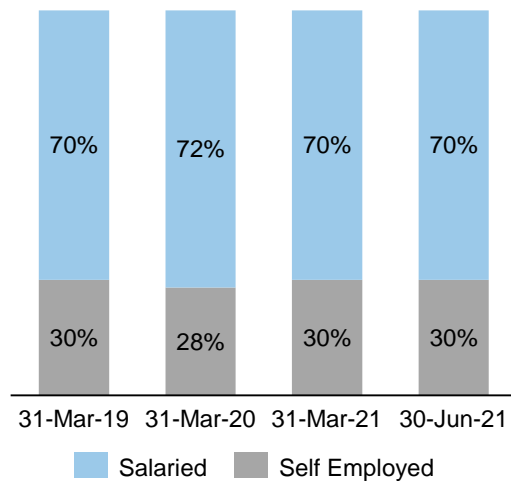


Weighted Average Loan to Value

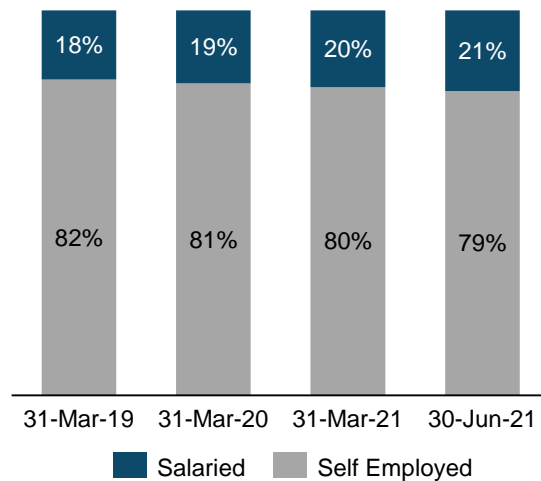


Salaried vs Self-Employed

Individual Housing Loan

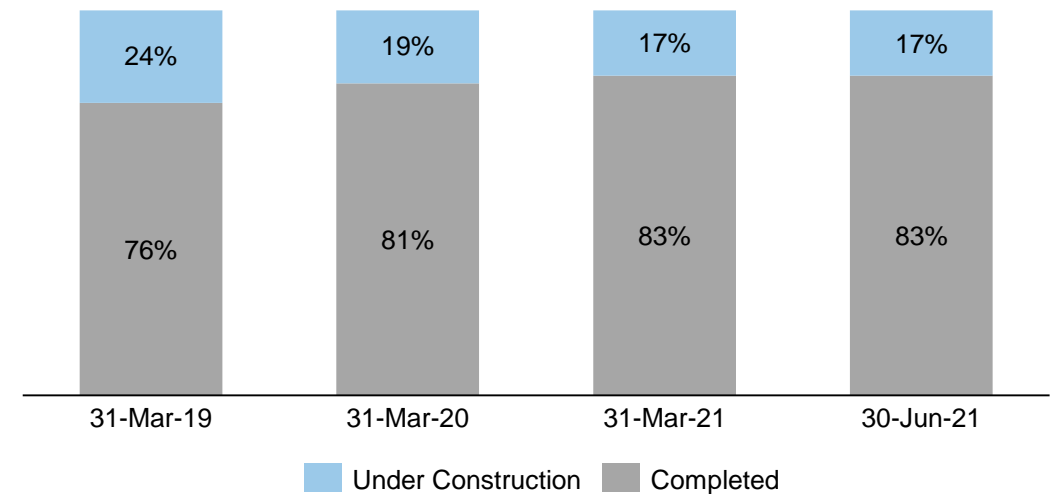


Loan Against Property



Under construction vs Completed

Individual Housing Loan

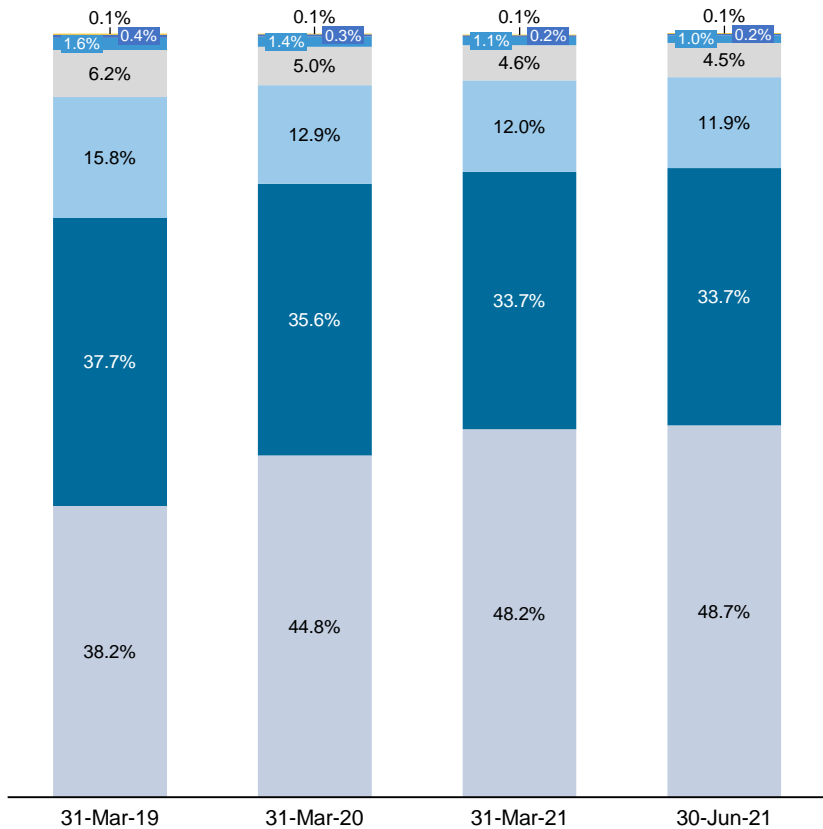


ATS and LTV at Origination

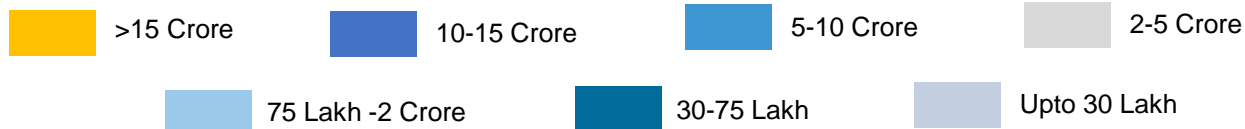
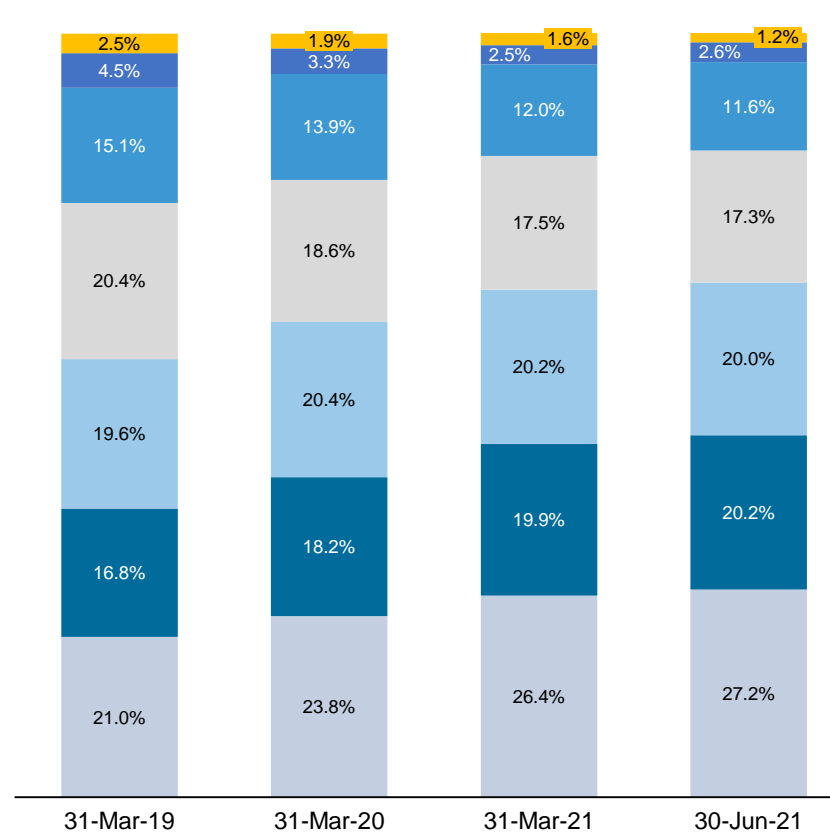
Retail Loan Book – Average Ticket Size Range



