

# Growth in Focus

Resilient | Robust | Responsible



34<sup>th</sup> Annual Report 2021-22

## About PNB Housing Finance

PNB Housing is one of India's prominent and fourth largest Housing Finance Company by Asset Under Management as on 31<sup>st</sup> March 2022\*. We offer retail and corporate loans, including individual home loans, retail loan against property, retail non-resident property loan, construction finance and lease rental discounting among others.

We are also establishing ourselves in the affordable housing financing space with our dedicated Unnati segment. Our network of 99 branches are spread across 67 unique cities and 38 outreach centres. This includes 24 new locations for Unnati across the country.

We operate the sales and distribution function through our wholly-owned subsidiary, PHFL Home Loans and Services Limited.

**99**

Branches

**₹65,977 CRORE**

Asset under management

**2.50 LAKH**

Active loan  
customer base

**1,425**

Employees

As on 31<sup>st</sup> March 2022

\*as per Company reports

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# Growth in Focus

## Resilient | Robust | Responsible

Well-rounded growth is an outcome of striking the delicate balance among resilience, robustness and responsibility and never losing sight of our raison d'être.

The past couple of years have taught businesses and humans a lot about striking the right balance. Fraught with upheavals, the time contributed to our slowed growth, teaching us prudence and pragmatism in navigating challenges to emerge on the other side. We had our sight set on making steady progress and touching lives positively. At the same time, we focused our collective energy on making the organisation future-ready to support our ambitions in the next growth phase through well laid-out strategies:

**1**

Strengthen our capital position and risk management

**2**

Strengthen credit underwriting through digital interventions

**3**

Improve collections by leveraging data analytics

**4**

Digital drive to enhance efficiencies across verticals

**5**

Grow the retail segment by leveraging expertise in mass housing and self-employed segment

**6**

Expand our affordable segment offering through Unnati

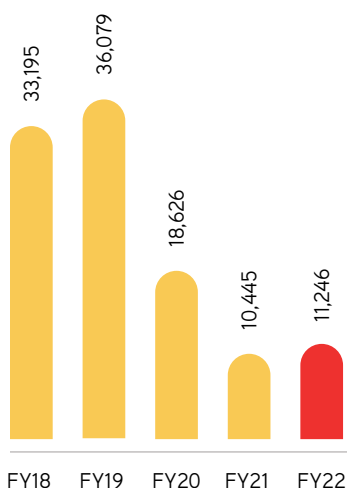


# Demonstrating resilience

While the volatile and often disruptive external environment created continuous challenges, our transformative measures and people helped us demonstrate tenacity and perform through unforeseen business cycles.

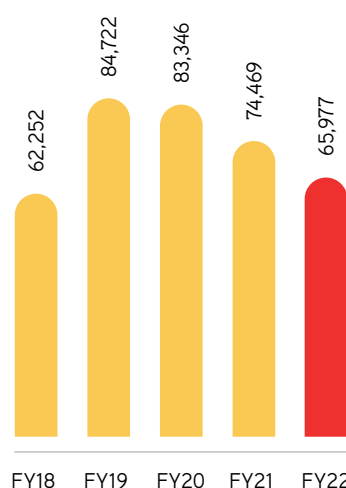
## Loan disbursement

(₹ in crore)

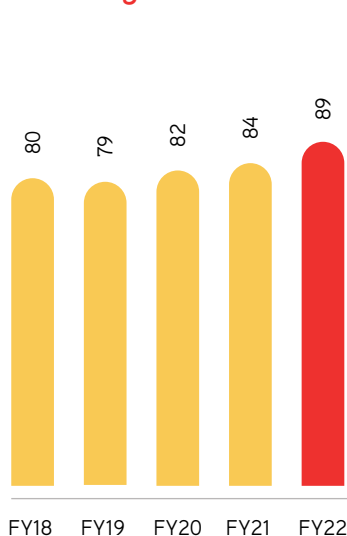


## Assets under management<sup>^+</sup>

(₹ in crore)

