

Dated: 22 October 2021

BSE Limited

Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

(Company Code –10828)

Dear Sir/Madam,

Subject: Outcome of Board Meeting held on 22 October 2021

Reference: Regulation 51 and 52 and other applicable regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')

This is to inform you that the Board of Directors at its meeting held on 22 October 2021 has inter alia considered and approved the following:

1. Unaudited Financial Results of the Company for the quarter and half year ended 30 September, 2021.
2. Revalidated the authorisation for issuance of Non- Convertible Debentures on Private Placement Basis of upto Rs.1000 Crore during the financial year 2021-22 for general corporate purposes of the Company.

Accordingly, in compliance with the provisions of Regulations 52(1), 52(2) and 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (Listing Regulations), we are enclosing herewith the below mentioned documents for your perusal and records:

1. Limited Review Report of Statutory Auditors of the Company for the quarter and half year ended 30 September 2021 pursuant to Regulation 52(2)(a) of Listing Regulations.
2. Unaudited Financial Results of the Company for the quarter and half year ended 30 September, 2021 pursuant to Regulation 52(1) of Listing Regulations.
3. Statement of disclosures of line items pursuant to Regulation 52(4).

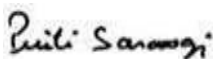
The above said Board Meeting commenced at 3:30 P.M. and concluded at 05:20 P.M.

This is for your information and record.

Thanking you,

Yours faithfully,

For **Poonawalla Housing Finance Limited**
(Formerly, Magma Housing Finance Limited)



Priti Saraogi
Company Secretary
Membership No.: A26360

Poonawalla Housing Finance Limited
(Formerly known as Magma Housing Finance Limited)

CIN: U65922WB2004PLC229849

Corporate Office: 602, 6th Floor, Zero One IT Park, Sr. No. 79/1, Ghorpadi, Mundhwa Road, Pune - 411036 **T:** +91 020 67808091

Registered office: Development House, 24 Park Street, Kolkata - 700016 **T:** +91 033 44017350

E: info@poonawallahousing.com | **W:** www.poonawallahousing.com

Independent Auditor's Review Report on the Quarterly and Half yearly Unaudited Financial Results of the Company Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**The Board of Directors
Poonawalla Housing Finance Limited
(Formerly Magma Housing Finance Limited)**

1. We have reviewed the accompanying statement of Unaudited Financial Results of Poonawalla Housing Finance Limited (Formerly Magma Housing Finance Limited) (the "company") for quarter and half year ended September 30, 2021 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").
2. This statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ("Ind AS 34") prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, Circular No. NHB (ND)/DRS/Policy Circular No. 89/2017-18 dated June 14, 2018 issued by the National Housing Bank ("the NHB Circular") and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 - "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Ind AS 34 specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Emphasis of Matter:

5. We draw attention to the following matter in the Note No. 4 to the financial results:

The provision in respect of expected credit losses on loans and advances consequent to COVID 19 pandemic, has been made on the basis of risk assessment of the credit exposures. The forecasts and assumptions applied by the Company in determination of ECL provision are subject to uncertainties which are often outside the control of the Company and accordingly, actual results may differ from these estimates.

Our review report on the Statement is not modified in respect of the above matter.

Other Matter:

6. The figures for quarter ended June 30, 2021 and quarter and half year ended September 30, 2020 have been considered from the unmodified review reports issued by the erstwhile auditors, Walker Chandiook & Co LLP in terms of regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015. Further, figures for year ended March 31, 2021 have been considered from the financial statements of the company audited by the erstwhile auditors vide their unmodified audit report.

Our review report on the Statement is not modified in respect of the above matter.

For G. D. Apte & Co.
Chartered Accountants
Firm Registration Number: 100515W
UDIN: 21017532AAAAAP1112

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MAHADEV MAHADEV DIXIT
DIXIT Date: 2021.10.22
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C. M. Dixit
Partner
Membership Number: 017532
Pune, October 22, 2021

**POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)**
Statement of Unaudited Financial Results for the quarter and half year ended 30 September 2021