Individual Housing Loan

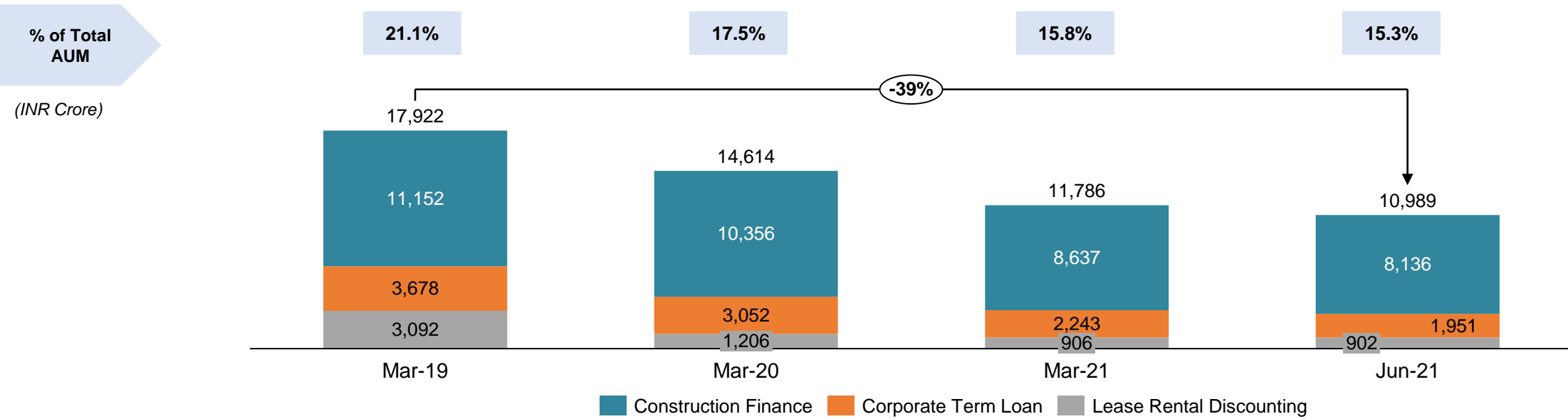


Retail Loan Against Property



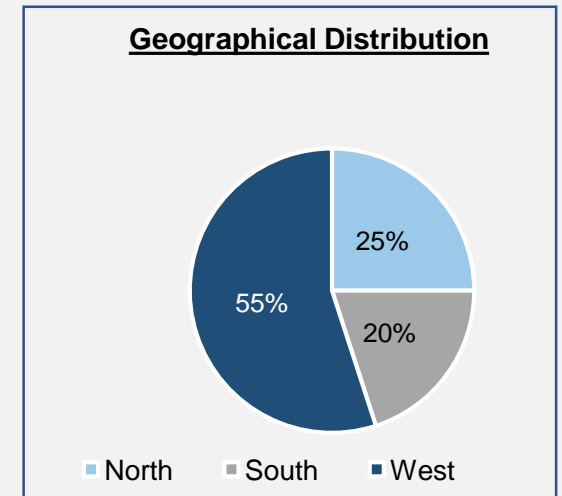
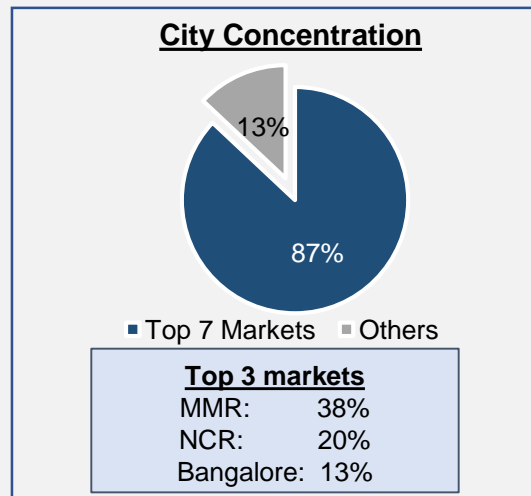
- Focus on granular book resulting in higher proportion of less than INR 2 crore loans
- LTV in LAP maintained below 50%

Corporate Book Exposure Continues to Scale Down



Average Ticket Size (Unique Corporate Houses)

Product Segment	ATS (INR Crore)
Construction Finance	177
Corporate Term Loan	97
Lease Rental Discounting	84



Data as on 30-Jun-21

Corporate Book Performance



- 77% of the book is good which continues to be in Stage 1; majority backed by Tier 1 Developers
- 63% of the book is with Zero DPD on a declining base

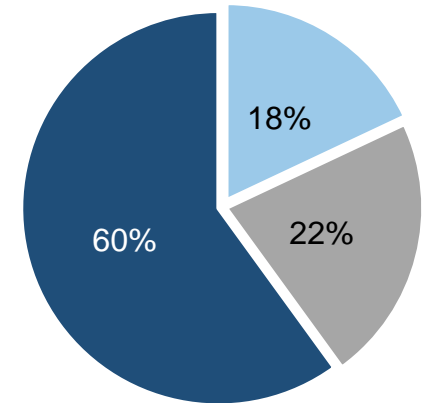
- Down Sell / Accelerated pre payment of INR 479 crore in Q1 FY22

- Deleveraged Top 20 developers' book
- Reduced by ~13% as on 30-Jun-21 as compared to 30-Jun-20

- Weighted average security coverage of the book is over 2.0x as on 30-Jun-21

- Stage 3 provision coverage ratio is 55%
- Overall provision coverage is 16% of Corporate book

40% of the Construction Finance Book comprises completed and near completion projects



- Completed
- Near Completion
- Under Construction



Resolutions Achieved

- **IREO Pvt Ltd with O/s of INR 150 crore** with nil haircut
- **Windlass Developers with O/s of INR 30 crore** through SWAMIH investment
- **Pate Developers with O/s of INR 20 crore** with nil haircut.
- **3 other NPA accounts with O/s of INR 4 crore** with nil credit loss

Final Stages of Resolution

- **Vipul Ltd with O/s of INR 353 crore** is in the final stages of resolution
 - ✓ Tulip Group to takeover the Project along with its liabilities including PNBHFL debt
 - ✓ PNBHFL has given its in-principle NOC for the transaction, which is expected to consummated in 2021
- **Ornate Pvt Ltd with O/s of INR 181 crore** is in the final stages of resolution
 - ✓ Resolution plans submitted by 4 Resolution Applicants for takeover of the Corporate Debtor
 - ✓ Final stages of negotiation and selection of best resolution plan by Committee of Creditors in process

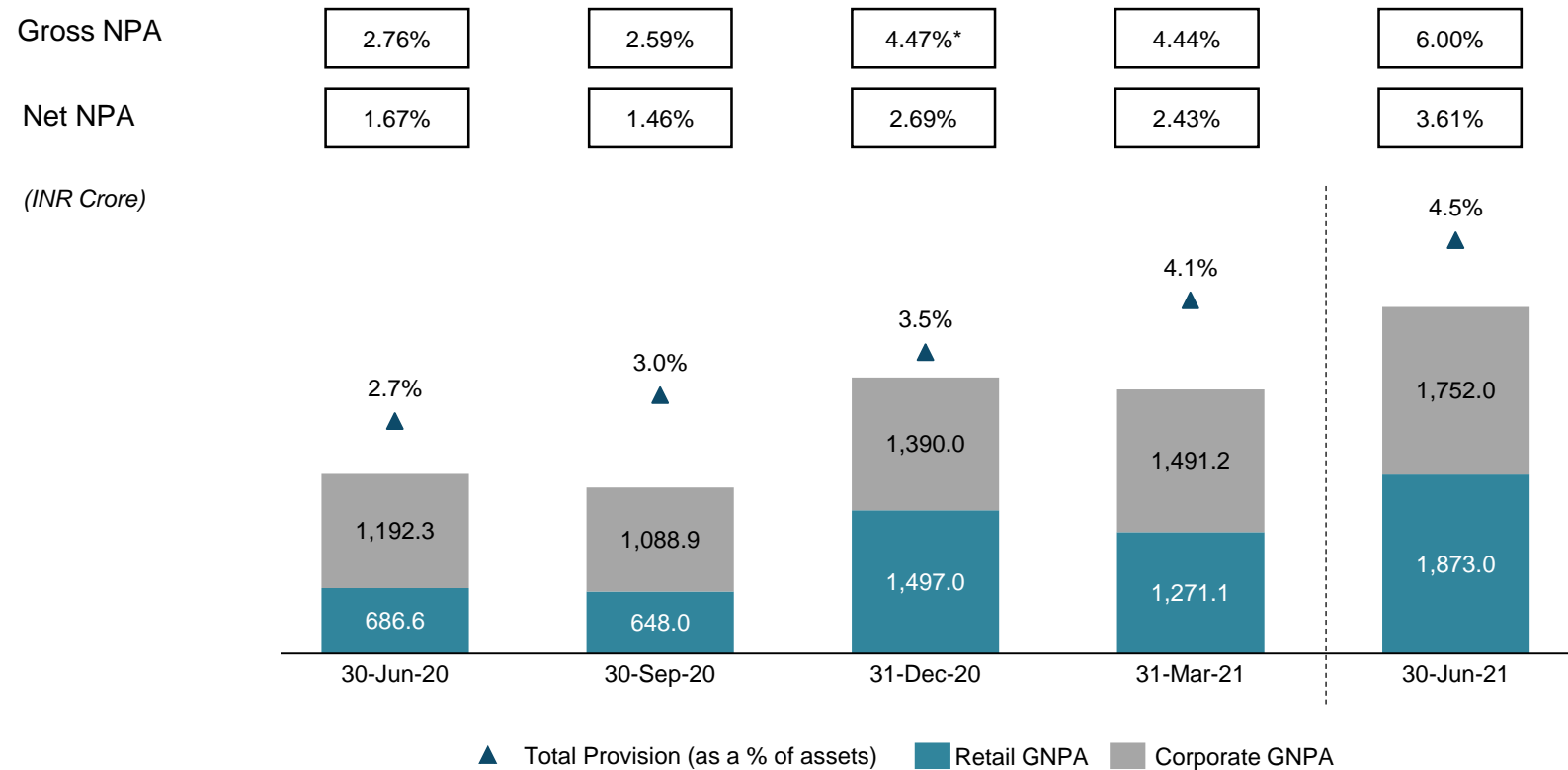
Resolutions Underway on few NPA Accounts

