

5 years journey of PNB Housing

FY 2012-2016



Key Milestones

1988

- Obtained NHB license for loans and deposits.
- Company commenced operations.

1994

- Crossed INR 100 Crores loan portfolio.

1997

- Crossed INR 100 Crores retail deposit.

2003

- Notified under SARFESI Act.

2006

- Crossed INR 1,000 crores loan portfolio.

2009

- Entered into a strategic financial partnership with Destimoney Enterprises Private Limited (DEPL) fully owned by New Silk Route, PE Fund.

2010

- Launched business process re-engineering project-"Kshitij".

2011

- New Brand positioning with completely refurbished offices Contemporary look and feel introduced across all branches and hubs.
- Robust and elastic target operating model (TOM) implemented.



2012

- DEPL raises stake from 26% to 49% through conversion of compulsory convertible debentures.
- Gross and net NPAs brought lower than 0.5% of the asset portfolio.

2013

- Crossed INR 1,000 crores retail deposits.
- `CRISIL AA+` rating (for NCDs and bank term loans) and FAAA (for Deposits).

2014

- PAT crossed INR 100 Crores and Portfolio crossed INR 10,000 Crores.

2015

- Pilot implementation of Enterprise System Solution.
- Quality Investments Holdings, owned by the Carlyle group, a global investment firm bought DEPL, Mauritius.

2016

- Implemented end-to end Enterprise System Solution – Pan India
- Crossed INR 25,000 Crores of loan portfolio
- Crossed INR 7,000 Crores of deposit book
- Launch of first ever 360 degree brand campaign

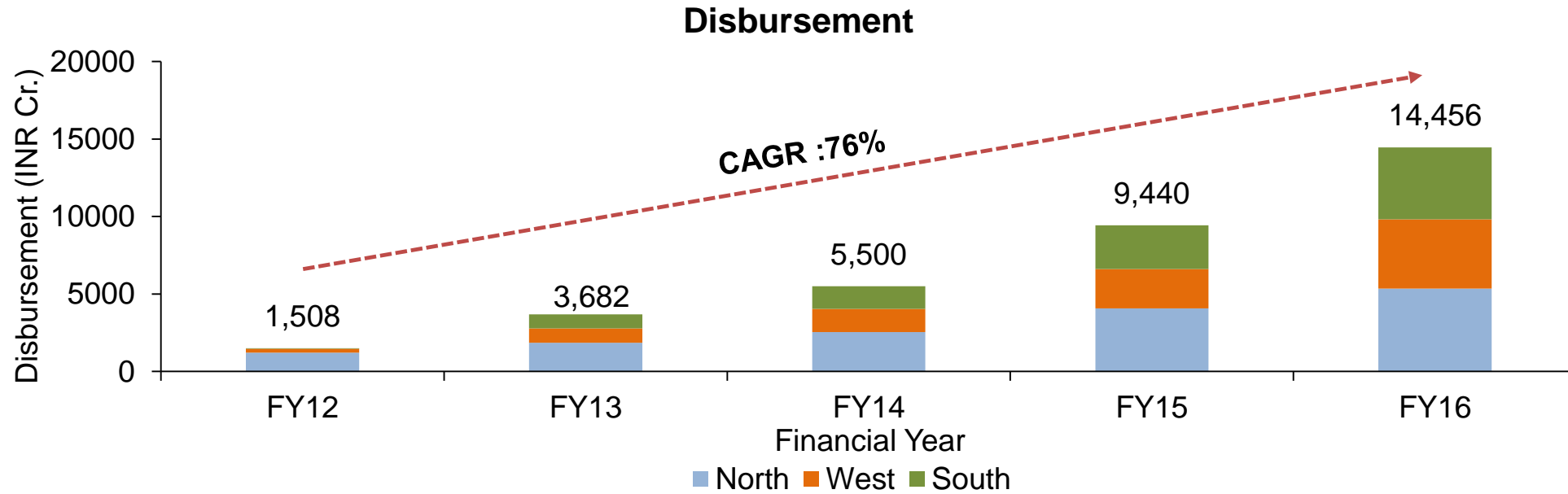


5 years Growth Journey

Year on Year Trends

76% CAGR in Assets Disbursement over the last 5 years

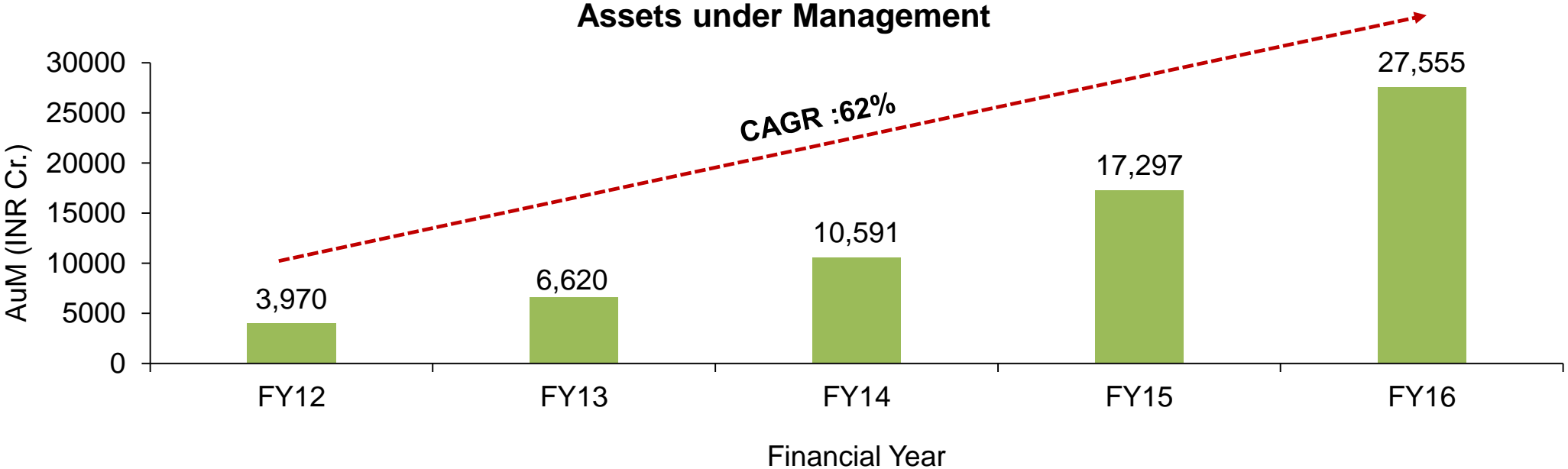
Values in INR Crore
1 Crore=10 Million



- Consistent growth trend
- One of the fastest growing amongst top five HFCs in India with CAGR of 76%
- Well balanced geographical distribution from a North centric organization to pan India presence