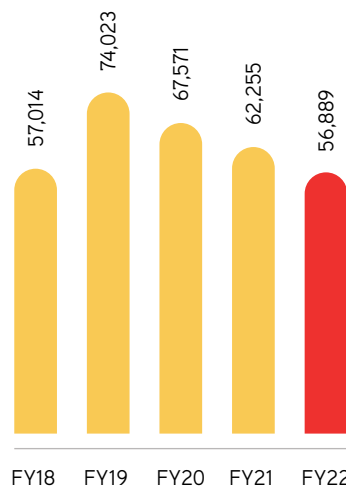


## Retail segment as % of AUM<sup>^+</sup>



## Loan asset<sup>^+</sup>

(₹ in crore)



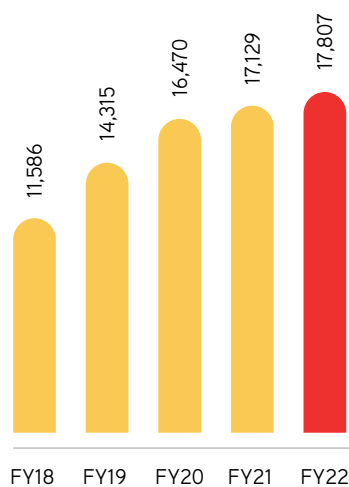
+ Principal outstanding including principal overdue

<sup>^</sup>Indicates dates as on 31<sup>st</sup> March



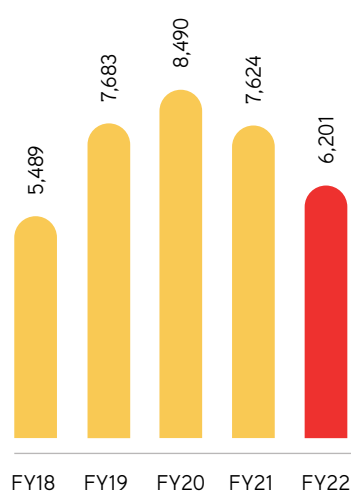
### Deposit outstanding<sup>^</sup>+

(₹ in crore)



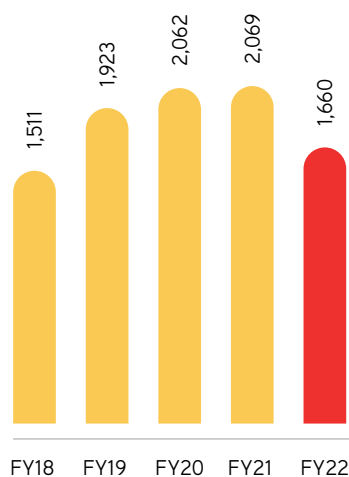
### Total revenue

(₹ in crore)



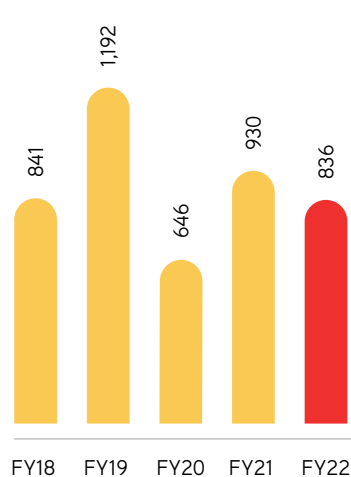
### Pre-provision operating profit

(₹ in crore)



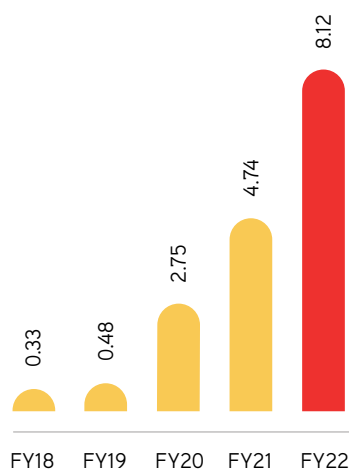
### Profit after tax

(₹ in crore)