- **Supertech Ltd.** with O/s of INR 244 crore; Company has started construction of launched part of Project; progress for outright sale of unlaunched phase of the Project to pare down debt
- **Radius** with O/s of INR 259 crore; working with co-lender on resolution
- **Arena Superstructure Pvt Ltd.** with O/s of INR 187 crore; under NCLT proceeding, EOI received from various developers; RP appointed to resolve queries of developers; resolution plan expected to be received in 2021

Gross Non-Performing Assets



% of Loan Asset



As on 30-Jun-21	INR Crore
Gross NPA	3,625.0
ECL Provision	2,700.2
Regulatory provision (as per NHB)	995.0

- The Company continues to hold adequate provision
- Incremental provision of INR 156 Crore created in Q1 FY22 majorly in retail segment
- Total provision to total asset of 4.5%
- Increase in NPA is also on account of legal forbearance upto 31st August 2021 as per High court orders

*Proforma GNPA
 Figures as on 30-Jun-21 unless mentioned

Expected Credit Loss (ECL) Provisions – Overall



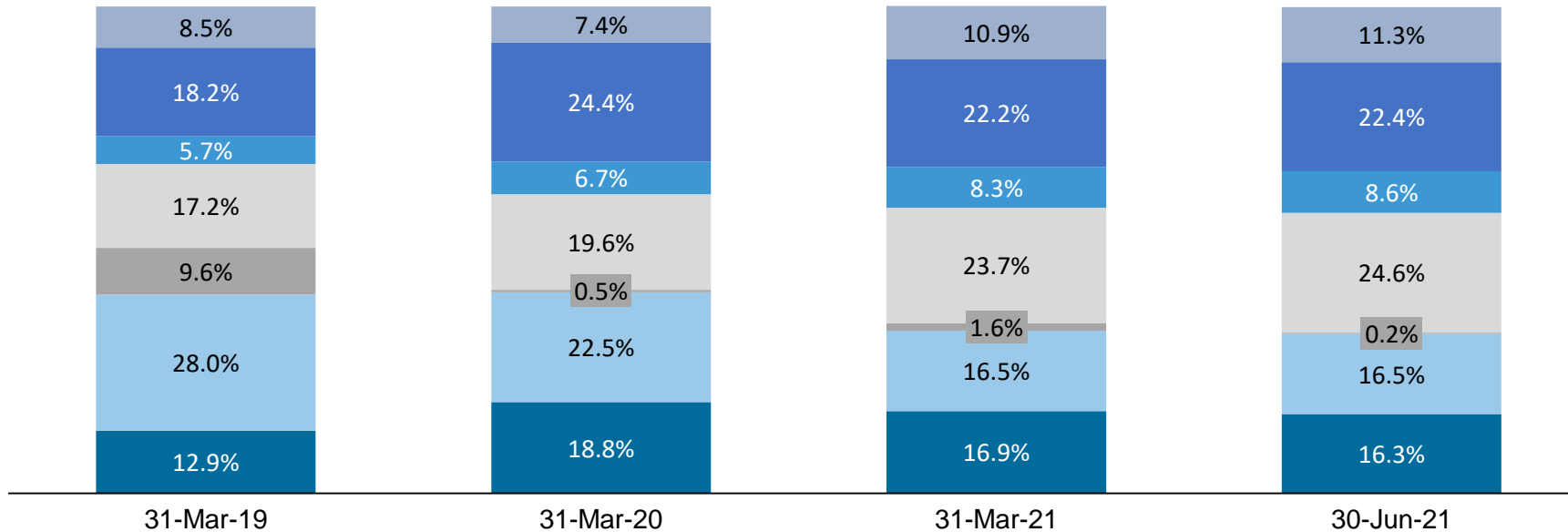
Classification of the Assets based on the ECL computation under Ind AS:

Particulars (INR Crore)	30-June-21	31-Mar-21	30-June-20
Gross Stage 1	52,914	55,753	63,779
% portfolio in stage 1	87.55%	89.6%	93.8%
ECL Provision Stage 1	601	648	652
Net Stage 1	52,314	55,105	63,127
ECL Provision % Stage 1	1.13%	1.2%	1.0%
Gross Stage 2	3,898	3,740	2,350
% portfolio in stage 2	6.45%	6.0%	3.5%
ECL Provision Stage 2	659	647	440
Net Stage 2	3,239	3,093	1,911
ECL Provision % Stage 2	16.90%	17.3%	18.7%
Gross Stage 3 (GNPA)	3,625	2,762	1,879
% portfolio in Stage 3 (GNPA%)	6.00%	4.4%	2.8%
ECL Provision Stage 3	1,441	1,249	746
Net Stage 3	2,184	1,513	1,133
Coverage Ratio % Stage 3	39.74%	45.2%	39.7%
Total Assets	60,438	62,255	68,009
ECL Provision	2,700	2,544	1,837
Net Stage	57,737	59,711	66,171
Total ECL Provision / Total Assets (%)	4.5%	4.1%	2.7%

Well Diversified Resource Profile



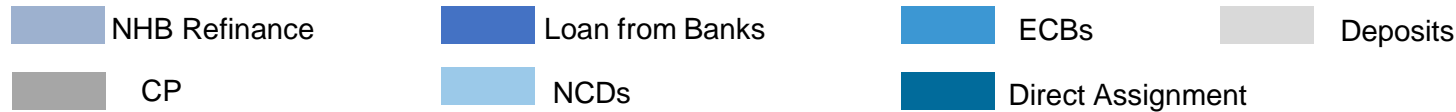
(INR Crore)



- ~71% of the total resource is floating; giving opportunity for replacement & repricing

Credit Rating

- Fixed Deposit: “FAA+” by CRISIL and “AA” by CARE.
- Commercial Paper: “A1(+)” by CARE & CRISIL
- Non-Convertible Debentures: “AA” by CARE, India Ratings, CRISIL and ICRA
- Bank Loans (Long Term): “AA” by CARE and CRISIL



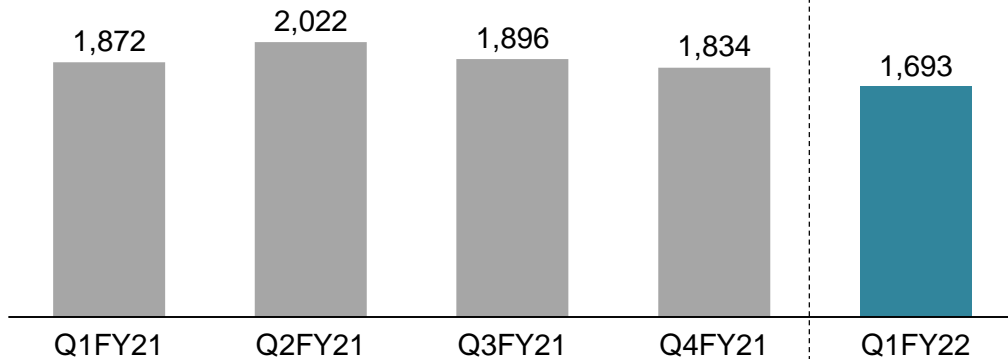
Borrowings	72,362	68,216	59,942	58,338
Total Resource	83,061	83,991	72,157	69,728

Financial Highlights – Quarter on Quarter

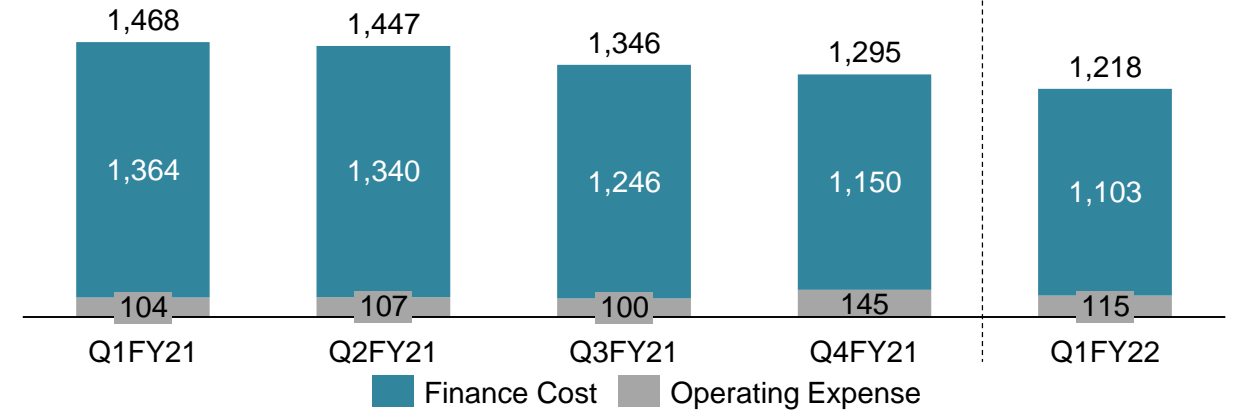


(INR Crore)