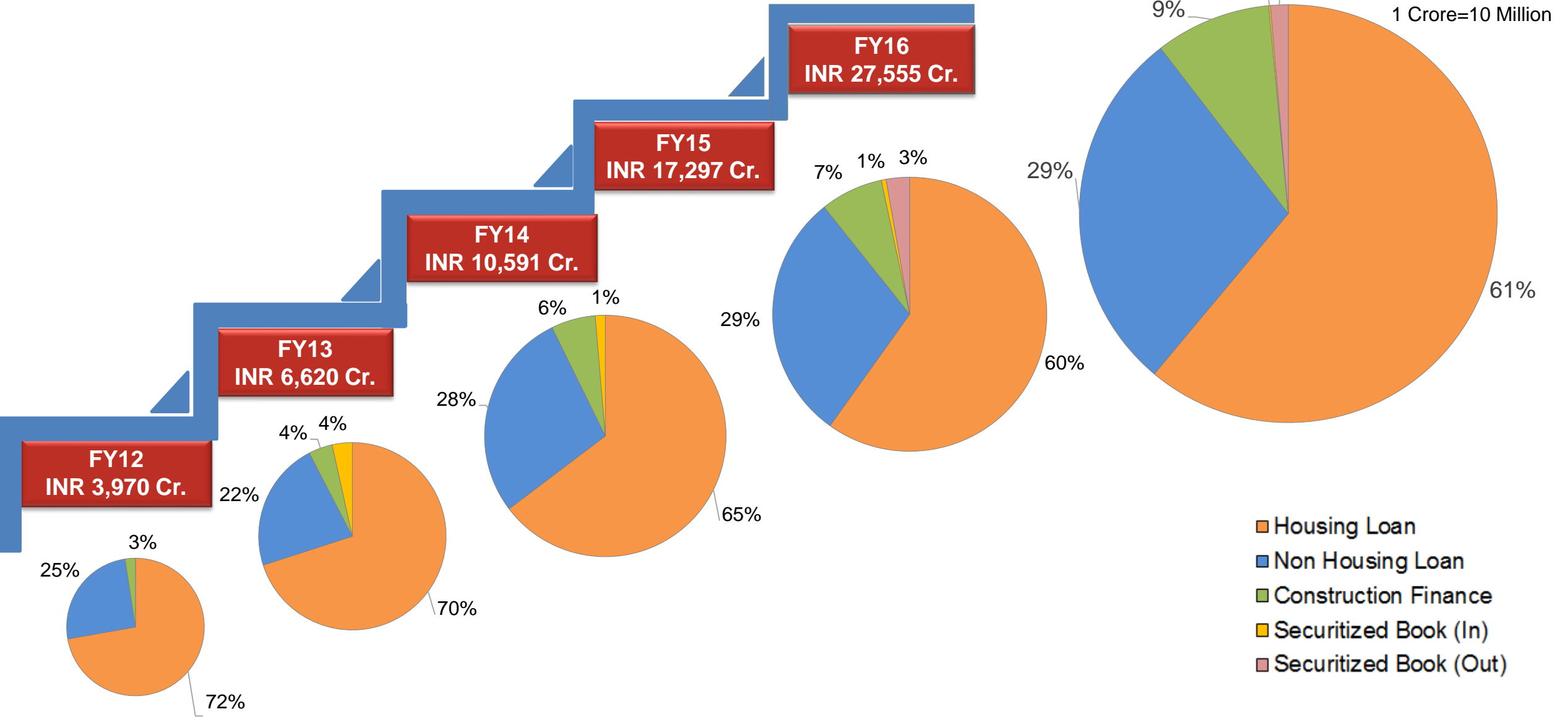
7X growth in Assets under Management (AuM) over the last 5 Years

