

October 1, 2018

The BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Scrip Code: 540173

National Stock Exchange of India Limited,
Listing Department
“Exchange Plaza”
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

Symbol: PNBHOUSING

Dear Sirs,

Sub: Liquidity Update Presentation

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, Please find attached herewith the Presentation of the Company titled - Liquidity Update 1st October, 2018.

A copy of the same is placed on the website of the Company www.pnbhousing.com

You are requested to take note of the above and arrange to bring this to the notice of all concerned.

Thanking You.

For PNB Housing Finance Limited



Sanjay Jain
Company Secretary & Head Compliance
Membership No. : F2642

PNB Housing Finance Limited Liquidity Update 1st October, 2018





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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

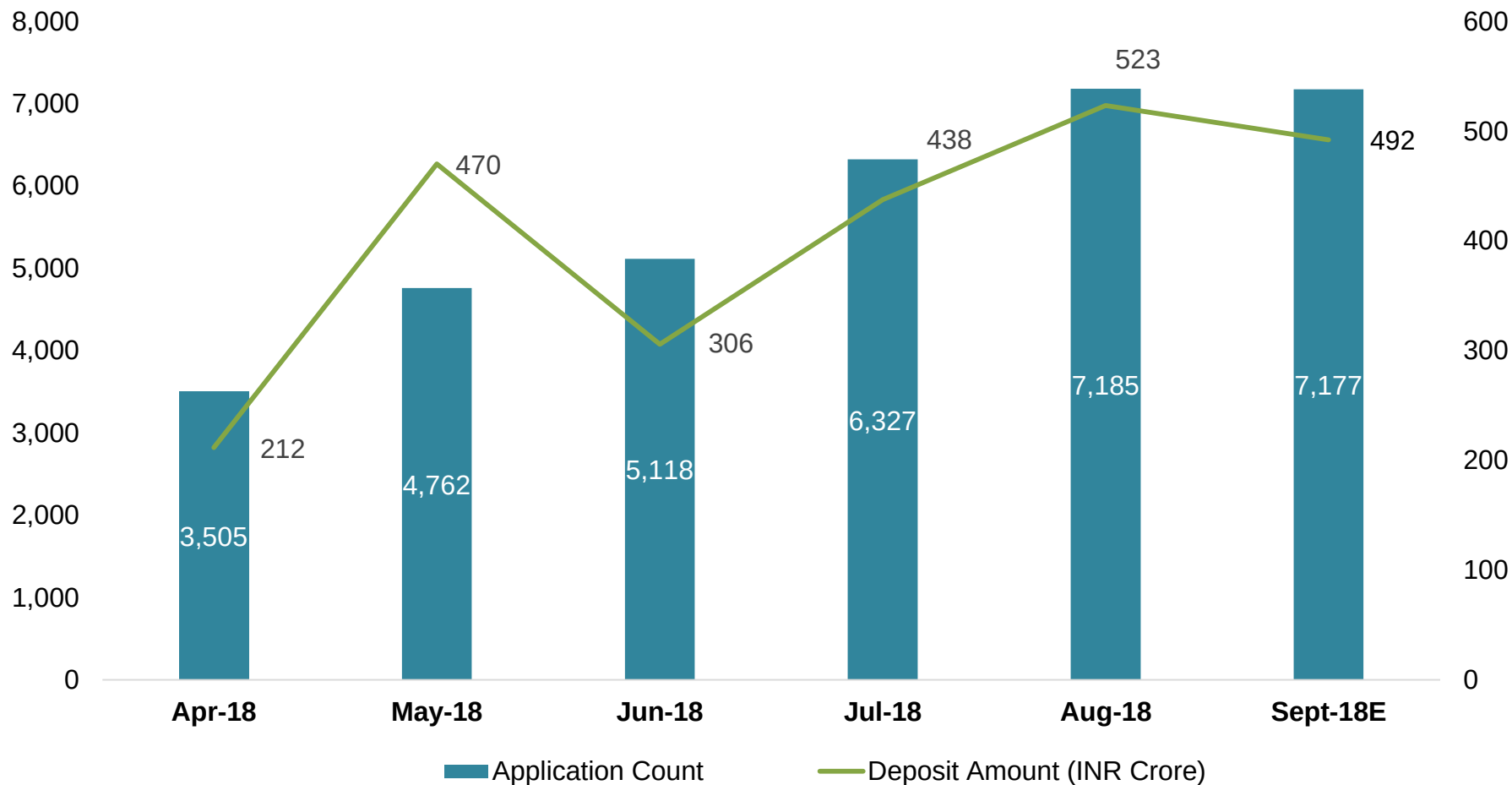
*includes disbursement/opex/capex/statutory requirements

