

Registered Office  
"Maithri"  
132, Cathedral Road,  
Chennai 600 086,  
India.  
CIN: L63011TN2004PLC054948

Tel: 91 44 2811 2472  
URL; [www.ranegroup.com](http://www.ranegroup.com)

## Rane Brake Lining Limited



### //Online Submission//

RBL/SE/ 24 /2022-23

July 27, 2022

<b>BSE Limited</b> Listing Centre Scrip Code: <b>532987</b>	<b>National Stock Exchange of India Ltd.</b> NEAPS Symbol: <b>RBL</b>
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Dear Sir / Madam,

#### **Sub: Newspaper publication of Un-audited Financial Results – Regulation 47 of SEBI LODR**

We hereby enclose copies of extract of the Un-audited financial results of the Company for the quarter ended June 30, 2022 (UFR) published on July 27, 2022, in the newspapers, viz., 'Business Standard' (English) and 'Dinamani' (Regional language).

We request you to take the above on record and note the compliance under relevant provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR).

Thanking you.

Yours faithfully,

**For Rane Brake Lining Limited**

**Venkatraman**  
Secretary

Encl: a/a



Registered Office : 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001  
 Toll Free No.: 1800 120 8800, SMS : 'FDPNBHFL' to 56070, Website : www.pnbhousing.com  
 CIN : L65922DL1988PLC033856

## INVITES PUBLIC DEPOSITS

Deposit upto ₹ 5 Crore

Tenure (Months)	Cumulative Option* ROI (p.a.)		Non-Cumulative Option ROI (p.a.)			
	ROI (see note)	Tentative yield to maturity	Monthly	Quarterly	Half Yearly	Annual
12 - 23	6.00%	6.00%	5.84%	5.87%	5.91%	6.00%
24 - 35	6.40%	6.60%	6.22%	6.25%	6.30%	6.40%
36 - 47	6.85%	7.33%	6.64%	6.68%	6.74%	6.85%
48 - 59	7.10%	7.89%	6.88%	6.92%	6.98%	7.10%
60 - 71	7.25%	8.38%	7.02%	7.05%	7.12%	7.25%
72-84	7.25%	8.70%	7.02%	7.05%	7.12%	7.25%
120	7.25%	10.14%	7.02%	7.05%	7.12%	7.25%

\* For cumulative option, interest rate is compounded annually on 31st March.

\* The Tentative yield to maturity is mentioned for the lowest tenure of the specific grid.

**NOTE : The interest rates are subject to change, please refer our website for the current interest rates and yield to maturity.**

• Senior citizens (above 60 years) will be eligible for 0.25% additional rate of interest. Senior citizen rates are applicable for deposits up to Rs. 1 crore only.

### HIGHLIGHTS

- A Housing Finance Company promoted by Punjab National Bank.
- Rating - 'CARE AA' by CARE - The rating outlook is Stable. & 'CRISIL FAA+' by CRISIL, which means high level of safety regarding timely payment of interest and principal - The rating outlook is Negative.
- Loan facility up to 75% of deposit available as per RBI Directions.

- Premature cancellation allowed after 3 months on the discretion of the company.
  - Nomination facility available as per RBI Directions.
- Acceptance of deposit is subject to the terms and conditions as contained in the application form available with the branches and on company's website: [www.pnbhousing.com](http://www.pnbhousing.com)

### ACCEPTANCE OF DEPOSIT IS SUBJECT TO THE TERMS AND CONDITIONS AS CONTAINED IN THE APPLICATION FORM

#### Terms and Conditions:-

##### a. Application:

Deposits will be accepted from resident individuals, NRIs, PIOs (on non-repatriation basis in accordance with RBI regulations). Minors under Natural/Lawful Guardian, Partnership Firms, HUFs, Charitable and Religious Trusts, Association of Persons, Co-operative Societies (other than Housing Co-operative societies) incorporated in India. Deposit can be made in Joint name(s) with a maximum number of Three Persons.

##### b. Interest:

1. Period of deposit and calculation of interest thereon will commence from the date of realization of cheque/demand draft/through electronic mode by the Company.  
 2. Interest will be payable on the fixed deposit from the date of realization of cheque or fund transfer to the PNB Housing's bank account.