Values in INR Crore
1 Crore=10 Million



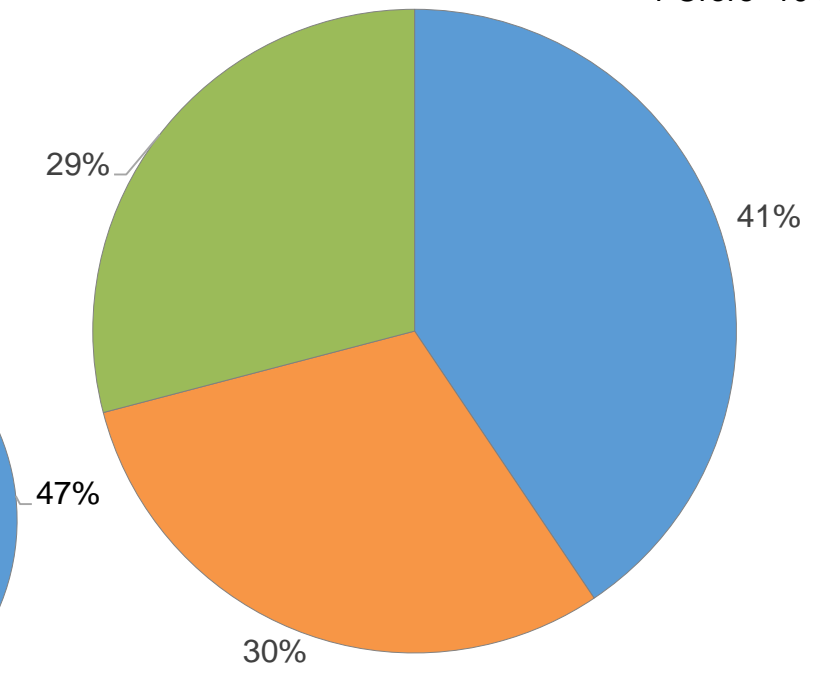
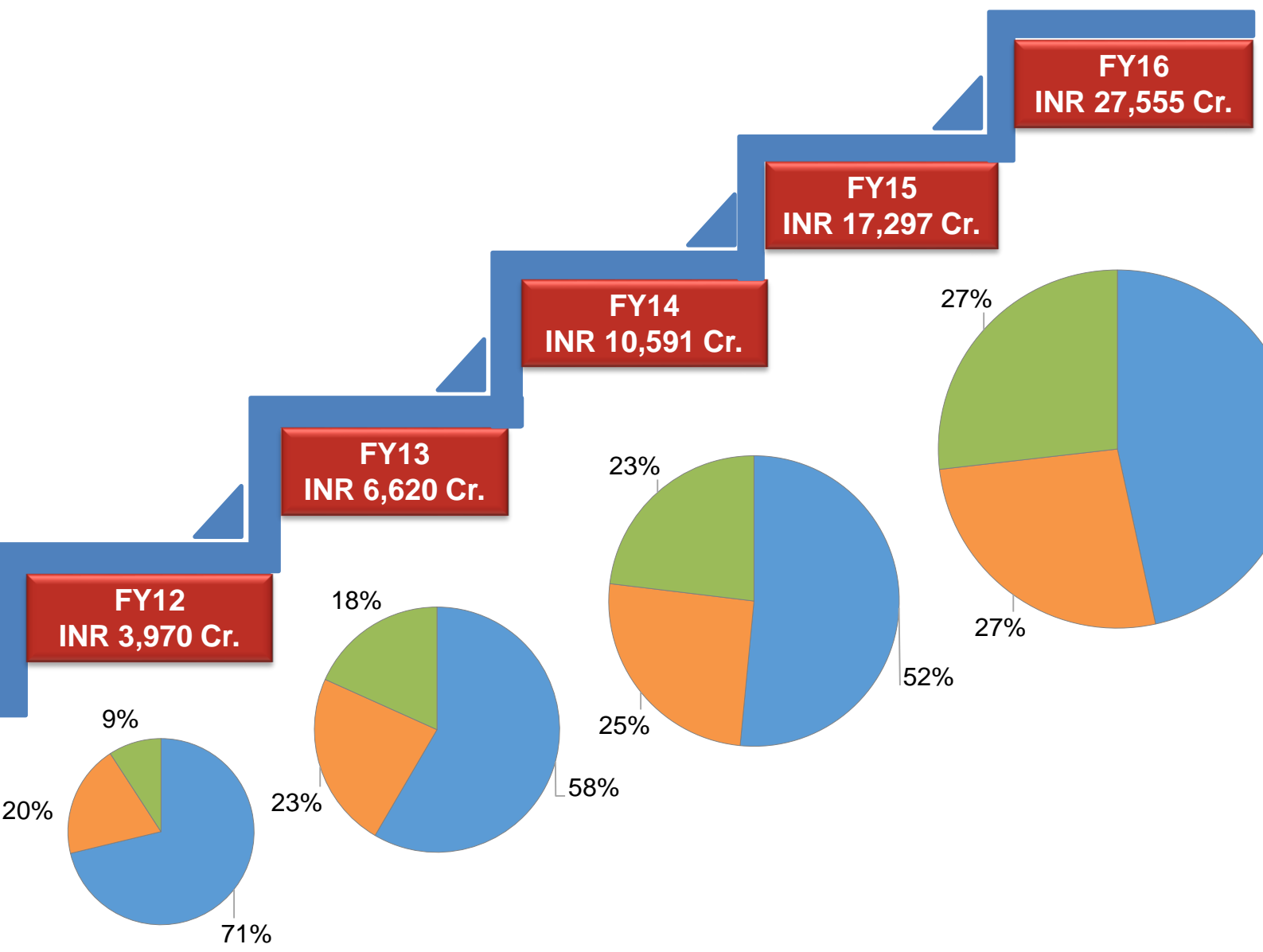
- AuM has grown nearly 7 times during the last five years at a CAGR of 62%
- AuM crosses INR 25,000 Crore during FY 2016- qualifying PNB Housing as a “Large” HFC
- AuM of INR 10,000 Crore achieved in 26 years, AuM of next INR 17,000 Cr achieved in just last 2 year