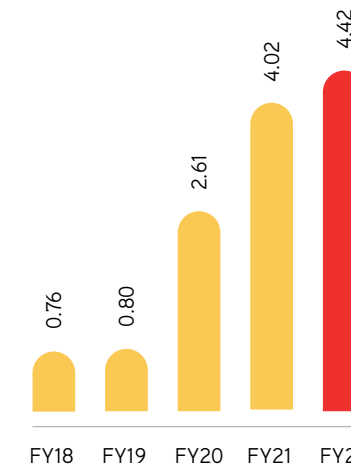
### Gross non-performing assets\*<sup>^</sup>

(%)



### Total provision to total asset\*<sup>^</sup>

(%)



<sup>^</sup>Indicates dates as on 31<sup>st</sup> March

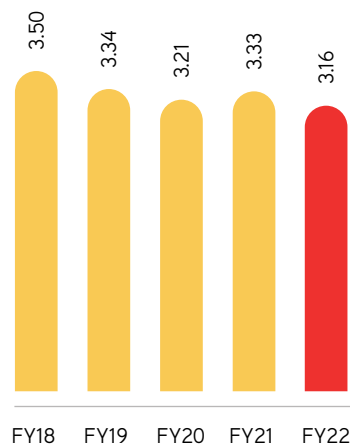
+ Principal outstanding including principal overdue

\*As per Ind AS for FY2020-21 and FY2021-22

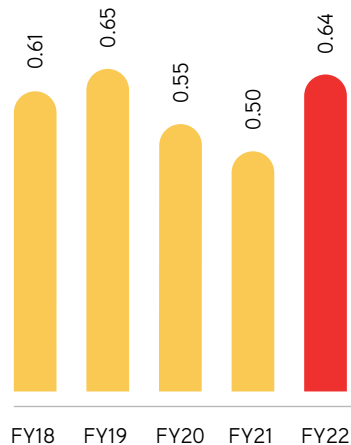
## PERFORMANCE TRENDS

### Gross interest margin

(%)

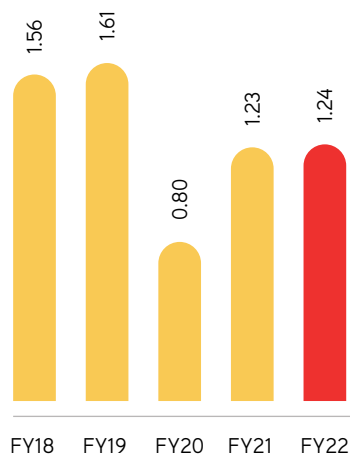


### OPEX to ATA



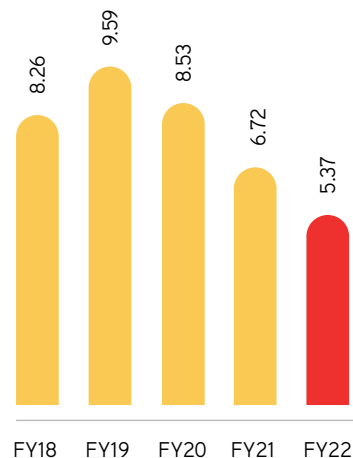
### Return on asset

(%)



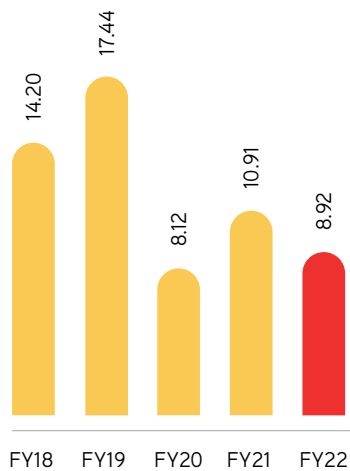
### Gearing^

(x)



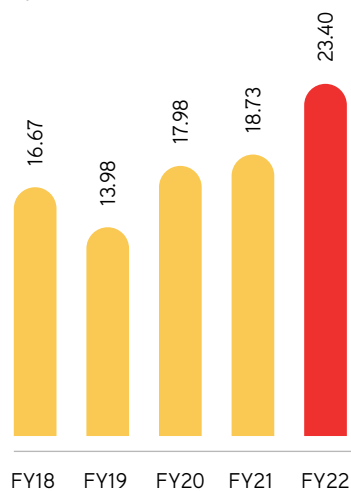
### Return on equity

(%)