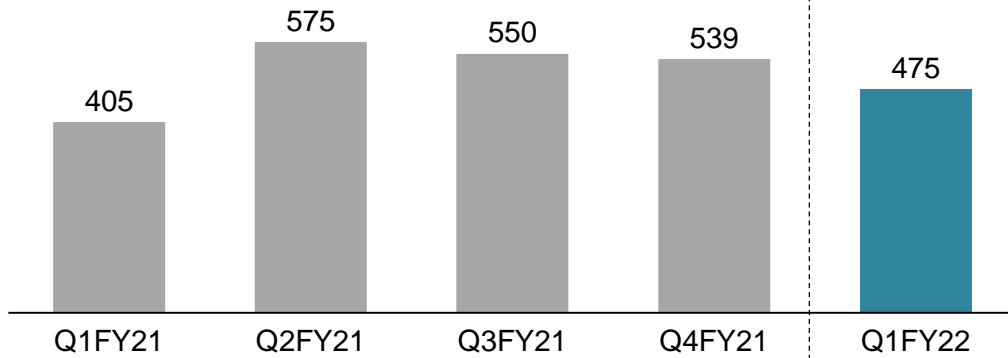
Revenue



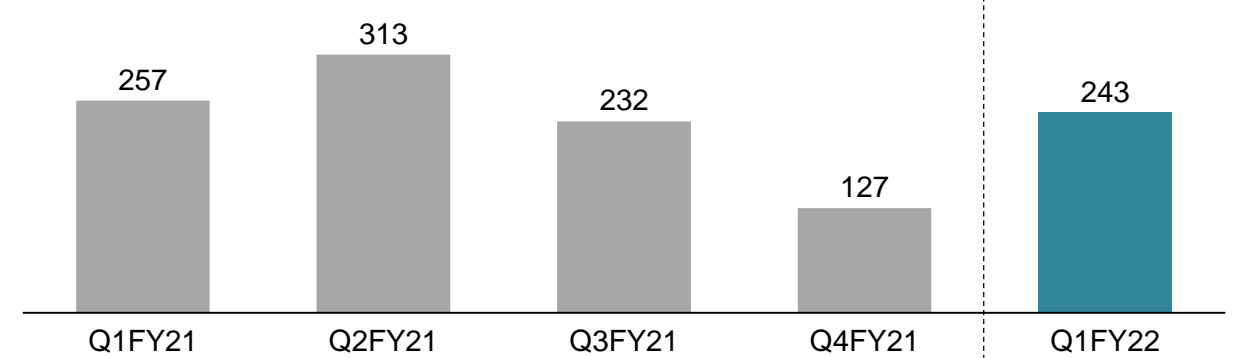
Expense



Pre-provision Operating Profit



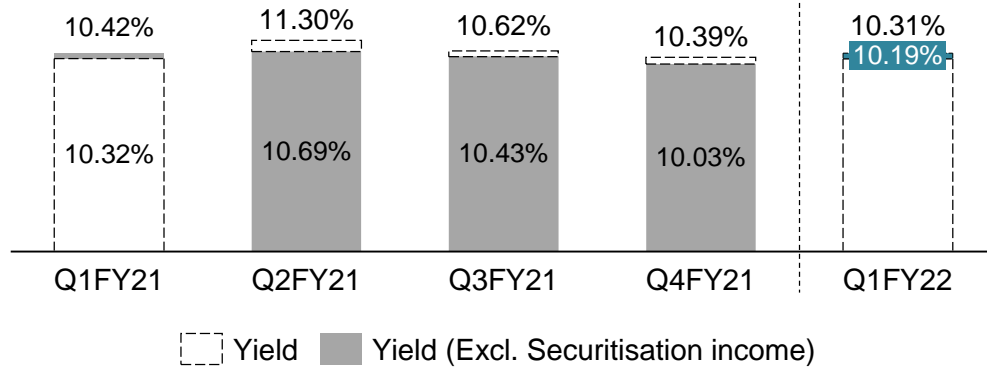
Profit After Tax



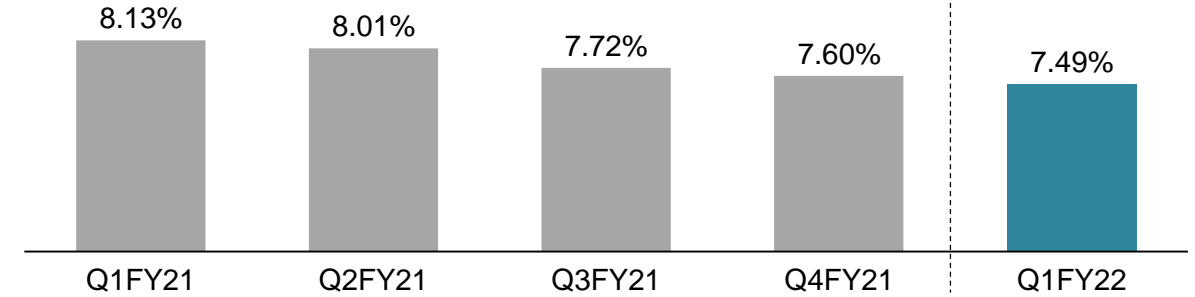
Financial Ratio Highlights – Quarter on Quarter