Balanced Portfolio (AuM) mix maintained through growth years



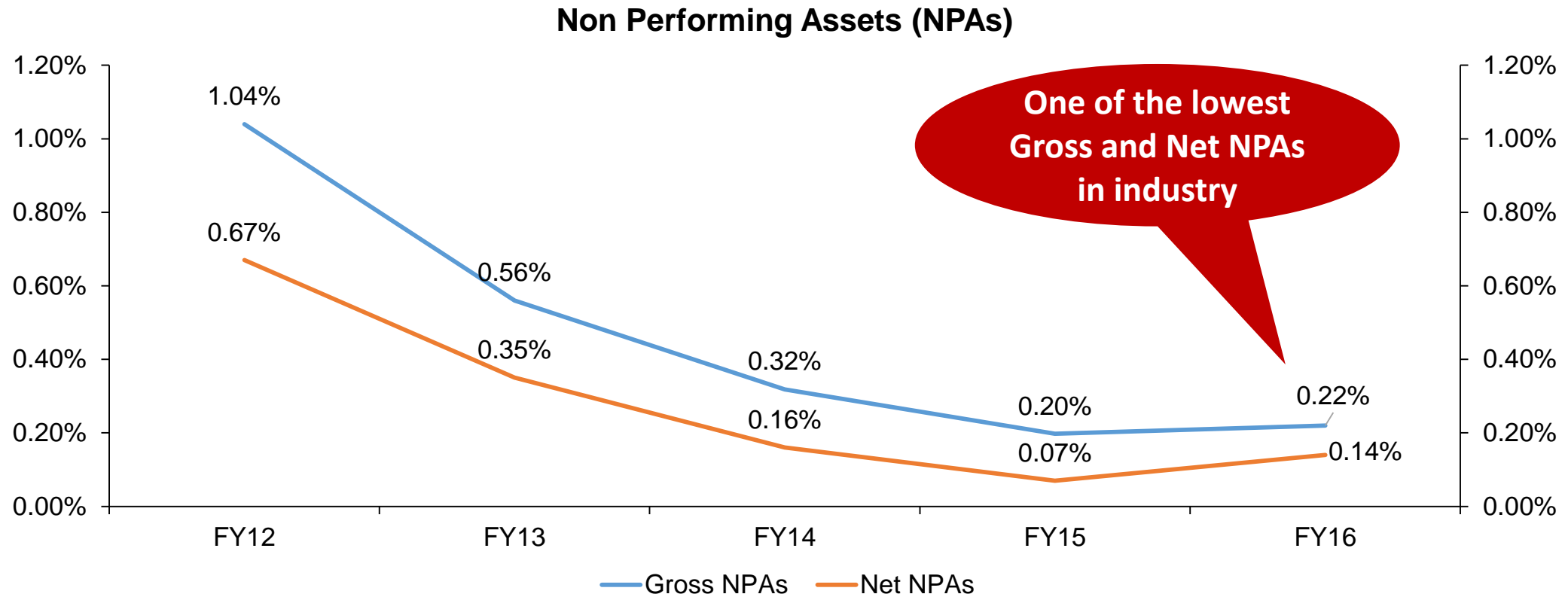
Portfolio geographically diversified; mitigating concentration risk

Values in INR Crore
1 Crore=10 Million



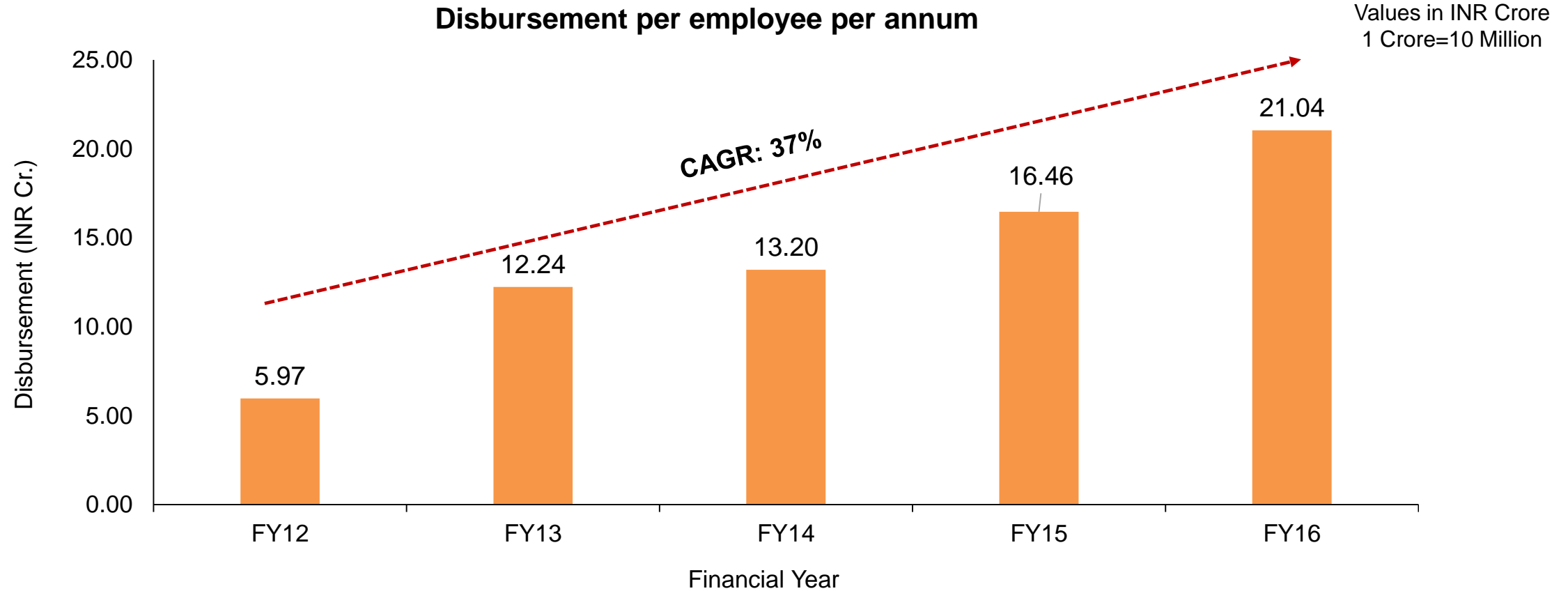
■ North
■ West
■ South

Despite exponential portfolio growth, maintains one of the lowest NPAs in industry



- Absolute NPAs have come down while the portfolio has grown nearly 7 times since March 2012

