



PNB Housing Finance Limited Liquidity Update 1st October, 2018



Safe Harbor



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Liquidity Position



Particulars (INR Crore)	Q3 FY19E	Q4 FY19E	H2 FY19E
Opening Cash and Liquid Investments	4,180	229	4,180
Business Inflow	5,550	5,550	11,100
Less: Borrowing Repayments	(8,730)	(2,055)	(10,785)
Surplus/(Deficit)	1,000	3,724	4,495
Borrowings incl. Deposit	9,913	8,141	18,054
Net Inflow	10,913	11,865	22,549
Less: Business Requirement*	(10,684)	(11,414)	(22,097)
Closing Cash and Investments	229	452	452

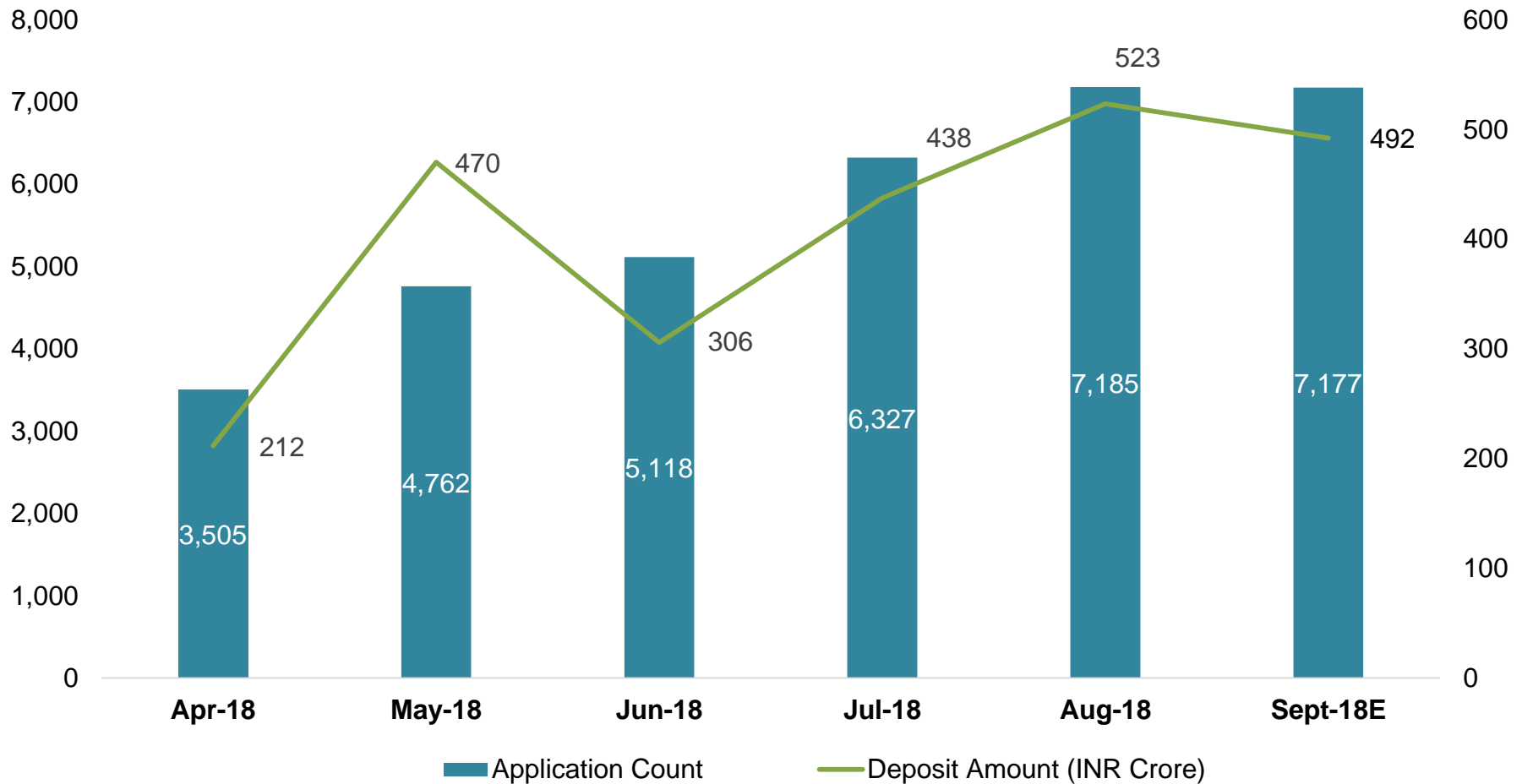
*includes disbursement/opex/capex/statutory requirements