### CRAR^

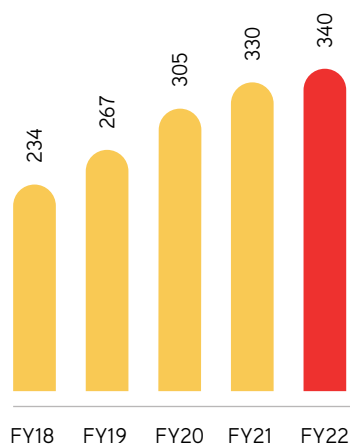
(%)



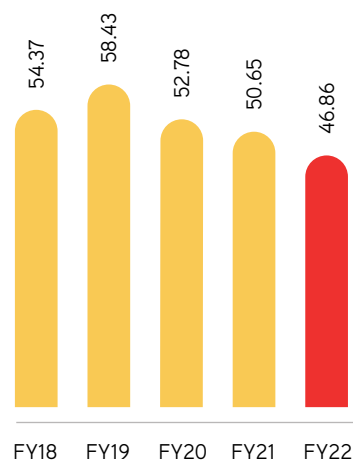
^Indicates dates as on 31<sup>st</sup> March



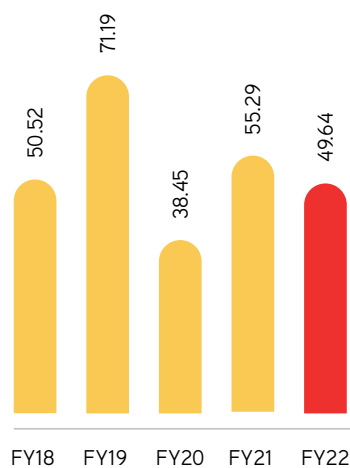
### Number of loan and deposit accounts per employee<sup>^</sup> (average)



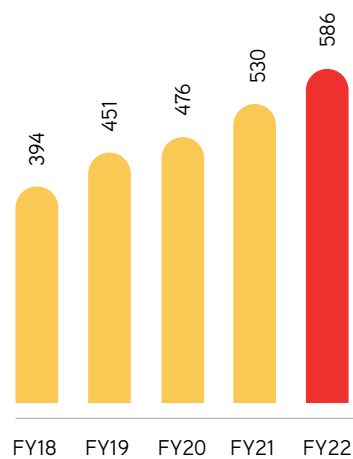
### Average AUM per employee<sup>^</sup> (₹ in crore)



### Earnings per share (₹)



### Book value<sup>^</sup> (₹/share)



<sup>^</sup>Indicates dates as on 31<sup>st</sup> March

# Imbuing

## new efficiencies for greater resilience

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**Lotus begins its journey from seeds rooted in mud, through which it patiently makes its way to the top and blossoms as a beautiful flower. It is symbolic of life's urge to overcome difficulties and challenges, and grow consistently to stand tall against the wind. Enterprises must transform intrinsically to weather strong and unpredictable business cycles with confidence and agility.**

Resilience is ingrained in our culture. While the external world remained challenging, we worked relentlessly to build a resilient business model that can effectively withstand external upheavals. We relooked at our business model to identify and address gaps, and focused on realigning our customer mix while prioritising the retail lending segment with increased emphasis on the affordable housing segment (through the dedicated product segment called Unnati).

We have stepped up our digitalisation efforts and are using various tools to augment our offerings, control risks, increase efficiency and service our customers better.



## PRESENCE

# Reaching our key markets

At PNB Housing Finance, we believe in staying closer to our customers. We have focused on building our strategic physical presence across the country to address their growing needs. Our 99 branches are present in 67 unique cities and towns across the country, fulfilling the requirement of our millions of customers.

Further, we have identified specific geographies to expand our Unnati segment through dedicated branches. During the year, we started 24 new locations dedicated to Unnati.