		Quarter ended			Half Year ended		Year ended
Particulars		30 September 2021	30 June 2021	30 September 2020	30 September 2021	30 September 2020	31 March 2021
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
(₹ in laes)							
1.	Revenue from Operations						
	(a) Interest income	11,019.65	9,995.80	10,194.92	21,015.45	19,244.99	40,465.57
	(b) Fees and commission income	397.17	227.71	237.89	624.88	311.78	1,115.25
	(c) Net gain on fair value changes	21.38	4.09	-	25.47	-	-
	(d) Net gain on de-recognition of financial instruments under amortised cost category	-	-	-	-	-	5,127.67
	Total revenue from operation	11,438.20	10,227.60	10,432.81	21,665.80	19,556.77	46,708.49
	(e) Other income	100.14	203.39	119.89	303.53	119.89	545.84
	Total revenue	11,538.34	10,430.99	10,552.70	21,969.33	19,676.66	47,254.33
2.	Expenses						
	(a) Finance costs	4,829.85	5,337.30	5,668.00	10,167.15	10,787.31	22,585.84
	(b) Net loss on fair value changes	-	-	25.95	-	25.95	95.58
	(c) Impairment on financial instruments	1,001.71	1,143.68	671.40	2,145.39	1,505.38	12,936.63
	(d) Employee benefits expense	2,244.28	2,076.44	1,674.20	4,320.72	3,336.61	7,038.28
	(e) Depreciation and amortisation expense	94.02	58.53	34.13	152.55	62.95	186.69
	(f) Other expenses	841.31	655.08	620.64	1,496.39	1,175.59	2,975.52
	Total expenses	9,011.17	9,271.03	8,694.32	18,282.20	16,893.79	45,818.54
3.	Profit/(Loss) before tax (1-2)	2,527.17	1,159.96	1,858.38	3,687.13	2,782.87	1,435.79
4.	Tax expense						
	(a) Current tax	892.36	38.90	297.37	931.26	409.74	1,179.79
	(b) Deferred tax charge/credit	(231.08)	253.04	171.55	21.96	263.60	(832.91)
	Total tax expense	661.28	291.94	468.92	953.22	673.34	346.88
5.	Profit/(Loss) for the period (3-4)	1,865.89	868.02	1,389.46	2,733.91	2,109.53	1,088.91
6.	Other comprehensive income						
	(a) (i) Items that will not be reclassified to profit or loss	0.47	(6.60)	8.63	(6.13)	12.35	9.96
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.16)	1.70	(2.17)	1.54	(3.11)	(2.51)
	(b) (i) Items that will be reclassified to profit or loss	1,648.10	147.69	393.18	1,795.79	38.05	371.56
	(ii) Income tax relating to items that will be reclassified to profit or loss	(414.04)	(37.96)	(98.96)	(452.00)	(9.58)	(93.51)
	Total other comprehensive income	1,234.37	104.83	300.68	1,339.20	37.71	285.50
7.	Total comprehensive income for the period (5+6)	3,100.26	972.85	1,690.14	4,073.11	2,147.24	1,374.41
8.	Paid-up equity share capital (Face value of ₹ 10/- each)	24,982.11	24,982.11	16,582.99	24,982.11	16,582.99	16,582.99
9.	Earnings per share (not annualised)						
	(a) Basic (in ₹)	0.84	0.45	0.84	1.23	1.27	0.66
	(b) Diluted (in ₹)	0.83	0.44	0.83	1.22	1.26	0.65

See accompanying notes to the financial results

**POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)**

Statement of Unaudited Financial Results for the quarter and half year ended 30 September 2021

Statement of Assets and Liabilities

(₹ in lacs)

Particulars	As at 30 September 2021	As at 31 March 2021
	(Unaudited)	(Audited)
A. ASSETS		
1. Financial Assets		
(a) Cash and cash equivalents	149.87	9,300.64
(b) Other bank balances	6,014.43	7,080.19
(c) Loans	325,151.88	280,701.58
(d) Other financial assets	11,124.23	12,990.02
Total Financial Assets	342,440.41	310,072.43
2. Non-financial Assets		
(a) Current tax assets	772.91	759.26
(b) Property, plant and equipment	215.30	101.13
(c) Other intangible assets	169.86	185.45
(d) Right of use assets	1,134.47	724.71
(e) Assets held for sale	295.13	364.70
(f) Other non-financial assets	1,145.21	1,152.70
Total Non-financial Assets	3,732.88	3,287.95
Total Assets	346,173.29	313,360.38
B. LIABILITIES AND EQUITY		
Liabilities		
1. Financial Liabilities		
(a) Derivative financial instruments	21.25	-
(b) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	41.81	951.50
(II) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	1,687.57	1,603.71
(c) Debt securities	44,807.22	45,998.84
(d) Borrowings (Other than debt securities)	178,900.08	198,243.33
(e) Subordinated liabilities	9,955.22	9,949.86
(f) Lease liability	1,219.68	789.14
(g) Other financial liabilities	2,955.57	3,823.05
Total Financial Liabilities	239,588.40	261,359.43
2. Non-Financial Liabilities		
(a) Provisions	220.00	172.90
(b) Deferred tax liabilities (net)	1,101.29	628.87
(c) Other non financial liabilities	1,473.83	1,514.26
Total Non-Financial Liabilities	2,795.12	2,316.03
3. Equity		
(a) Equity share capital	24,982.11	16,582.99
(b) Other equity	78,807.66	33,101.93
Total equity	103,789.77	49,684.92
Total Liabilities and Equity	346,173.29	313,360.38

**POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)**
Statement of Unaudited Financial Results for the quarter and half year ended 30 September 2021

Statement of Cash Flows		(₹ in lacs)	
Particulars	Half Year ended 30 September 2021 (Unaudited)	Half Year ended 30 September 2020 (Unaudited)	
A Cash flow from operating activities			
Profit before tax	3,687.13	2,782.87	
Adjustments for:			
Depreciation and amortisation expense	152.55	62.95	
Interest on lease liability	49.01	5.99	
Net loss on financial instruments at fair value through profit or loss	(25.47)	25.95	
Allowance for impairment loss	2,145.39	1,505.38	
Liability no longer required written back	(33.49)	(53.77)	
Loss on sale of Property, Plant and Equipment	-	(16.12)	
Share based payments to employees	90.49	124.20	
Operating profit before working capital changes	6,065.61	4,437.45	
Adjustment for change in working capital:			
(Increase) in loans	(44,799.90)	(31,768.85)	
Decrease in other financial assets	1,891.26	187.82	
Decrease in other non financial assets	186.15	401.76	
Decrease in assets held for sale	69.57	93.64	
Decrease/(Increase) in other bank balances	1,065.76	(7,664.13)	
Increase in Derivative financial instrument	21.25	-	
(Decrease) in trade and other payables	(825.83)	(129.81)	
(Decrease) in other financial liabilities	(1,743.54)	(840.41)	
Increase in other non financial liabilities	1.53	359.65	
Increase in provisions	40.97	45.29	
Cash generated from/(used in) operating activities	(38,027.17)	(34,877.59)	
Income tax paid (net of refunds)	(944.91)	(325.18)	
Net cash generated from/(used in) operating activities (A)	(38,972.08)	(35,202.77)	
B Cash flow from investing activities			
Purchase of property, plant and equipment, including CWIP and capital advances	(133.27)	-	
Proceeds from sale of assets	-	1.22	
Purchase of intangible assets	(8.44)	(41.15)	
Net cash generated from/(used in) investing activities (B)	(141.71)	(39.93)	
C Cash flow from financing activities			
Proceeds from issue of equity shares including securities premium	50,000.00	-	
Share issue cost	(58.75)	-	
Proceeds from debt securities	-	41,000.00	
Repayment of debt securities	-	(2,500.00)	
Proceeds from borrowings other than debt securities	113,900.43	145,971.80	
Repayment of borrowings other than debt securities	(133,740.13)	(130,737.29)	
Payment of lease liability	(138.53)	(52.38)	
Net cash generated from/(used in) financing activities (C)	29,963.02	53,682.13	
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(9,150.77)	18,439.43	
Cash and cash equivalents at the beginning of the year	9,300.64	110.49	
Cash and cash equivalents at the closing of the year	149.87	18,549.92	
Components of cash and cash equivalents:			
Cash on hand	148.93	96.62	
Balances with banks in current account	0.94	18,453.30	
	149.87	18,549.92	

**POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)**

Statement of Unaudited Financial Results for the quarter and half year ended 30 September 2021

Notes :