In addition to the above the Company has a healthy borrowing pipeline

Pipeline of Proposals/ Loan arrangements	Amount (INR Crore)
ECBs	3,000
Securitisation - Direct Assignment deals	6,000
Long Term Bank Borrowings	7,000
NCD	2,000
Total	18,000

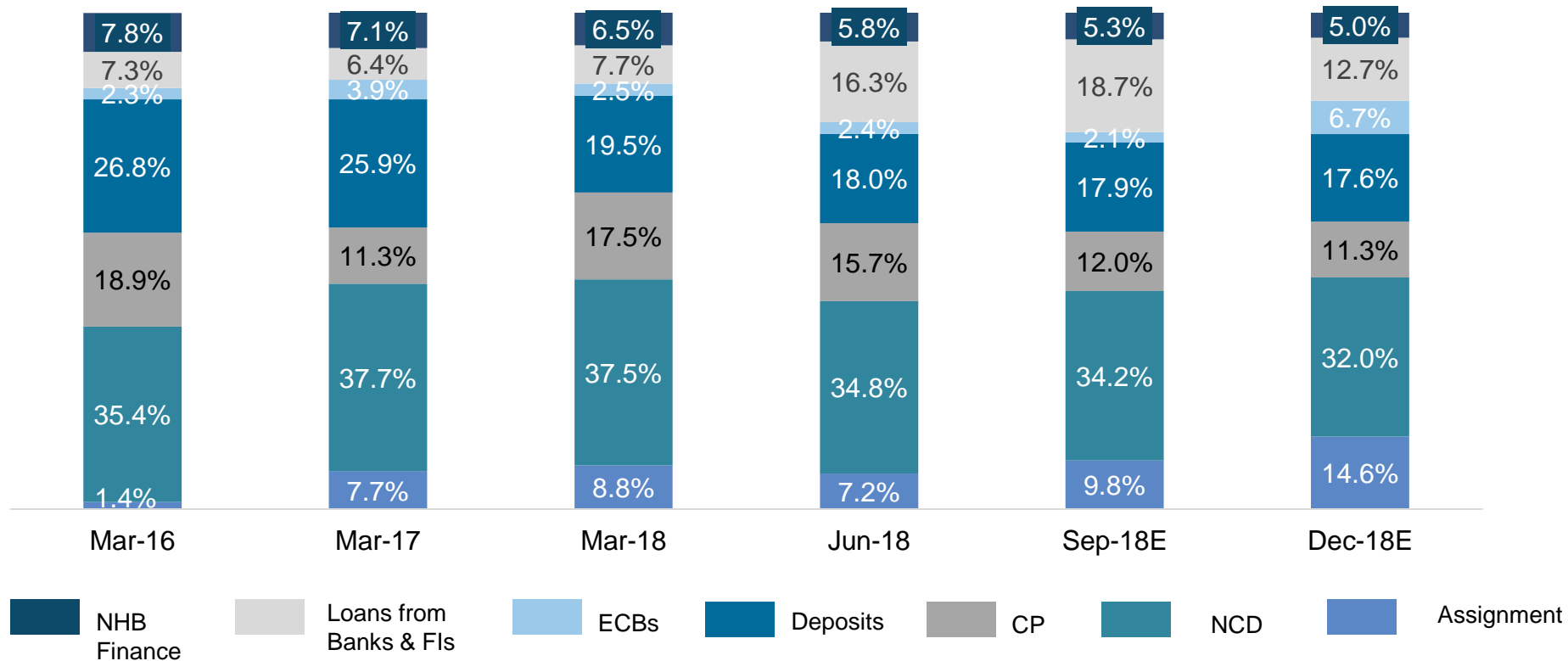
Comfortable Liquidity Situation

Increasing Retail Deposit Traction



2nd Largest Deposit taking HFC with Strong Retail Confidence

Well-Diversified Resource Profile



