



Ghar Ki Baat

CIN NO. : L65922DL1988PLC033856

EXTRACT OF CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND NINE MONTHS ENDED DECEMBER 31, 2020

(₹ in Crore)

Sl. No.	PARTICULARS	Quarter Ended 31.12.2020 (Reviewed)	Nine month Ended 31.12.2020 (Reviewed)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.12.2019 (Reviewed)
1.	Total Income from Operations	1,886.67	5,772.24	8,481.84	2,074.76
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary item)	293.84	1,018.89	811.01	298.25
3.	Net Profit for the period Before Tax, (After Exceptional and Extraordinary item)	293.84	1,018.89	811.01	298.25
4.	Net Profit for the period after Tax, (After Exceptional and Extraordinary items)	232.40	802.87	646.24	237.02
5.	Total Comprehensive Income for the period (comprising Profit/(Loss) for the period after tax and other Comprehensive Income after tax)	238.62	742.59	590.94	280.20
6.	Equity Share Capital	-	168.19	168.19	-
7.	Reserve (excluding Revaluation Reserves)	-	8,583.89	7,829.58	-
8.	Earnings per Share (of ₹10/- each)*				
	(a) Basic	13.82	47.74	38.45	14.10
	(b) Diluted	13.82	47.74	38.41	14.06

* EPS for the quarter/Nine Months are not annualised.

The key data relating to standalone results of PNB Housing Finance Limited is as under: (₹ in Crore)

Sl. No.	PARTICULARS	Quarter Ended 31.12.2020 (Reviewed)	Nine Month Ended 31.12.2020 (Reviewed)	Year Ended 31.03.2020 (Audited)	Quarter Ended 31.12.2019 (Reviewed)
1.	Total Income from Operations	1,872.77	5,751.80	8,478.32	2,069.55
2.	Profit Before Tax	282.24	1,012.20	825.00	297.78
3.	Tax Expense	58.97	216.96	142.69	62.69
4.	Net Profit After Tax	223.27	795.24	682.31	235.09
5.	Total Comprehensive Income for the period (comprising Profit/(Loss) for the period after tax and other Comprehensive Income after tax)	229.39	734.62	626.62	278.15

NOTES :

- The above-mentioned results for the quarter and nine month ended December 31, 2020 are reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at its meeting held on January 27, 2021.
- The extent to which the COVID-19 pandemic will impact the Company's future results will depend on economic situation, which are highly unpredictable, including among other thing, any new information concerning the severity of the COVID-19 pandemic and any action to contain its spread or mitigate its impact whether government mandated or elected by the Company. The Company will continue to closely monitor any material changes to future economic conditions. However, operating in the secured mortgage asset business we believe we hold a much stable asset class which can withstand the pandemic relatively better compared other asset classes.
Hon'ble Supreme Court, in a public interest litigation vide an interim order dated **September 03, 2020** ('interim order'), has directed that accounts which were not declared NPA till **August 31, 2020** shall not be declared as NPA till further orders. Basis the said interim order, even accounts that would have otherwise been classified as NPA post **August 31, 2020** have not been and will not be, classified as NPA till such time the Hon'ble Supreme Court decides on the matter. However, as a matter of prudence, higher provision has been considered for such accounts.
- During the quarter ended December 31, 2020, the Company has allotted 5,500 equity shares of ₹ 10 each pursuant to exercise of stock options by employees.
- The above is an extract of the detailed format of Financial Results for quarter ended **December 31, 2020** filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, as amended. The full format of Standalone and Consolidated Financial Results for the quarter ended **December 31, 2020**, are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the company (www.pnbhousing.com).

Date : January 27, 2021

Place : New Delhi

Regd. Office : 9th Floor, Antriksh Bhawan,
22, K. G. Marg, New Delhi-110001 (India)

For PNB Housing Finance Limited

Hardayal Prasad

Managing Director & CEO

DIN : 08024303



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