

For Immediate Release

PNB Housing Finance expands its reach in affordable housing loans in Tier 2 and Tier 3 cities and beyond

Mumbai, 07 December 2022: In line with PNB Housing Finance’s long-term vision of empowering and supporting an individual’s dream of owning a home, the company recently introduced an affordable home loan scheme – Roshni. Under this initiative, individuals can apply for loans ranging from Rs. 5 lakh to Rs. 30 lakh.

Making inroads in the country, today the Company inaugurated Roshni- focused branch locations at Mumbai, Chennai, Coimbatore, Ghaziabad, Hyderabad, Indore/ Ujjain, Lucknow, Nagpur, Pune, Rajkot and Varanasi.

The scheme offers various loans for purchase of house property, self-construction, home extension/renovation, plot purchase plus construction, loan against property etc. Therefore, whether loan applicants are new to credit, self-employed without formal income and salaried from a low-income group with a household income as low as Rs.10,000 to middle-income group category shall be considered.

PNB Housing Finance MD and CEO, Girish Kousgi, said, *“With Roshni, we continue to augment our affordable housing portfolio. At PNB Housing Finance, we strive to stay closer to customers. Therefore, we are focused on building our presence across the country in tier 2 & 3 cities to address the growing needs of prospective homeowners. Through Roshni, we have renewed our commitment towards the ‘Housing for All’ mission of the Central Government and are well positioned to catalyse growth in the real estate industry.*

With more than 30 years of industry presence and customer trust, a pan-India branch network and a robust service delivery model, PNB Housing Finance serve home loan seekers across the country. PNB Housing Finance intends to grow in 15 states, including Uttar Pradesh, Uttarakhand, Madhya Pradesh, Chhattisgarh, Rajasthan, Gujarat, Tamil Nadu, Andhra Pradesh, Telangana, Karnataka, Maharashtra and Delhi-NCR.

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Disclaimer:

“PNB Housing Finance Limited (the “Company”) is proposing, subject to market conditions and other considerations, to make a rights issue of its equity shares, and has filed a draft letter of offer with the Securities and Exchange Board of India and stock exchanges. The draft letter of offer is available on the website of SEBI at www.sebi.gov.in as well as on the websites of the Lead Managers at www.axiscapital.co.in, www.bnpparibas.co.in, www.ml-india.com and www.jpmpi.com, and the

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websites of the stock exchange(s) at www.nseindia.com and www.bseindia.com, respectively. Potential investors should note that investment in equity shares involves a high degree of risk and are requested to refer to the letter of offer filed with the SEBI and the stock exchanges, including the section titled “Risk Factors”, for details of the same, when available. Potential investors should not rely on the draft letter of offer for any investment decision.”

*The equity shares have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the “**U.S. Securities Act**”) or any state securities laws in the United States, and unless so registered, may not be offered or sold within the United States except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, such equity shares will be offered and sold (i) outside of the United States in offshore transactions in reliance on Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur; and (ii) to “qualified institutional buyers” (as defined in Rule 144A under the U.S. Securities Act), pursuant to Section 4(a) of the U.S. Securities Act.*