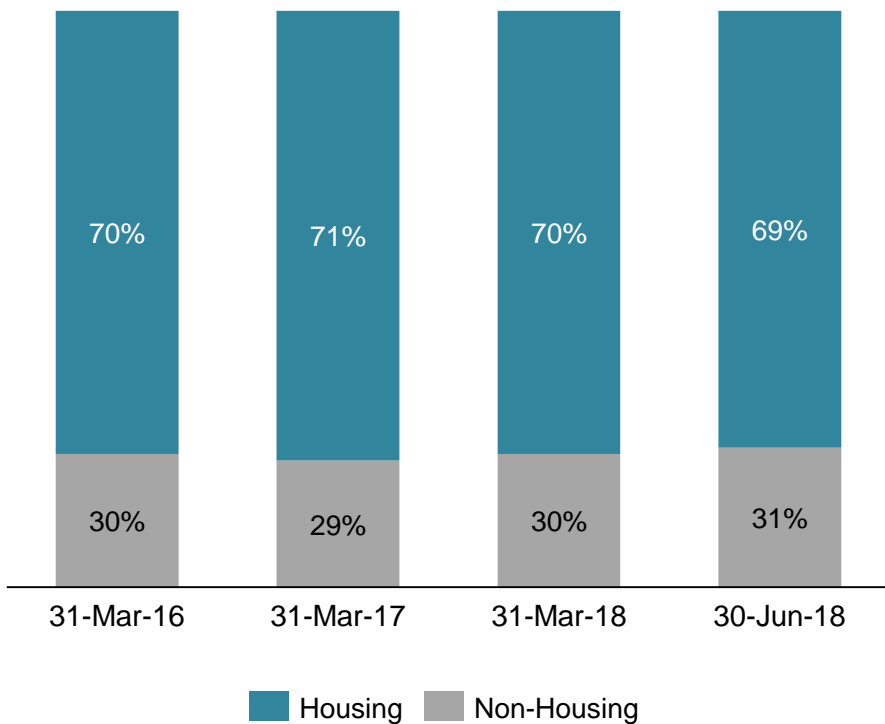
Credit Rating

- Fixed Deposit has been rated “FAAA” by CRISIL and “AAA” by CARE. The rating of “FAAA” and “AAA” indicates “High Safety” with regards to the repayment of interest and principal.
- Commercial Paper is rated at “A1(+)” by CARE & CRISIL and Non-Convertible Debenture (NCD) are rated at “AAA” by CARE, “AAA”(RWN) by India Ratings, “AA+” by CRISIL and “AA+” by ICRA.
- Bank Loans Long Term Rating is rated at “AAA” by CARE and “AA+” by CRISIL.