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

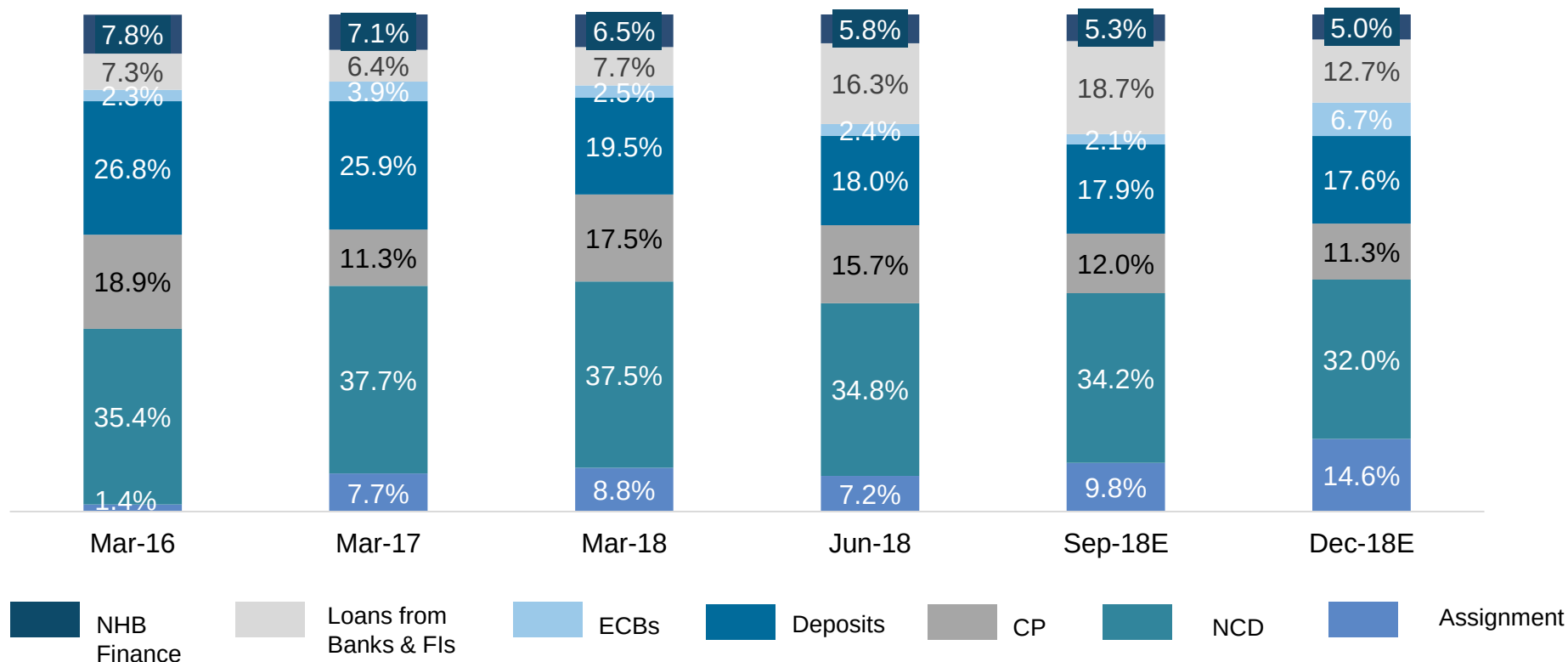
Comfortable Liquidity Situation

Increasing Retail Deposit Traction



2nd Largest Deposit taking HFC with Strong Retail Confidence

Well-Diversified Resource Profile



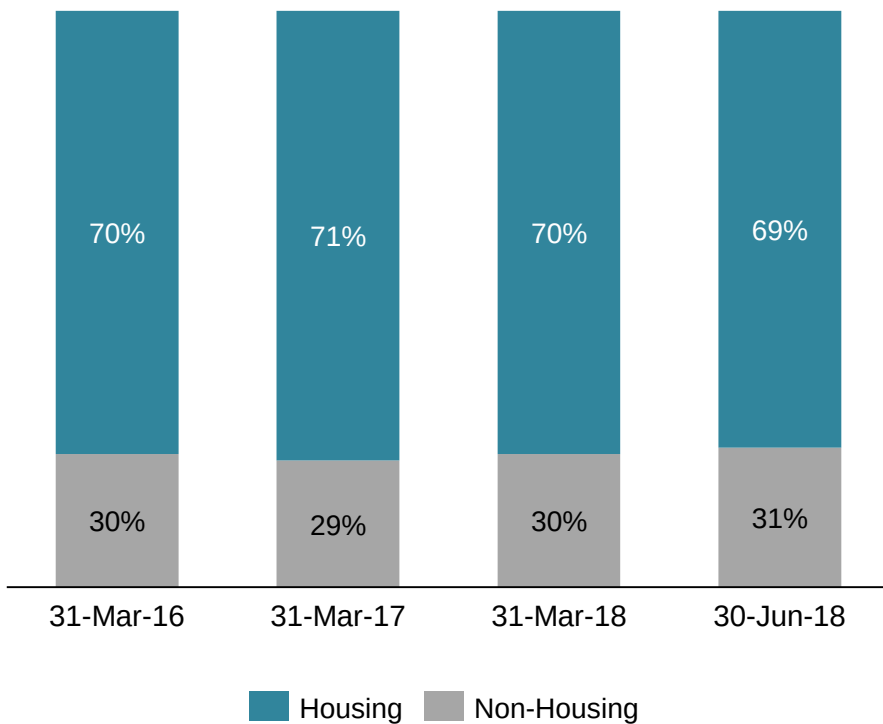
Credit Rating

- 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.