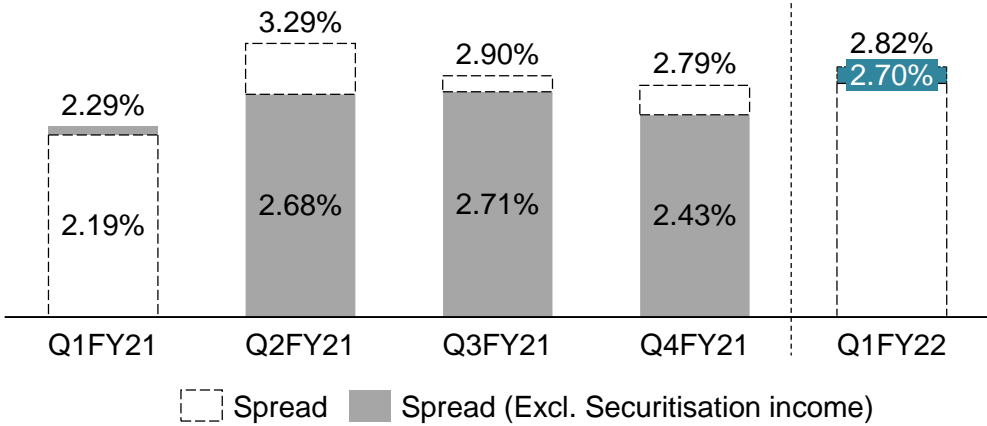
Average Yield



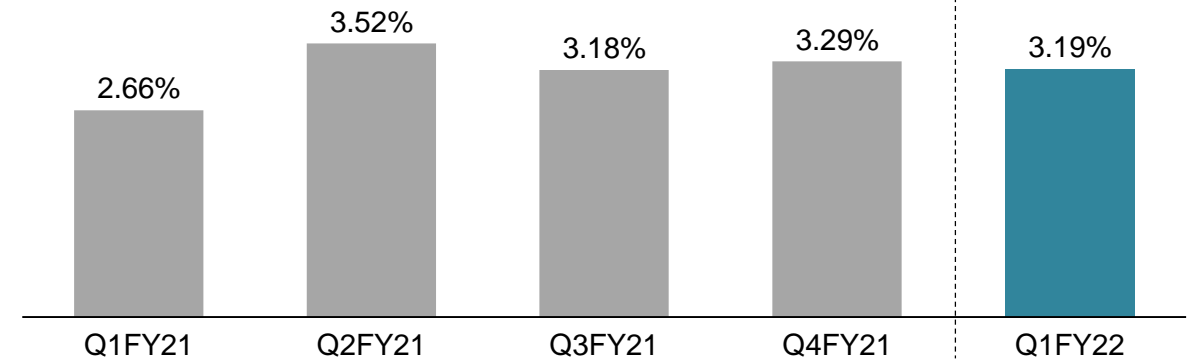
Average Cost of Borrowing



Spread



Net Interest Margin

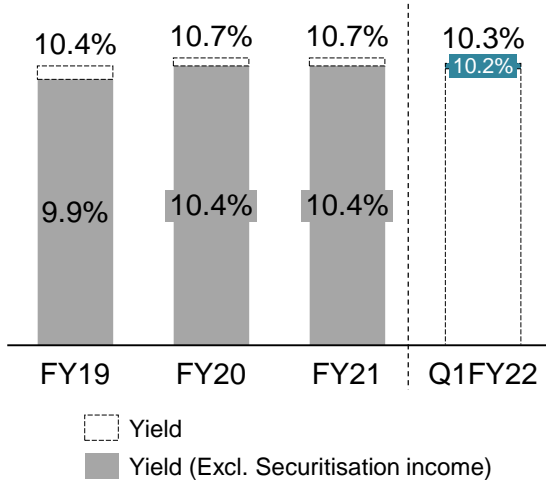


Ratios are calculated on Monthly Average

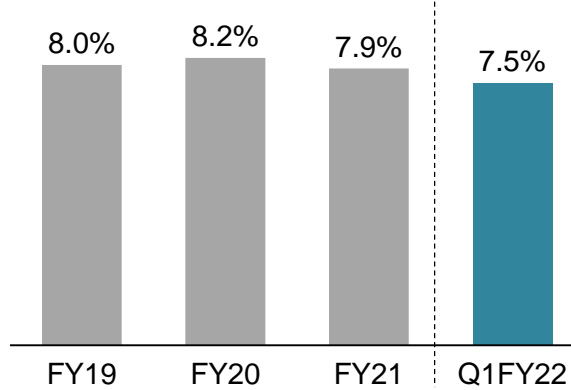
Margin Analysis - Annual



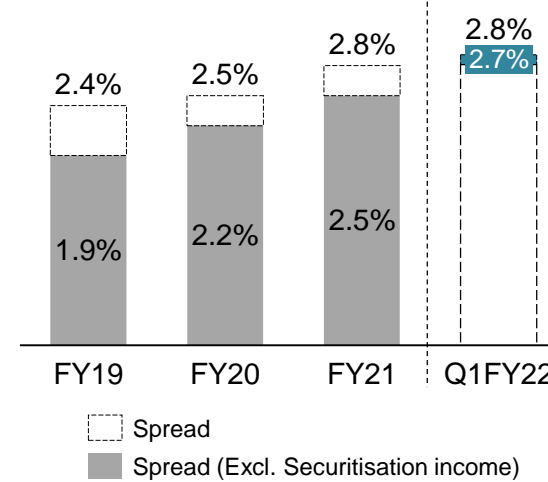
Average Yield



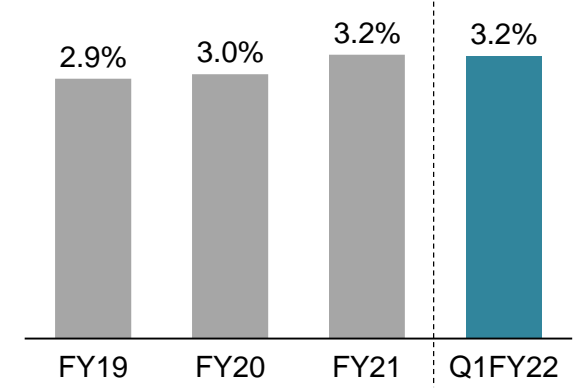
Average Cost of Borrowings



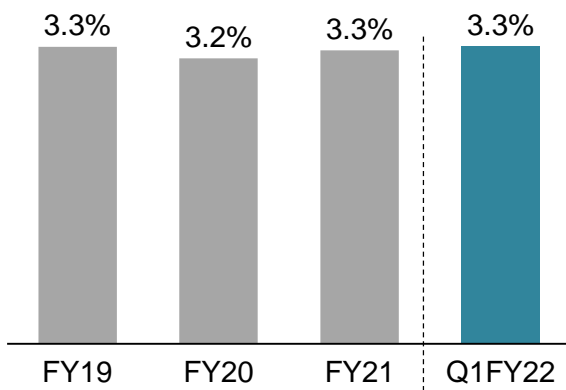
Spread



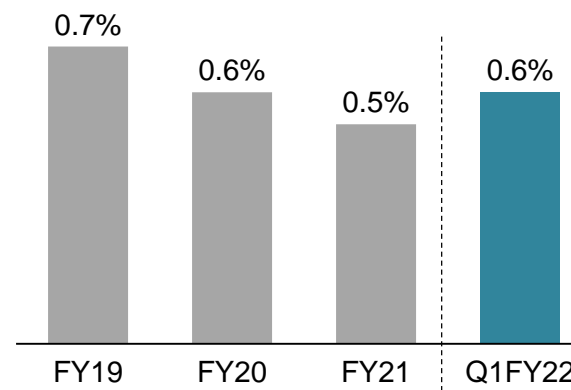
Net Interest Margin



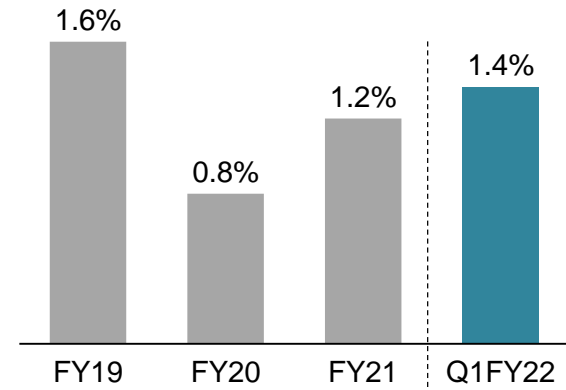
Gross Interest Margin



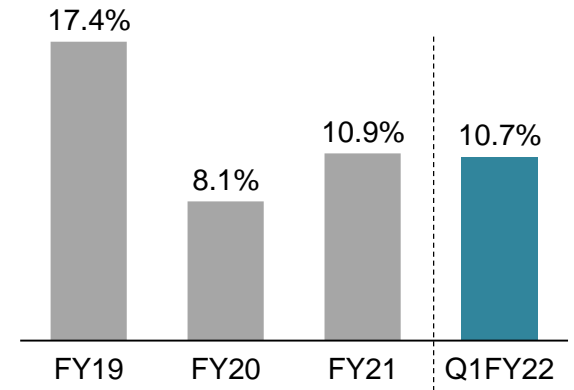
Opex to ATA Ratio



Return on Asset



Return on Equity



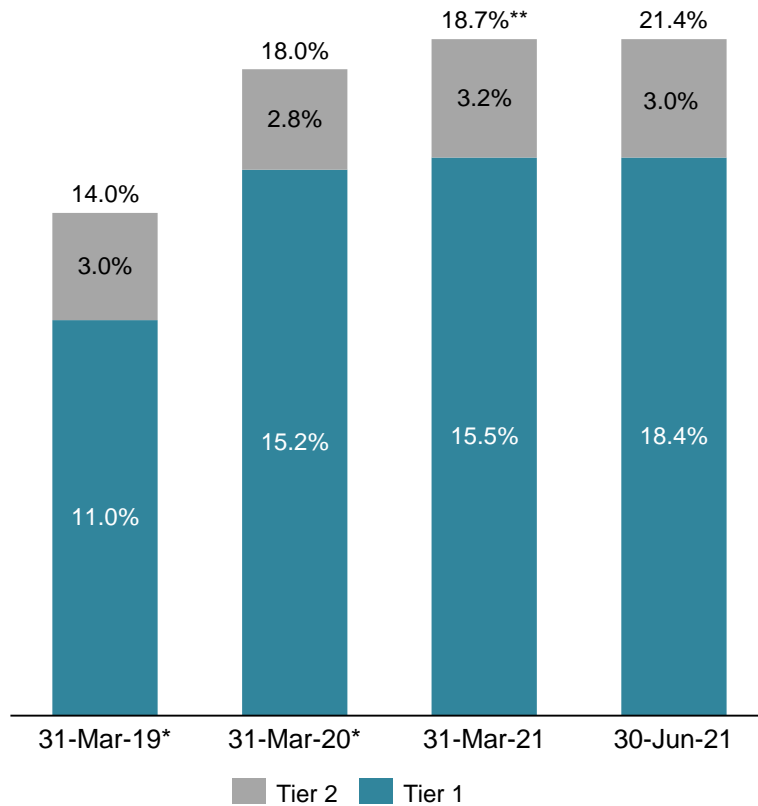
Ratios are calculated on Monthly Average
Gross Interest Margin is net of acquisition cost