Interest on deposits placed under Non-Cumulative fixed deposit shall be paid on fixed dates as given below:

Scheme	Interest Payment Date
Monthly Income Plan	Last day of each month
Quarterly Income Plan	June 30th, September 30th, December 31st and March 31st
Half Yearly Plan	September 30th and March 31st
Annual Plan	March 31st

In case of Non Cumulative Deposits, if the first interest due date falls within a week from the deposit date, then the interest for the first broken period will be paid in the next interest cycle.

3. In case of cumulative deposits, for the purpose of deduction of income tax, interest will be deemed to accrue every year and tax will be deducted on the accrued interest in each financial year.

##### c. Renewal/Auto Renewal/ Repayment:

(i) Deposit can be renewed by furnishing fresh application form along with discharged deposit receipt. The Company will pay overdue interest, provided deposit is renewed for a period till some future date.  
 (ii) A depositor can opt for auto renewal of principal/renew principal and interest/or pay, in entirety, the principal and interest to his/ her designated bank account by giving an explicit consent in this regard before his/ her signatures on the application form.

(iii) In the absence of any specific instruction from the depositor, in case of maturity for second tenure (post first auto renewal) the amount will be automatically remitted to the designated bank account of the Depositor.

##### Application form:

Application forms for deposit may be obtained from the Company's branches or approved agents of the Company or can be downloaded from Company's website [www.pnbhousing.com](http://www.pnbhousing.com). These branches also accept deposit on behalf of the Company.

##### Particulars as required Under Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977: -

a. Name of the Company : PNB Housing Finance Limited  
 b. Date of Incorporation : November 11, 1988  
 c. The business carried on by the company and its subsidiaries with details of branches/units, if any : Providing housing finance for construction/purchase/ repair and renovation of residential houses/flats to individual (residents and NRIs) and Non-Housing Loans. The Company has two subsidiaries viz:

- PHFL Home Loans and Services Limited is a distribution arm for PNB Housing, offering doorstep services to the prospective customers.
- Peher Foundation is a non-profit subsidiary Company incorporated under section 8 of the Companies Act, 2013 to carry out various CSR activities of PNB Housing Finance and PHFL.

\* The Company has Branches at 105 places.

d. Brief particulars of the management of the company : Mr. Hardayal Prasad, Managing Director & CEO, Manages the Company under the supervision and control of the Board of Directors.

##### e. Names, Address and Occupation of the Directors: -

Name Address Occupation  
 1. Mr. Chandrasekaran Ramakrishnan Sruhti, 1-C 4th Street, Radhakrishnan Salai Independent Director Mylapore, Chennai - 600004

2. Mr. Nilesh S Vikamsey Khimji Kunverji & Co. Sunshine Tower, Level 19, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, Independent Director DIN: 00031213

3. Dr. Tejendra Mohan Bhasin 331, Bhera Enclave, Opposite Radisson Blu Hotel, Paschim Vihar, New Delhi - 110087 Independent Director DIN: 03091429

4. Mr. Neeraj Vyas B-1, 404, Balaji Skyyz, Pipiliya Kumar, Indore, Madhya Pradesh-452010 Non-Executive Non Independent Director DIN: 07053788

5. Mr. Sudarshan Sen Flat 1802, Tower B-4, Godrej Platinum, Vikhroli (E), Mumbai - 400079 Independent Director DIN: 03570051

6. Ms. Gita Nayyar 3403, Imperial Towers South, B. B. Nakash Marg, Tardeo, Mumbai - 400034 Independent Director DIN: 07128438

7. Mr. Sunil Kaul Carlyle Singapore Investment Advisors PTE Limited, Carlyle Group 1, Temasek Avenue, 24-02 Millenia Tower, Singapore - 039192 Non Executive Director DIN: 05102910

8. Mr. Kapil Modi 1004, Tiffany Building 2, Vasant Oasis Makwana Road, Marol, J.B. Nagar, Andheri East, Mumbai 400059 Non-Executive Nominee - Director DIN: 07055408

9. Mr. Bindu Kumar Punjab National Bank, Plot No 4, Sector-10 Dwarka, New Delhi 110075 Non-Executive Nominee - Director DIN: 07361689

10. Mr. Atul Kumar Goel Punjab National Bank, Plot No 4, Sector-10 Dwarka, New Delhi 110075 Non-Executive Nominee - Director DIN: 07266897

