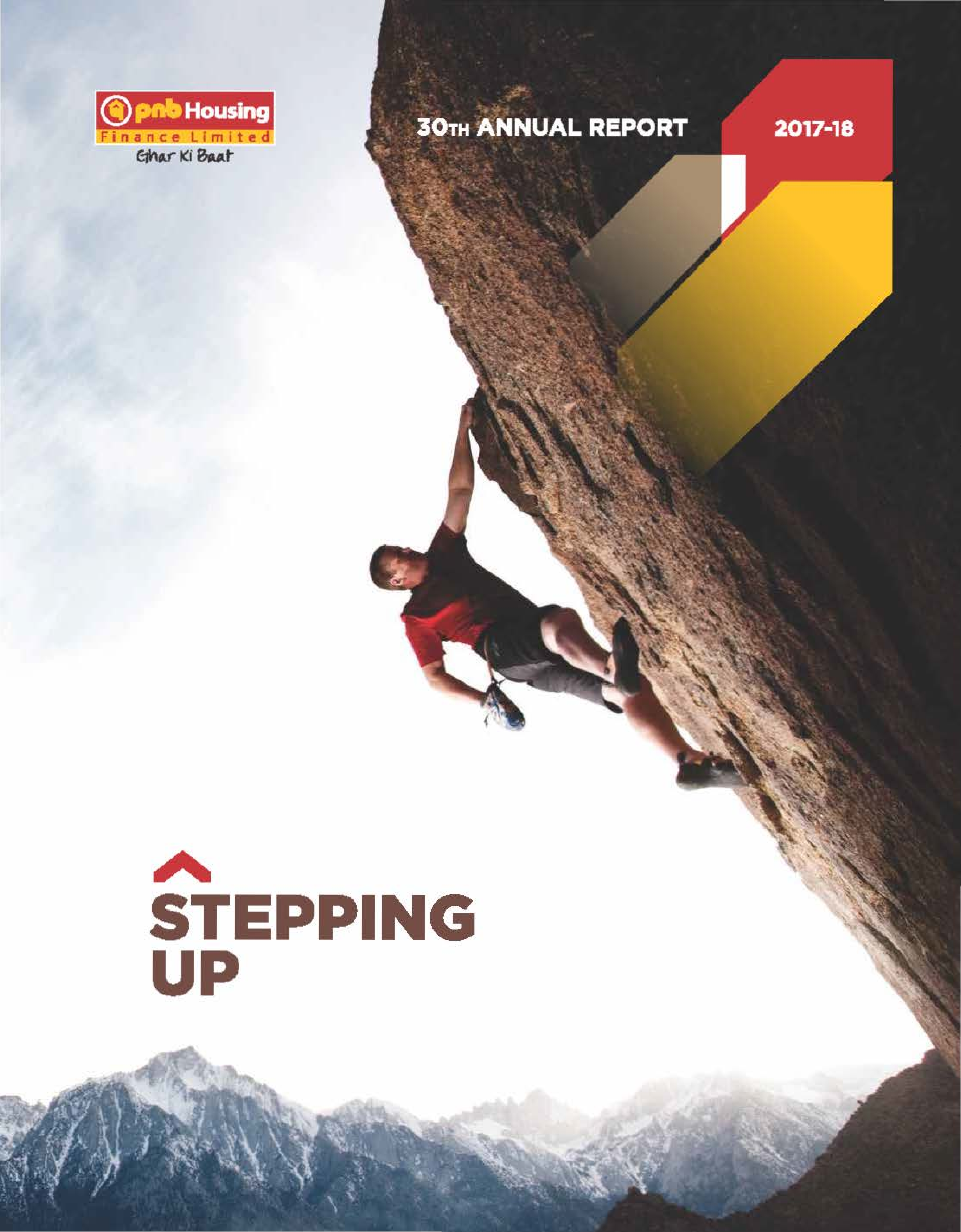
pnb Housing
Finance Limited
Ghar Ki Baat

30TH ANNUAL REPORT 2017-18



STEPPING UP

pnb Housing Finance Limited

SWIMMING

Swimming as a sport, has been around for a very long time. It became an Olympic sport in 1896. This sport works out all the body's main muscles; an energetic hour long session can burn up to 784 calories. Apart from building a strong body, swimming aids mental well-being and is a joyful activity to indulge in.