37% CAGR achieved in Disbursement per employee over the last 5 years

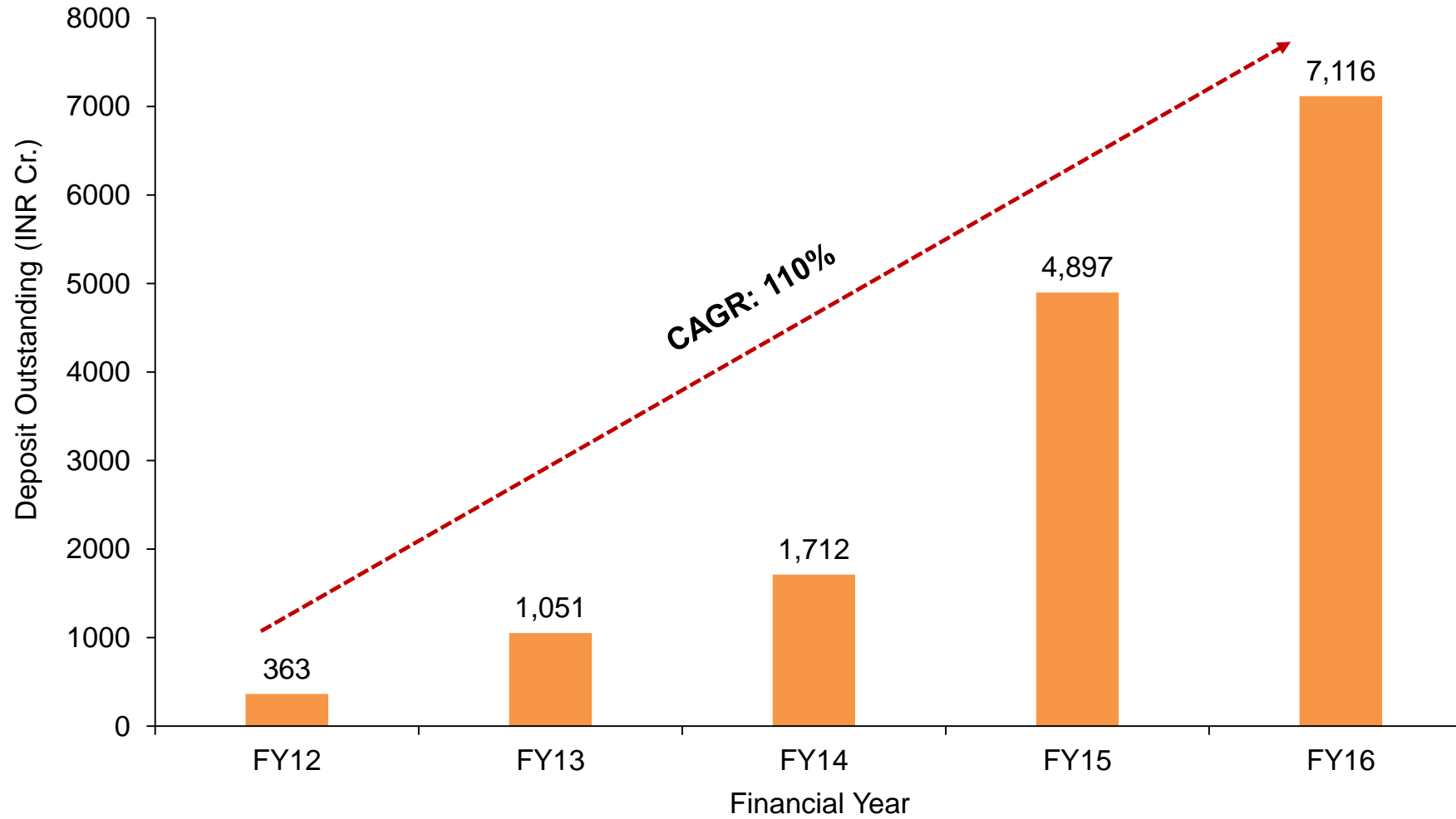


- Annual disbursement per employee has crossed to INR 21 Crore

110% CAGR achieved in Deposit Outstanding

Values in INR Crore
1 Crore=10 Million

Deposit Outstanding



Key highlights

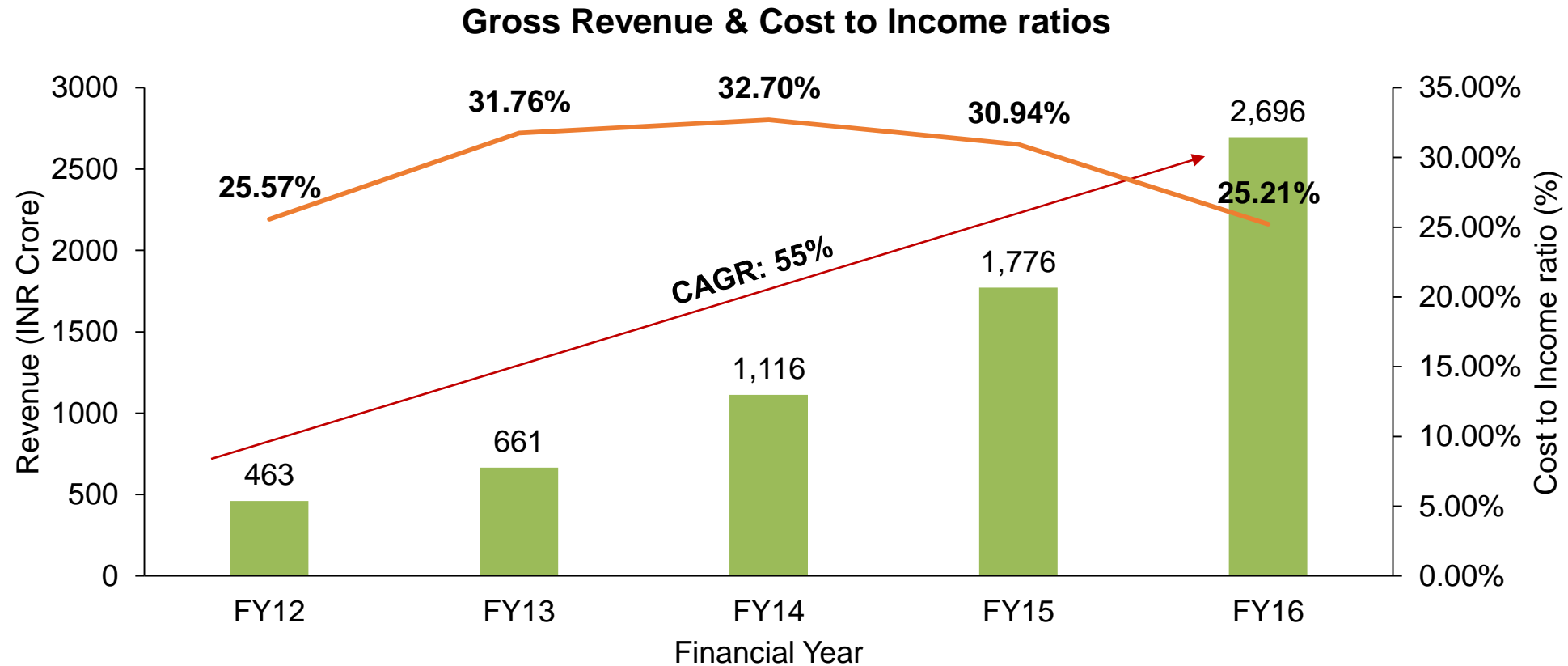
2nd largest Housing Finance Company in terms of Deposit Book Size