Capital Position

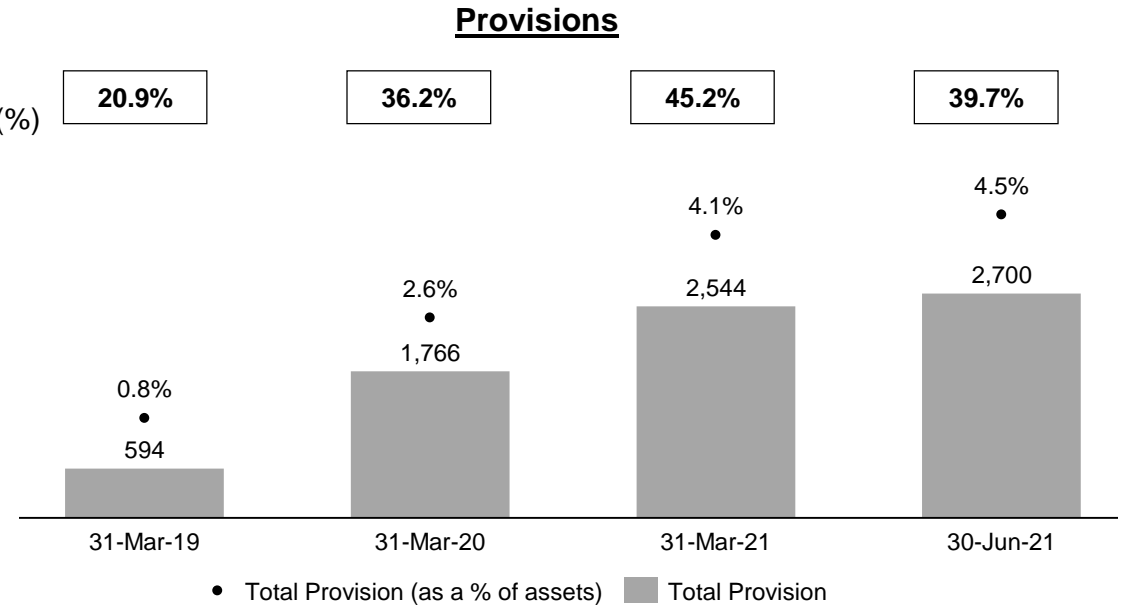


(INR Crore)

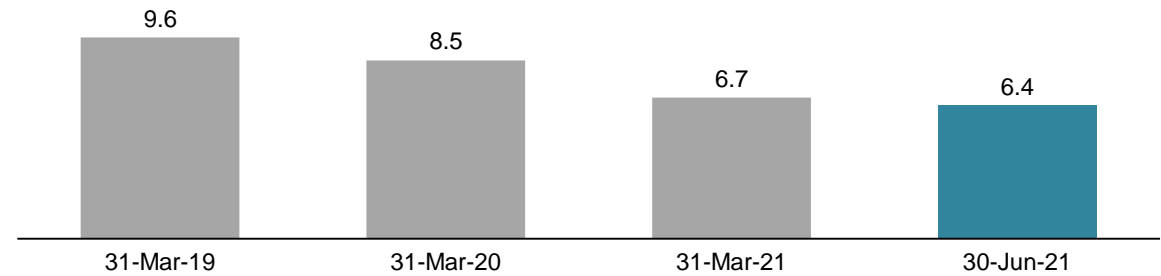
Capital to Risk Asset Ratio



Stage 3 Coverage ratio (%)



Gearing (x)



**Adjusted for deposits with companies in same group, which gets deducted from Net owned Funds, the CRAR would have been 20.6%.

De-leveraged Balance Sheet with enhanced Provisions

Ratio is calculated on Monthly Average
*Based on IGAAP

Consolidated Profit & Loss Statement



Particulars (INR Crore)	Q1 FY22	Q1 FY21	YoY	Q4 FY21	QoQ	FY21	FY20	FY19
Interest Income	1,611	1,802		1,670		7,190	7,688	6,793
Add: Net gain on fair value changes	42	50		39		162	159	129
Add: Income on derecognized (assigned) loans	0	0		35		71	336	308
Less: Finance Cost	1,103	1,364		1,150		5,100	5,875	5,166
Net Interest Income	550	488	12.7%	594	-7.4%	2,323	2,308	2,064
Net Fees and other Income	38	20		81		190	298	399
Gross Income	588	508	15.7%	675	-12.9%	2,513	2,606	2,462
Operating Expenses								
Less: Employee Benefit Expenses	56	61		53		211	233	304
Less: Other Expenses	45	26		69		173	245	204
Less: Depreciation and Amortisation	13	16		14		59	66	31
Operating Profit	475	405	17.3%	539	-11.9%	2,069	2,062	1,923
Less: Impairment on financial instruments & Write-offs (Expected Credit Loss)	160	76		351		862	1,251	188
Profit Before Tax	315	329	-4.3%	188	67.6%	1,207	811	1,734
Less: Tax Expense	72	72		61		277	165	543
Net Profit after Tax	243	257	-5.4%	127	91.3%	930	646	1,192
Add: Other Comprehensive Income	-10	-86		40		-21	-55	-102
Total Comprehensive Income	233	171		167		909	591	1,089
EPS (Basic)	14.5	15.3		7.6		55.3	38.5	71.2

Consolidated Balance Sheet



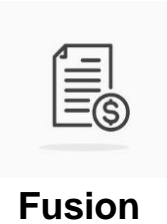
	Particulars (INR Crore)	31-Mar-21	31-Mar-20	31-Mar-19
	LIABILITIES			
1	Financial Liabilities			
(a)	Derivative financial instruments	51	-	211
(b)	Debt Securities	11,461	17,837	29,605
(c)	Borrowings (Other than Debt Securities)	29,746	32,328	26,793
(d)	Deposits	16,746	16,132	14,023
(e)	Subordinated Liabilities	1,439	1,439	1,438
(f)	Other financial liabilities	1,764	1,776	2,218
	Sub Total - Financial Liabilities	61,208	69,512	74,288
2	Non-Financial Liabilities			
(a)	Current Tax Liabilities	63	-	-
(b)	Provisions	18	19	25
(c)	Other non-financial liabilities	1,180	1,401	2,012
	Sub Total - Non-Financial Liabilities	1,261	1,420	2,037
3	EQUITY			
(a)	Equity Share capital	168	168	167
(b)	Other Equity	8,755	7,830	7,376
	Sub Total - Equity	8,923	7,998	7,544
	TOTAL – EQUITY & LIABILITIES	71,392	78,930	83,869

	Particulars (INR Crore)	31-Mar-21	31-Mar-20	31-Mar-19
	ASSETS			
1	Financial Assets			
(a)	Cash and cash equivalents	6,969	8,514	4,034
(b)	Loans	60,645	66,628	74,288
(c)	Investments	2,045	2,076	4,561
(d)	Other Financial Assets	952	872	552
	Sub Total - Financial Assets	70,610	78,090	83,434
2	Non - Financial Assets			
(a)	Tax Assets (Net)	430	347	177
(b)	Property, Plant and Equipment	82	105	78
(c)	Right of use assets	78	120	-
(d)	Other Intangible assets	21	25	24
(e)	Other non-financial assets	35	35	24
(f)	Assets held for sale	136	207	131
	Sub Total - Non - Financial Assets	782	839	435
	TOTAL - ASSETS	71,392	78,930	83,869

Digital Interventions across the Value Chain



Tools & Collaborations



Fusion



Uconnect



Email verification



TALISMA



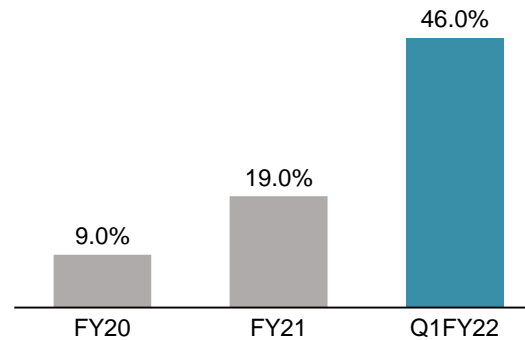
Collection Tiger

Payment collaborations with various Digital partners

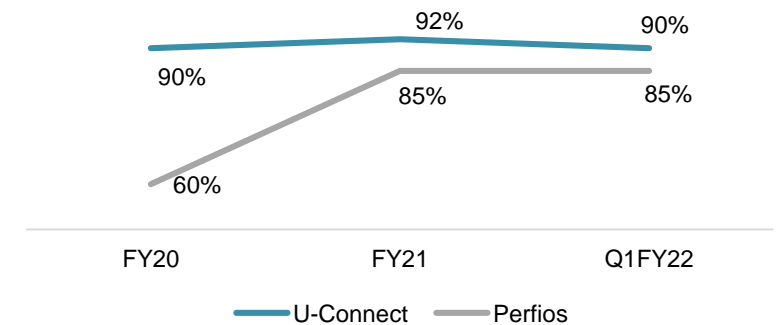
Interventions

- Implemented cloud based Virtual System interface to ensure secure working from any location
- Integration of ACE (A Digital Onboarding Platform) with Loan Origination System (LOS) made live in Q1 for smooth flow of digital loan applications in business workflow without any human intervention.
- Part of NHB's "Automated Data Flow System (ADF)" project; pilot initiated
- Introduction of Robotic Process Automation (RPA) in Central Processing Center (CPC) to reduce human dependencies
- Addition of digital payment platform to support collections