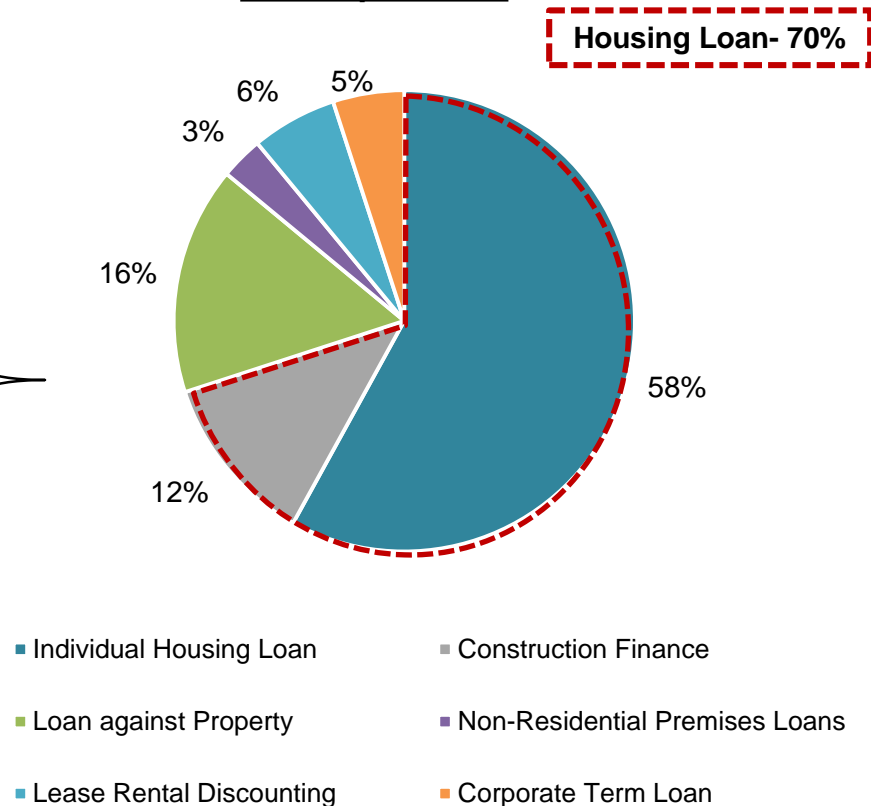
Consistent Product Mix



Asset Under Management



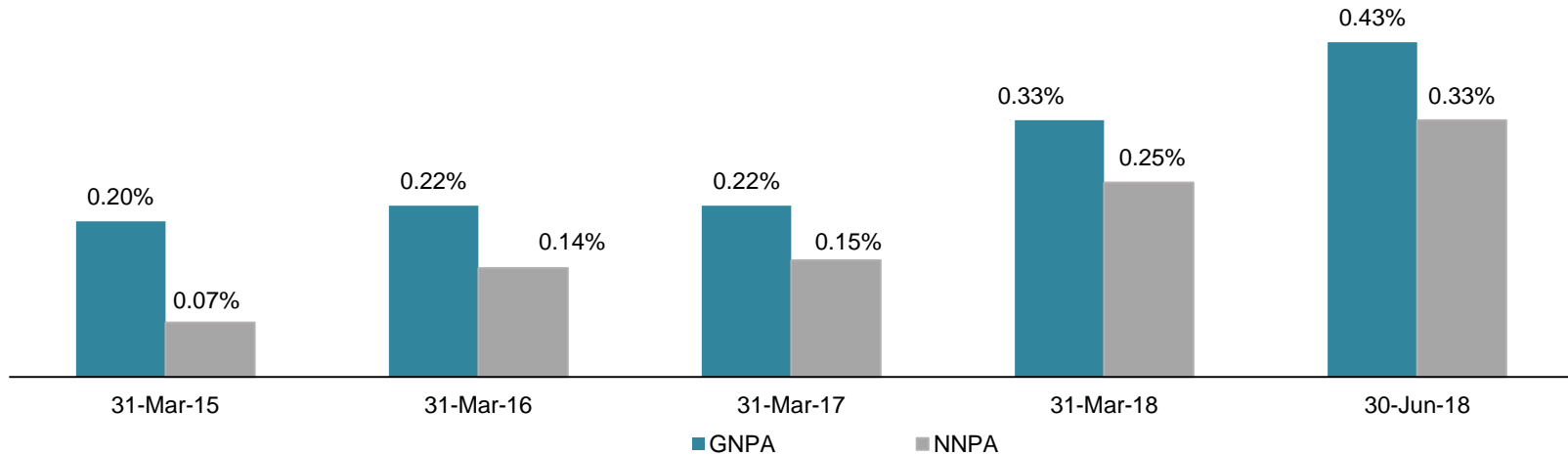
Breakup of AUM



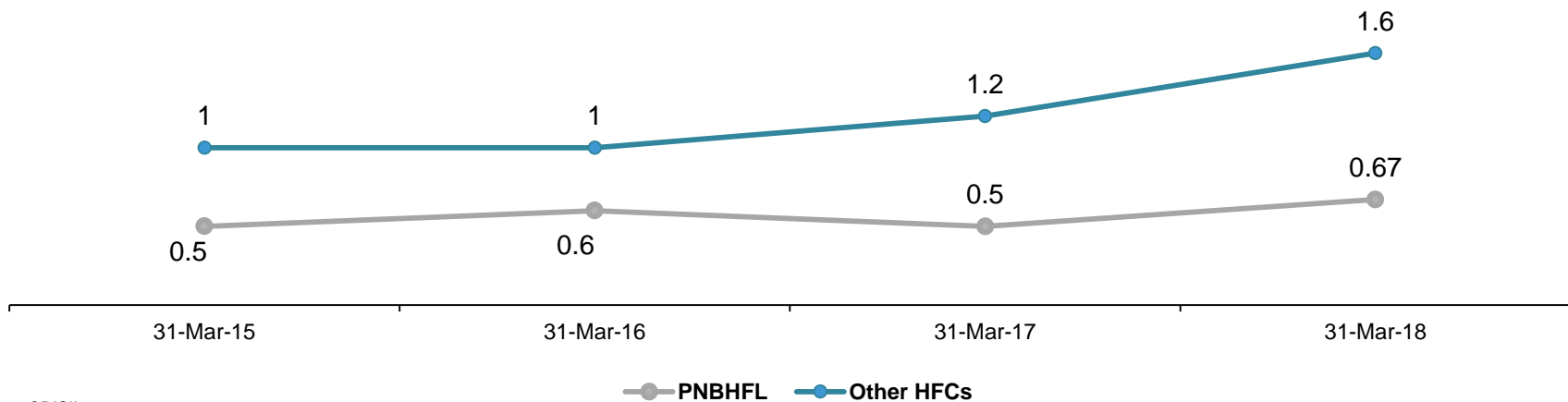
Lower NPAs



Non Performing Assets



2-years lagged NPA*



*Source: CRISIL

Strong Management Team



Sanjaya Gupta
Managing Director

Age : 55 Years

No. of Years with PNBHF : 8 Years

Prior Engagements : AIG, ABN Amro Bank N.V. and HDFC Limited



Shaji Varghese
ED - Business Development

Age : 46 Years

No. of Years with
PNBHF : 6 Years

Prior Engagements :
IndusInd Bank
ABN AMRO Bank NV
ICICI Bank Limited



Ajay Gupta
ED - Risk Management

Age : 52 Years

No. of Years with
PNBHF : 6 Years

Prior Engagements :
Religare Finvest Ltd
GE Money Indiabulls
Financial Services



Nitant Desai
**Chief Centralised Operation &
Technology Officer**

Age : 56 Years

No. of Years with
PNBHF : 7 Years

Prior Engagements :
HDFC Standard Life
Insurance, Union National
Bank, ICICI Bank



Kapish Jain
Chief Financial Officer

Age : 45 Years

Prior Engagements :
Xander Finance, Au
Small Finance Bank,
ICICI Prudential Life
Insurance, Deutsche
Bank

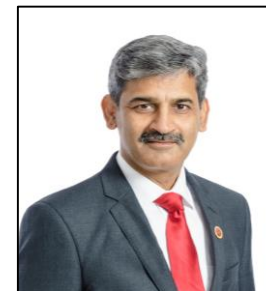


Sanjay Jain
**Company Secretary & Head
Compliance**

Age : 54 Years

No. of Years with
PNBHF : 23 Years

Prior Engagements :
Ansal Group



Anshul Bhargava
Chief People Officer

Age : 51 Years

No. of Years with
PNBHF : 7 Years

Prior Engagements :
ARMS (Arcil)
Indian Army



Thank You