Our deposit book saw a stupendous scaling from INR 220 Crore in FY 2011 to INR 7,116 Crore on back of high credit rating, service quality and brand PNB

Strong and predictable distribution channel- the base grew from approximately 300 brokers in FY 2011 to 3500 brokers

55% CAGR achieved in Gross Revenue over last 5 years

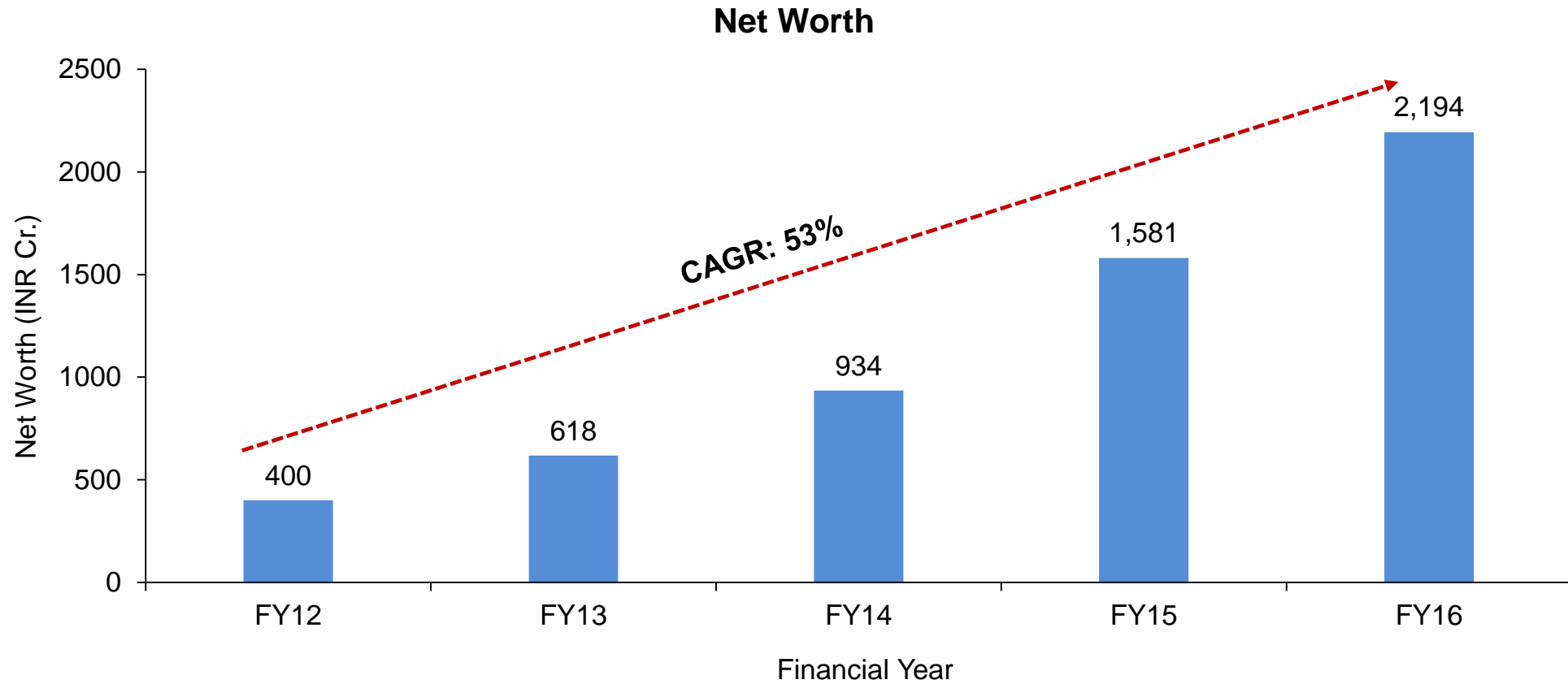
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- Consistent growth of gross revenue
- Declining trend in cost to Income ratio