Digital Sourcing



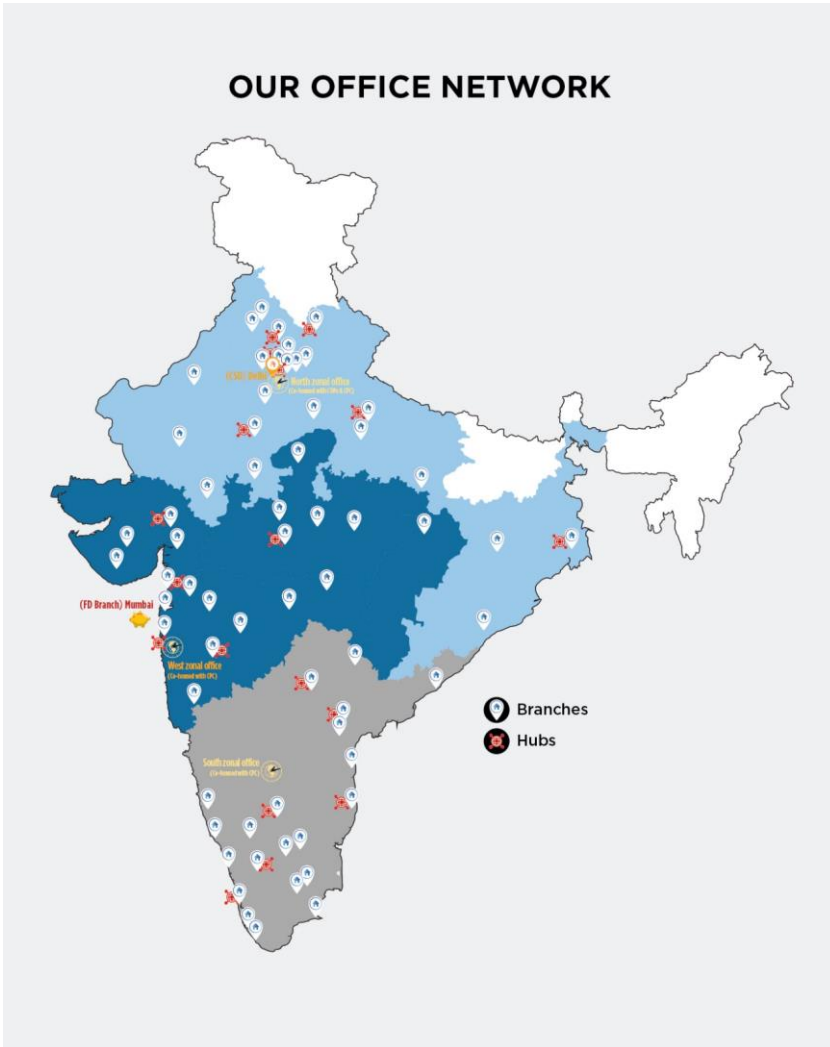
Digital Underwriting Tools



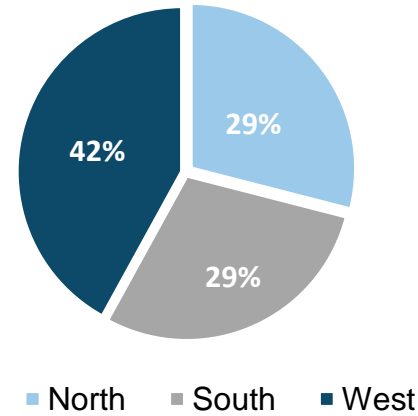
Accelerating Digital Journey

- Designing and Implementation under process to create smarter version of AI powered Chat Bot
- Automate credit decisioning for Salaried customers through STP
- Automate collection system with rule based engine and advance analytics

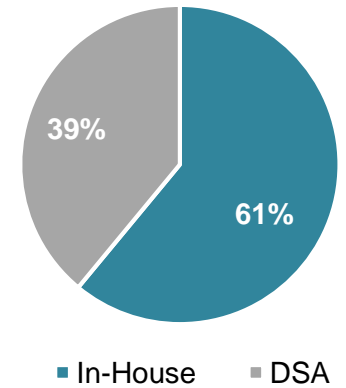
Strong Distribution Network



AUM – Geographical Breakup



Disbursement Origination (Q1FY22)



Network

94 branches with presence in 64 unique cities	17 outreach centers	22 decision making hubs	Over 21,000 channel partners
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Central Support Office

Map not to scale. All data, information and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness.

Data as on 30-Jun-21



Environment

- 99% EMI collections through digital mode
- Introduced ACE for digital customer onboarding; digital penetration increased to 46% in Q1FY22
- Over 65% customers on mobile app
- The Company through its CSR initiative supported
 - Water conservation in Rajasthan
 - Research and innovation in construction sector for environment friendly material
- Received the “Business Transformation Award 2021” by Mint (TEHCiRCLE) for its ACE technology platform



Social

- Covid-19: Set up 70 bedded ICU Facility, provided oxygen concentrators, establish PSA based oxygen plant and provided ambulances for emergency pre-hospital care.
- Continued strengthening various education initiatives – refurbished infrastructure for seven government schools
- Enable access to healthcare
 - Supported technology advancement in AIIMS Delhi and provided advanced equipment to PHCs in Karnataka
 - Infrastructure upgrade of the largest government facility in Pune
- Ensuring livelihood to women in EWS category through projects in Rajasthan and MP



Human Capital

- Team of 1,364 employees as on 30th June 2021
 - Young organization with average age of 35 years
 - Average employee tenure is over 4 years
 - 17.4% women employees
- Learning & development (Q1FY22):
 - 1,190 unique employees trained
 - 380 number of training programme conducted



Governance

- Diversified & highly experienced Board of 12 members with 6 independent directors
- All committees except CCB headed by Independent directors
- Systems in place to address stakeholder's grievances viz customers, shareholders', vendors etc.
- Strong and experienced management team with extensive industry experience
- Over 90% of customer requests resolved within TAT

Experienced Management Team



MANAGING DIRECTOR & CEO

- Years of Experience: 36+
- Years with PNBHF: 1

CHIEF FINANCIAL OFFICER

- Years of Experience: 24+
- Years in Mortgage: 11+
- Years with PNBHF: 3

CHIEF CENTRALIZED OPERATIONS & TECHNOLOGY

- Years of Experience: 35+
- Years in Mortgage: 25+
- Years with PNBHF: 10

COMPANY SECRETARY & COMPLIANCE HEAD

- Years of Experience: 30+
- Years in Mortgage: 25+
- Years with PNBHF: 26

BUSINESS HEAD – RETAIL

- Years of Experience: 18+
- Years in Mortgage: 15+
- Years with PNBHF: 9

CREDIT HEAD – RETAIL

- Years of Experience: 19+
- Years in Mortgage: 18+
- Years With PNBHF: 8

CHIEF RISK OFFICER

- Years of Experience: 17+
- Years in Mortgage: 17+
- Years with PNBHF: 8

HEAD – COLLECTIONS

- Years of Experience: 22+
- Years in Mortgage: 15+
- Years with PNBHF: 8 Months

HEAD – REMEDIAL MANAGEMENT GROUP

- Years of Experience: 14+
- Years in Mortgage: 14+
- Years with PNBHF: 3

HEAD – CUSTOMER SERVICE & OPERATIONS

- Years of Experience: 23+
- Years in Mortgage: 14+
- Years with PNBHF: 4

HEAD – DEPOSIT AND CROSS SALES

- Years of Experience: 17+
- Years in Mortgage: 8+
- Years with PNBHF: 9

HEAD – INVESTOR RELATIONS

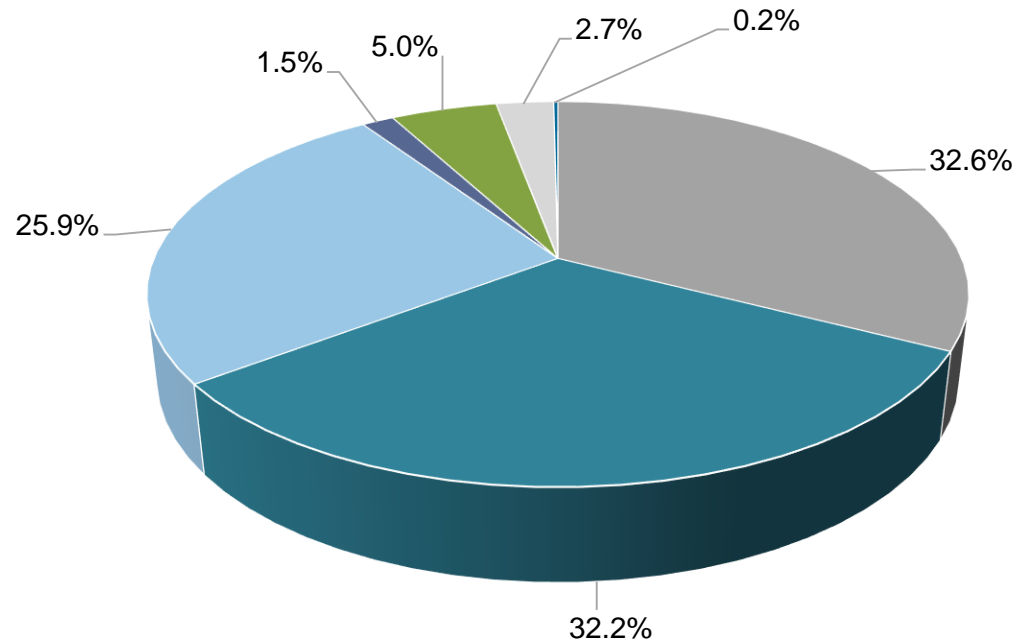
- Years of Experience: 19+
- Years in Mortgage: 4+
- Years with PNBHF: 4