"If it doesn't challenge you, it won't change you!"

The urge to push limits, a trait that fuels the fire within us to outdo the set benchmarks.

It is this urge that prompts us to STEP UP and thrust ourselves beyond the known boundaries to deliver performance exceptionnelle.

Excellence never comes easy. It demands relentless supply of dedication, patience and most importantly physical and mental agility, much in similarity to what we get to see in the world of sports. Records get made, records get broken, winners celebrate while others gear up for the next opportunity. And yet it's not about winning or losing. It's about becoming better than one already is, for there are no confines to self-improvement.

We at PNB Housing, are inspired by the athleticism that makes sports one of the most exciting activities to engage in. Year on year, we compete with ourselves and try to better our performance by working harder and accepting bigger challenges.

Our Annual Report 2017-18 is a tribute to the spirit of sportsmanship that inspires us to step up and move forward in the journey called 'a better tomorrow'.

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STEPPING UP THE EFFORTS TO MAKE OUR NATION PROUD

PNB Housing turned 30, this year!

We embarked on this odyssey with a dream that one day every single family in the country shall have a home of their own. That will be the day when our nation shall stand proud as a true super power.

This dream must be fulfilled and we are reaching out to home aspirants far and wide, opening doors to their dream houses through surprisingly easy home loans as if it is a 'Ghar Ki Baat.'

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JAVELIN THROW

The javelin throw is a track and field event where the javelin, a spear about 2.5 m in length, is thrown. A perfect throw requires coordination between the mind and body. The athlete focuses on the target, paces with conscious steps and hurls the javelin at a precise angle to make sure it reaches the farthest distance.

PNB HOUSING – COMMITTED TO SPREAD SMILES AMONG HOME ASPIRANTS ON ITS PATH TOWARDS NATION BUILDING

The Company...

... has been serving home aspirants across the country for 30 years

... reaches home aspirants through 84 branches, 21 regional offices and 3 zonal offices spread across 47 unique locations across the country

... is the 5th largest^ housing finance company by assets size and 2nd largest* by deposit book size among leading HFCs in India

... offers a wide range of products in home loans, non-home loans, construction finance to real estate developers and deposits

... fosters customer delight and convenience with transparency via numerous technology enabled and customer friendly solutions

... became a public listed entity in FY2016-17

... has ISO 9001:2015 certified central operations and central processing centre, ISO 9001:2015 customer service operations and ISO 9001:2008 certified contact centre

^ICRA Indian Mortgage Finance Market Update for 9MFY2018
*Company Reports

STEPPING UP PERFORMANCE

HIGHLIGHTS FOR FY2017-18

During the year, the Company crossed landmark number of ₹ 50,000 crores assets with assets under management expanding to ₹ 62,252 crores marking a rise of 50% over FY2016-17

The portfolio quality remained robust as our NPAs were among the lowest in the industry

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We maintained a well balanced portfolio with exposure to home loan at 70% and non-home loan at 30%

We continued to self-generate our raw material for lending purpose as deposits contributed 21.35% to borrowing mix

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Incorporated wholly owned subsidiary PHFL Home Loans and Services Ltd. to focus on sales and distribution functions of PNB Housing

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Our self-efficiency enhanced as we sourced 65% of our business from in-house sales channel; now a part of PHFL Home Loans and Services Ltd.

Our customer service operations are now ISO certified indicating an efficient and customer focused quality framework

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The Company has been certified as a Great Place to Work, second year in a row