5X growth in net worth over the last 5 years

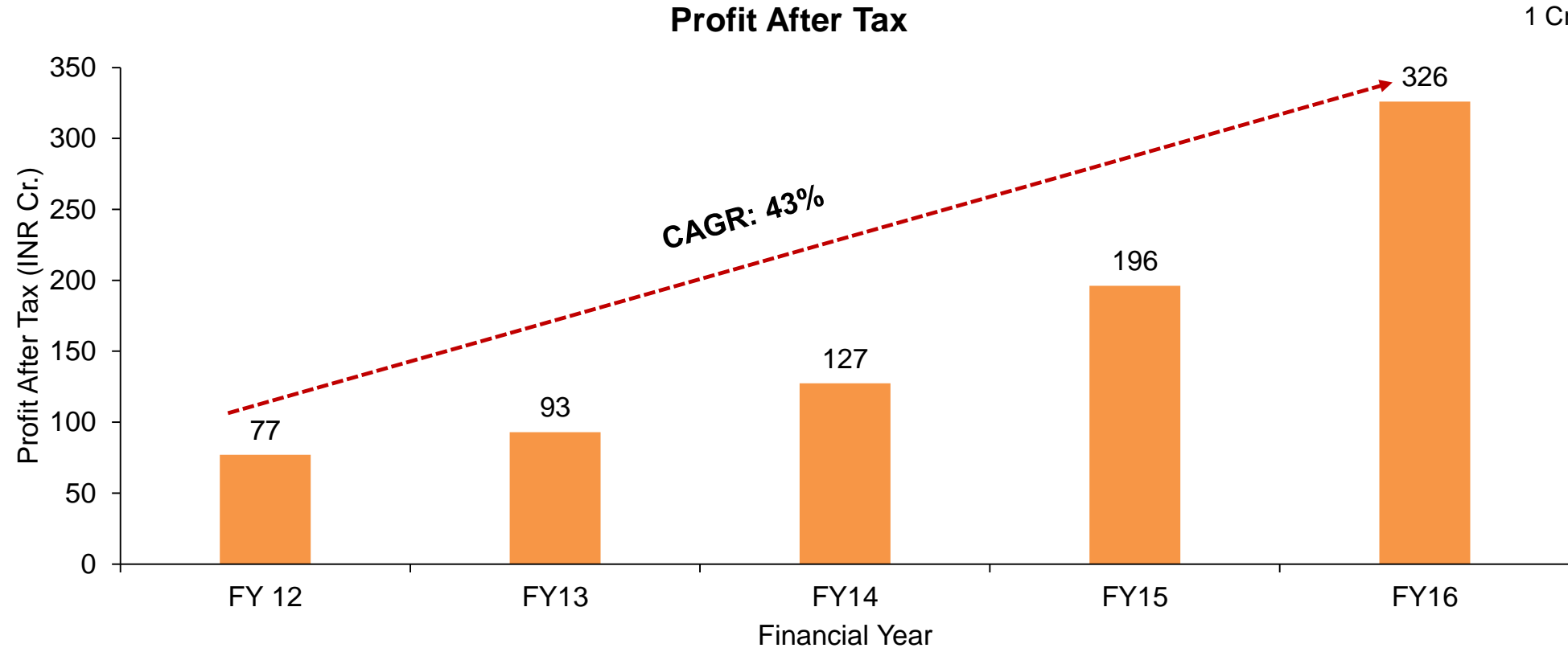
Values in INR Crore
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- Consistent growth of Net Worth

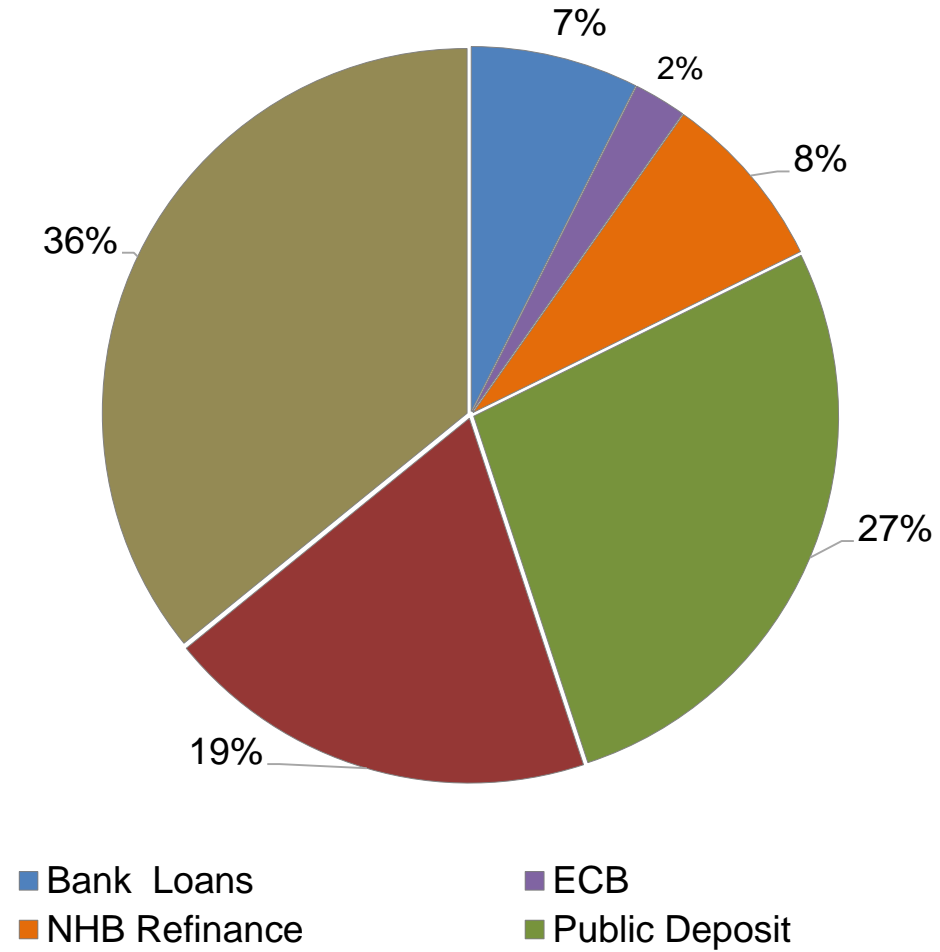
43% CAGR achieved in Profit After Tax (PAT) over the last 5 years

Values in INR Crore
1 Crore=10 Million



- Substantial growth in PAT of INR 77 Crore during FY 2012 to a PAT of INR 326 Crore during FY 2016

Well Diversified Borrowing Composition



- A balanced borrowing mix with subsequent decline in bank loans over the last 5 years

Corporate Governance

Board Committees constitution: The Board has four committees as under:

Audit Committee (ACB)

- Under section 177 of the Companies Act, 2013. It has 3 members, 2 are independent directors and 1 is a nominee director.

Nomination and Remuneration Committee (NRC)

- Under section 178 of the Companies Act, 2013. It has 5 members, 2 are independent directors, 2 are nominee directors and Managing Director.

