



Familiarization Programme

Disclosures as per Regulation 46(2)(i) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

In accordance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has in place systems and processes to ensure that independent directors are familiar with various aspects of the Company. These cover Company's strategy, business plan, financial details, human resources, technology, internal controls, risk management, key changes in the regulatory framework as stipulated by the Ministry of Corporate Affairs, National Housing Bank, SEBI, RBI and other regulatory authorities and its impact on the Company, if any, on a quarterly basis.

These detailed discussions and presentations were facilitated by the Company's Senior Management/Executive Director(s).

Financial Year 2022-23

Summary of Familiarization programme:

Number of programmes during current Financial Year	10
Number of hours spent	34 hours



**FAMILIARIZATION PROGRAMME FOR
INDEPENDENT DIRECTORS**

OF

PNB HOUSING FINANCE LIMITED

Summary of Version History

Policy approved by	Board of Directors
Policy drafted by	Company Secretary & Head Compliance
Last Date of Renewal of Policy	October 4, 2016/V1.0 October 24, 2019/V2.0
Current Revision Date/No	February 03, 2023/V3.0



9th Floor Antriksh Bhawan, 22 K G Marg, New Delhi-110001

FAMILIARISATION PROGRAMME FOR INDEPENDENT DIRECTORS

(Pursuant to Regulation 25(7) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015) as amended in 2016

PREAMBLE

As per Regulation 25(7) of the LODR, PNB Housing Finance Limited (the “**Company**”) is required to devise a Familiarisation Programme for Independent Directors (the “**Programme**”) to familiarise its Independent Directors with the Company, the industry in which it operates, its business model, their roles, rights and responsibilities, and all other relevant information.

INITIAL FAMILIARISATION

At the time of appointment of Independent Directors, they will be provided with a formal letter of appointment incorporating their role, duties and responsibilities, terms of remuneration, and performance evaluation process. They will be advised to refer to the Company’s website for reviewing the Company’s incorporation documents, Code of Conduct of Directors and various policies adopted by the Company from time to time.

The Independent Directors will be briefed by the senior management of the Company regarding the organization structure, services, group structure and subsidiaries, board procedures, matters reserved for the Board, and other major risks and risk management strategies. Such programmes provide an opportunity to the Independent Directors to interact with the senior leadership team of the Company and help them to understand Company’s strategy, business model, operations, service and product offerings, markets, organization structure, finance, human resources, technology, quality, facilities and risk management and such other areas as may arise from time to time.

ONGOING FAMILIARISATION

As a part of its ongoing familiarisation Programme, the Independent Directors of the Company will be continually briefed and updated by the Board of Directors about the business activities of the Company, changes in its business environment, performance review, business strategy, risks involved, competition in the market, future outlook and key regulatory developments. They will be regularly provided with Annual Reports of the Company, business plans and other materials relevant to evaluate the performance of the Company.

Independent Directors will also have the freedom to interact with the Company’s management and with the senior leadership team of the Company and can seek all information as may be necessary for performance of the duties.

REVIEW

The Board shall review this programme and make appropriate revisions as may be required from time to time.