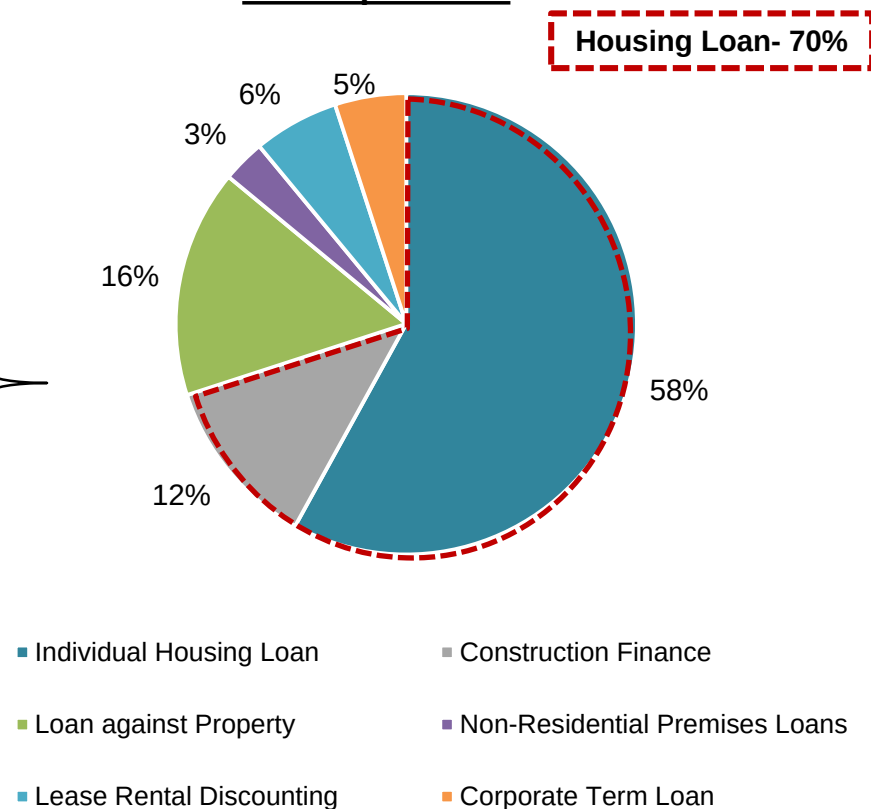
Consistent Product Mix



Asset Under Management



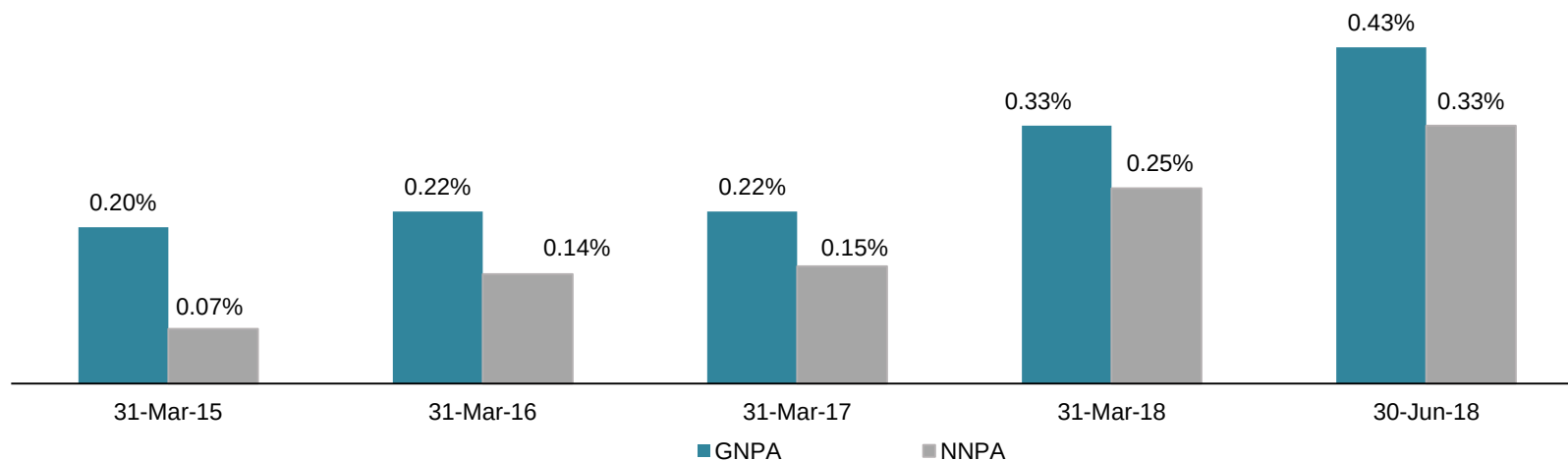