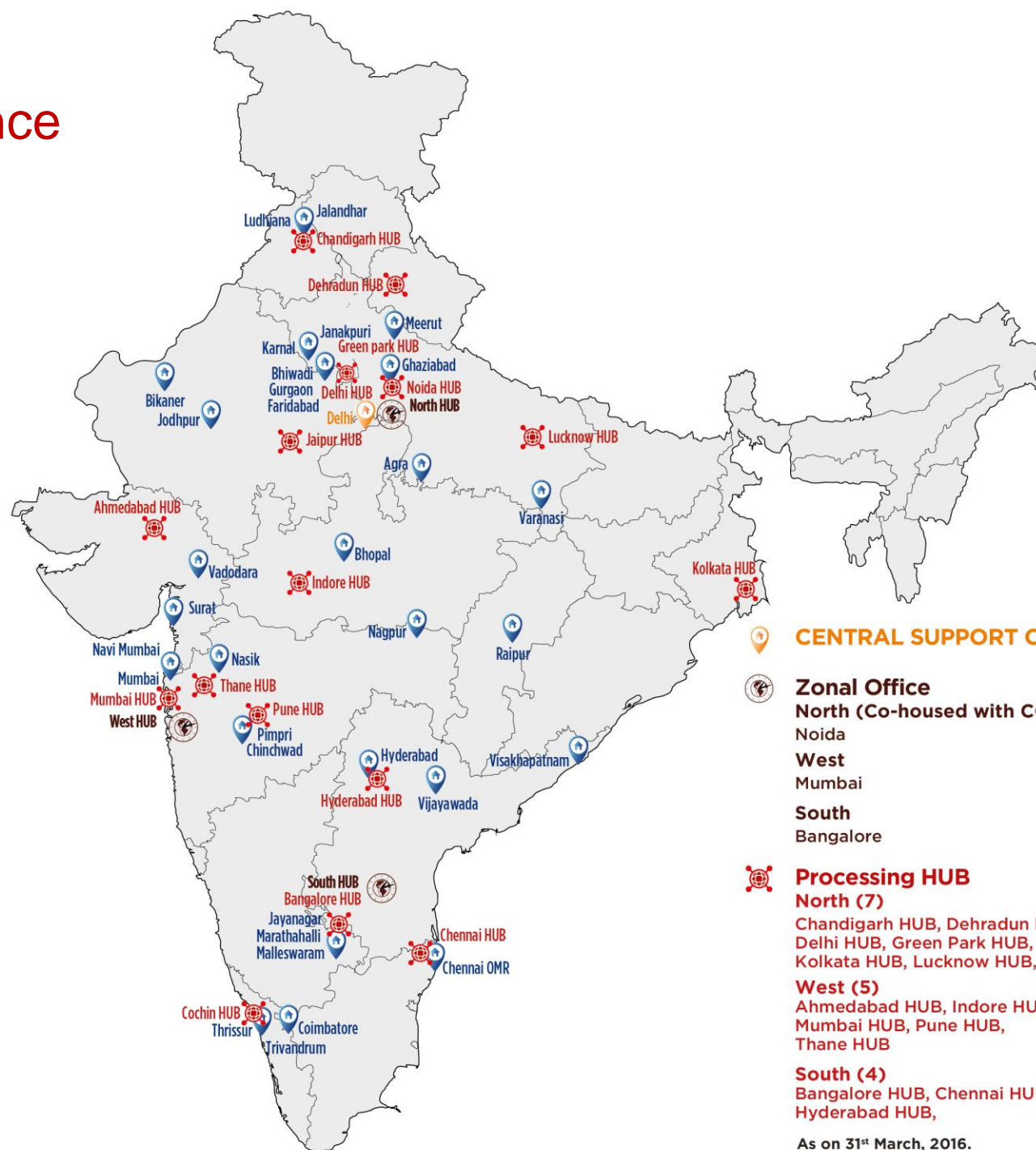
Corporate Social Responsibility Committee (CSR)

- Under section 135 of the Companies Act, 2013. It has 4 members, 1 independent director, 2 are nominee directors and Managing Director.

Credit Committee of the Board (CCB)

- Under section 179 of the Companies Act, 2013. It has 3 members, 1 is independent director, 1 nominee director and Managing Director.

Well balanced Pan India presence



Strategically positioned hubs to catalyse future growth

CENTRAL SUPPORT OFFICE (CSO) - Delhi



Zonal Office

North (Co-housed with COPS & CPC)

Noida

West

Mumbai

South

Bangalore



Processing HUB

North (7)

Chandigarh HUB, Dehradun HUB, Delhi HUB, Green Park HUB, Jaipur HUB, Kolkata HUB, Lucknow HUB, Noida HUB,

West (5)

Ahmedabad HUB, Indore HUB, Mumbai HUB, Pune HUB, Thane HUB

South (4)

Bangalore HUB, Chennai HUB, Cochin HUB, Hyderabad HUB,



Branch

North (14)

Agra, Bhiwadi, Bikaner, Delhi, Faridabad, Ghaziabad, Gurgaon, Jalandhar, Janakpuri, Jodhpur, Karnal, Ludhiana, Meerut, Varanasi

West (9)

Bhopal, Mumbai, Nagpur, Nasik, Navi Mumbai, Pimpri Chinchwad, Raipur, Surat, Vadodara

South (10)

Chennai OMR, Coimbatore, Hyderabad, Jayanagar, Malleswaram, Marathahalli, Thrissur, Trivandrum, Vijayawada, Visakhapatnam

As on 31st March, 2016.

Awards and Recognitions



PNB Housing awarded for contribution towards CSR at the India Pride Awards



'Housing Finance Company of the Year' at the 8th Annual Real Estate Summit and Awards



Outstanding Contribution to CSR by CREDAI



Best Apprenticeship/ On the Job training program Gold Award



PNB Housing's Annual report wins bronze award at 20th Big Bang awards for excellence in communication and media



3rd time in a row for "Outstanding contribution to Real Estate" – Nov 2013



PNB Housing IT Transformation Journey honoured at EMC Transformers Award 2015



Felicitated for Successful Completion of 25 years of Service at India's Top PSUs – Transforming India, 2014' – July 2014



Excellence in Talent Management



'Significant Contribution to Housing' by HUDCO



Early adoption of Cloud Services in India



Best Change Management Intervention

Thank You