11. Mr. Hardayal Prasad PNB Housing Finance Limited, 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi-110001 Managing Director & CEO DIN : 08024303

##### f. Profits of the company before and after making provision for tax and dividend declared by the Company for the three financial years immediately preceding the date of advertisement:

Financial Year Ended	Profits Standalone (' in Crores)		Dividend
	Before Tax	After Tax	
March 31, 2020	825.00	682.31	NIL
March 31, 2021	1,186.72	925.22	NIL
March 31, 2022	1,062.77	821.92	NIL

##### g. Summarised financial position of the Company as appearing in two audited Balance Sheets: (' in Crores)

Liabilities	March 31, 2022	March 31, 2021	Assets	March 31, 2022	March 31, 2021
Share Capital	168.60	168.27	Fixed Assets	92.61	104.49
Reserves & Surplus	9,631.94	8,698.91	Right of used assets	60.39	78.00
Secured Loan	32,617.8	40,102.84	Investments	3,472.02	2,032.92
Unsecured Loan	20,387.15	19,290.98	Loans	55,380.74	60,687.37
			Other Financial & Non-Financial Assets	6,244.74	8,000.26
Other Financial & Non-Financial Liabilities and provisions	2,843.80	3071.52	Deferred tax Assets	398.80	429.48
Total	65,649.30	71,332.52	Total	65,649.30	71,332.52

i) Contingent liabilities in respect of Income-tax of ₹ 20.74 crore (Previous year ₹ 12.12 crore) is disputed and are under appeals. These includes contingent liability of ₹ 1.84 crore (Previous year ₹ 4.87 crore) with respect to Income-tax which have been decided by the CIT(A) in Company's favour. However, Income-tax Department has filed appeal with ITAT. The Company expects the demands to be set aside by the appellate authority and hence no additional provision is considered necessary.

ii) Estimated amount of contracts remaining to be executed on capital account and not provided for (net of advances) is ₹ 7.60 crore (Previous year ₹ 4.31 crore).

iii) Claims against the Company not acknowledged as debt is ₹ 0.29 (Previous year ₹ Nil).

iv) Company had issued corporate financial guarantee amounting to ₹ 0.25 crore (Previous year ₹ 0.25 crore) to 'UNIQUE IDENTIFICATION AUTHORITY OF INDIA (UIDAI)' against the Aadhar Authentication Services With reference to clause numbers 34.2.2 and 35.1.h of Non-Banking Financial Company Housing Finance Company (Reserve Bank) Directions, 2021, the Company's exposure to Group Companies as on 31.03.2022

(i) Exposure receivable ₹ 39.59 crore.

(ii) Exposure payable ₹ 4,462.35 crore.

h. The amount which the company can borrow under the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 12 times of the net owned funds which comes to ₹ 1,01,011.62 crore whereas the amount of actual borrowing computed as per these directions as on March 31, 2022 was ₹ 53,004.96 crores. The total deposits from public which the Company can raise as per above Directions is ₹ 25,252.91 crore whereas the actual public deposits held as on March 31, 2022 were ₹ 14,983.78 crores (including unclaimed deposits).

i. There are no overdue deposits other than unclaimed deposits.

j. The company declares that:

(i) The Company has complied with the applicable provisions of the Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021.

(ii) The compliance with these directions does not imply that repayment of deposits is guaranteed by Reserve Bank of India or National Housing Bank.

(iii) The deposits accepted by the Company are unsecured and rank pari-passu with other unsecured liabilities save and except the charging created on the statutory liquid assets maintained in terms of sub sections (1)&(2) of Section 29B of the National Housing Bank Act, 1987.

(iv) The Company is not in default in the repayment of deposit or part thereof and any interest thereon in accordance with terms and conditions of such deposits.

(v) The deposits solicited are not insured.

(vi) The Company is having as a valid certificate of Registration dated July 31, 2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, Reserve Bank of India or National Housing Bank does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/discharge of the liabilities by the Company.

The advertisement is issued under the authority and in the name of the Board of Directors of the company and the text of which was approved by Resolution passed in the Board Meeting held on 14th June, 2022.

For and on behalf of the Board of Directors

Place : New Delhi  
 Dated : 14th June, 2022  
 (Hardayal Prasad)  
 Managing Director & CEO

Managing Director & CEO