HEAD – BUSINESS TRANSFORMATION PROJECT

- Years of Experience: 17+
- Years in Mortgage: 6+
- Years with PNBHF: <1



Shareholding as on 30-Jun-21



- Promoters
- Mutual Funds
- Financial Institutions / Banks
- Quality Investment Holdings
- Public & Others
- Foreign Inst. Investors
- Bodies Corporates

Outstanding Shares – 16,85,08,605 shares

Top Shareholders

SSG Capital, General Atlantic Singapore Fund, GIC, Franklin Templeton MF, Vanguard, Malabar Investments, Blackrock (ETFs), United India Insurance, Dimensional Fund Advisors, Edelweiss Trusteeship MF

Inclusions in MSCI Indices

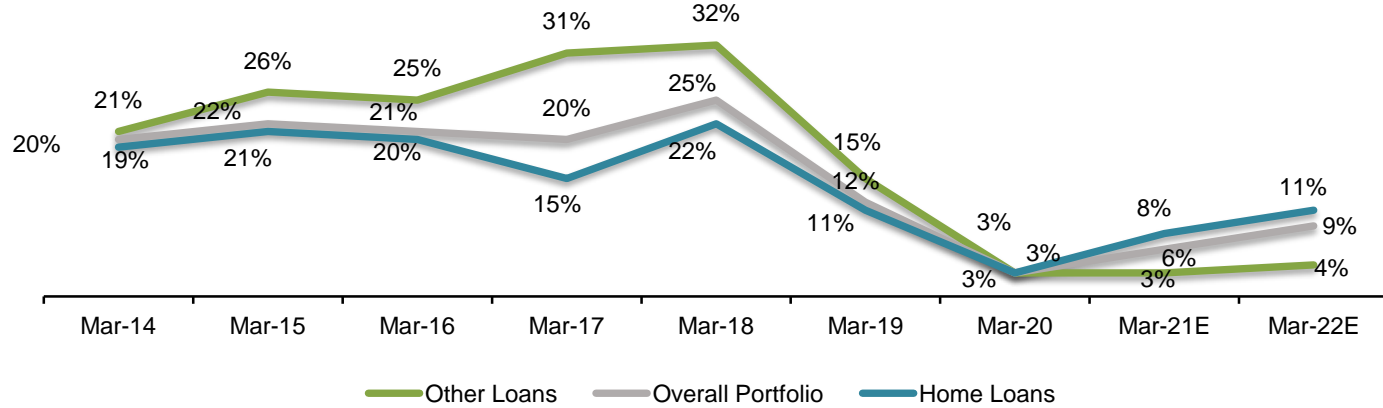


Index	Since
MSCI Emerging Markets IMI ESG Screened Index	Mar-21
MSCI ACWI IMI ex Controversial Weapons Index	Mar-21
MSCI ACWI IMI Climate Change Index	Mar-21
MSCI Global Small Cap Index	Nov-18

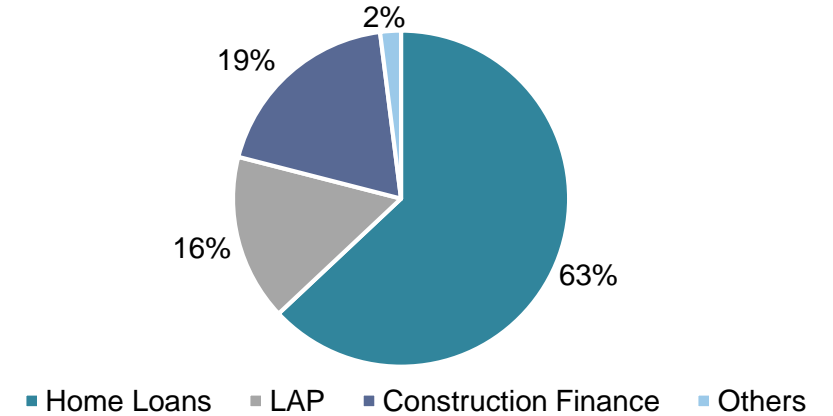
Growth of Housing Finance Sector



Portfolio Growth of HFCs

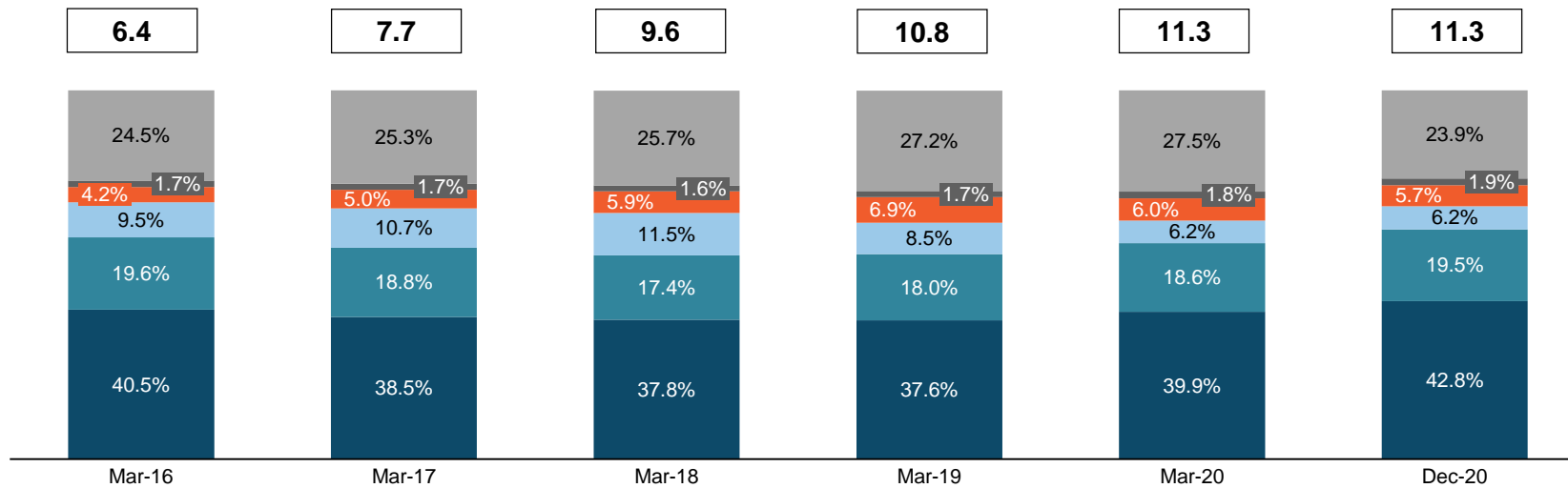


Portfolio Composition of HFCs*



HFCs Share

Total HFC Loans
(INR trillion)



Source: ICRA Reports
*As on Dec-20
% Change is YoY

Key Takeaways



Robust and scalable
Hub and Spoke model

Leverage advance
analytics and digital
tools to automate credit
appraisal journey

**Robust Underwriting
Processes**

Improve collection
efficiencies through
predictive analytics,
automated workflow,
digital tools etc

**Augment Collection
efficiencies**

Remedial
management
Group to focus on
resolution of
corporate accounts

**Resolutions in Corporate
Book**

Improve Cost to
Income Ratio by
leveraging opex

**Improving
Cost-to-Income Ratio**

Strengthening digital
presence across the
value chain

**Strong Thrust on
Digitization**

Continue to operate in
mass housing and
merchant segment

Focus on affordable
housing including high
yielding Unnati segment

Focus on Retail Segment

Glossary



Ratios	Formulas Used
Average Yield (%)	$(\text{Interest Income} + \text{Assignment Income}) \text{ on Loans} / \text{Average Loan Assets}$
Cost to Income (%)	$\text{Operating Expenditure}(\text{Employee Cost} + \text{Other Expenses} + \text{Depreciation} - \text{Acquisition Cost} - \text{ESOP cost} - \text{CSR cost}) / (\text{Net Revenue} - \text{Acquisition Cost})$
NIM (%)	$\text{Net Interest Income including assignment income} / \text{Average Earning Assets}$
Opex to ATA (%)	$\text{Operating Expenditure}(\text{Employee Cost} + \text{Other Expenses} + \text{Depreciation} - \text{Acquisition Cost} - \text{ESOP cost} - \text{CSR cost}) / \text{Average Total Assets as per Balance sheet}$
PCR (%)	ECL Provision as a % of GNPA

AI	Artificial Intelligence
ATA	Average Total Assets
ATS	Average Ticket Size
AUM	Asset Under Management
BVPS	Book Value per Share
C/I	Cost to Income
CRAR	Capital to Risk Asset Ratio
CP	Commercial Paper
CTL	Corporate Term Loan
DPS	Dividend per Share
DSA	Direct Selling Agents
ECB	External Commercial Borrowing
ECL	Expected Credit Loss
EPS	Earning Per Share
EWS	Early Warning Signals

GNPA	Gross Non-Performing Asset
HFCs	Housing Finance Companies
LAP	Loan against Property
LRD	Lease Rental Discounting
ML	Machine Learning
NCDs	Non-Convertible Debentures
NIM	Net Interest Margin
NNPA	Net Non-Performing Asset
NRPL	Non-Residential Premises Loans
PAT	Profit After Tax
PCR	Provision Coverage Ratio
ROA	Return on Asset
ROE	Return on Equity
RPA	Robotic Process Automation

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Thank You

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