Breakup of AUM



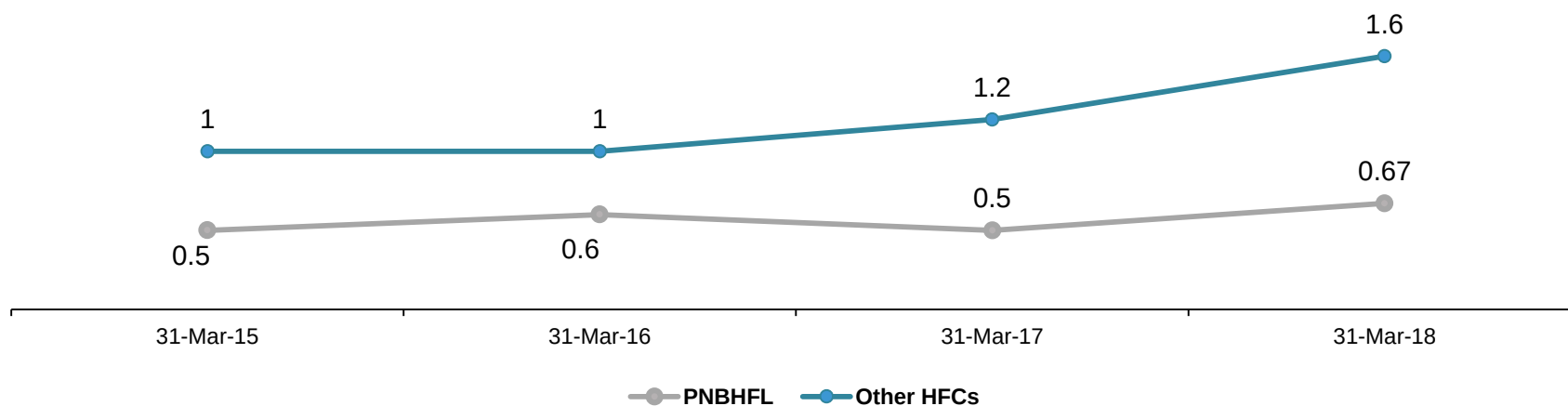
Lower NPAs



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