- 1] The above unaudited financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Poonawalla Housing Finance Limited (Formerly Magma Housing Finance Limited) ("the Company") at their respective meetings held on 22 October 2021.
- 2] The unaudited financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time.
- 3] The unaudited financial results have been subjected to limited review by the statutory auditors of the Company. The statutory auditors have expressed an unmodified conclusion on these financial results.
- 4] The Company had carried a management overlay of ₹ 5,090.54 Lacs as at 31 March 2021, to manage the possible impacts of COVID pandemic including second wave. The Company has continued the process of risk assessment on its credit exposures as at 30 September 2021, and accordingly, in addition to the model determined ECL provision, the Company carries a management overlay of ₹ 1,588.27 lacs (₹ 5,090.54 lacs as on 31 March 2021) against future potential impact of COVID-19, which basis management estimate is adequate to cover any future impact of COVID-19 on the financial assets. Further, the underlying forecasts and assumptions applied by the Company in determination of ECL provision (including management overlay provisions) are subject to uncertainties which are often outside the control of the Company and accordingly, actual results may differ from these estimates. The Company has been duly servicing its debt obligations. The Company's capital and liquidity position remains sufficient and would continue to be the focus area for the Company; accordingly, the Company does not expect a stress on its liquidity situation in the immediate future.
- 5] During the quarter ended 30 September 2021, the Company has identified actual stress in its portfolio and has decided to write off ₹ 1,102.41 Lacs.
- 6] The Company is primarily engaged in mortgage-based finance and as such no separate information is required to be furnished in terms of Ind AS 108 "Operating segments" specified under section 133 of the Act.
- 7] As per Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), debentures are secured by first charge ranking pari-passu with each other on the Company's book debts and loan instalment receivables along with mortgage created over the immovable property. The total asset cover as on 30 September 2021 is 1.11 times of the principal amount of the said debentures, which is in line with the terms of offer document.
- 8] During the period, to relieve COVID-19 pandemic related stress, the Company has invoked resolution plans for eligible borrowers based on the parameters laid down in accordance with the one-time restructuring policy approved by the Board of Directors of the Company and in accordance with the guidelines issued by the RBI on 6 August 2020

(i) Disclosure as per format prescribed under notification no. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 for the period ended 30 September 2021

(₹ in lacs)

Resolution Framework for COVID-19 related Stress 2.0

Type of borrower	(A)	(B)	(C)	(D)	(E)
	Number of accounts where resolution plan has been implemented under this window	exposure to accounts mentioned at (A) before implementation of the plan	Of (B), aggregate amount of debt that was converted into other securities	Additional funding sanctioned, if any, including invocation of the plan and implementation	Increase in provisions on account of the implementation of the resolution plan**
Personal Loans	1049	13,776.30	-	-	548.29
Corporate persons*	-	-	-	-	-
<i>Of which, MSMEs</i>	-	-	-	-	-
Others	-	-	-	-	-
Total	1049	13,776.30	-	-	548.29

(ii) Disclosure as per format prescribed under notification no. RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 for the half year ended 30 September 2021

Resolution Framework for COVID-19 related Stress 1.0

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	12,981.52	601.73	1,520.11	28.30	10,831.38
Corporate persons*	-	-	-	-	-
<i>Of which MSMEs</i>	-	-	-	-	-
Others	-	-	-	-	-
Total	12,981.52	601.73	1,520.11	28.30	10,831.38

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016.

** Includes management's overlay.

- 9] The Company had made an application to the RBI seeking their prior approval in relation to the 'change in control' pursuant to the proposed acquisition of control of Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited), (the Holding Company), by Rising Sun Holdings Private Limited (the RSHPL) which was approved by the RBI. Accordingly, the Holding Company has completed the allotment of its shares to the RSHPL including existing promoters and the open offer process, pursuant to which the Company is now a step-down subsidiary of RSHPL.
- 10] During the half year ended, the Company has allotted 83,991,264 equity shares of face value ₹ 10 each to Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited), (the Holding Company), aggregating to ₹ 50,000 lacs. The equity share issued and allotted as aforesaid rank pari passu with the existing equity shares of the Company in all respect.
- 11] Pursuant to acquiring controlling stake through an equity infusion of ₹ 3,456 crore by Rising Sun Holdings Private Limited (the RSHPL) along with the existing promoters in Poonawalla Fincorp Limited (Formerly known as Magma Fincorp Limited) (the PFL), (the Holding Company), the RSHPL holds a controlling stake in PFL and is classified as a 'promoter' of PFL, along with the existing members of the promoter and promoter group of PFL, thereby allowing it to exercise indirect control over the Company. In view of the above, PFL and its subsidiaries were rebranded and renamed, under the brand name "Poonawalla". Accordingly, after obtaining requisite regulatory approvals, the name of the Company was changed from Magma Housing Finance Limited to Poonawalla Housing Finance Limited w.e.f. 22 July 2021, vide issue of fresh certificate of incorporation by the Ministry of Corporate Affairs, Registrar of Companies, Kolkata.

**POONAWALLA HOUSING FINANCE LIMITED
(FORMERLY MAGMA HOUSING FINANCE LIMITED)**

Statement of Unaudited Financial Results for the quarter and half year ended 30 September 2021

- 12] The Government of india has approved the Code on Social Security, 2020 which subsumes the Provident Fund and the Gratuity Act and rules there under. The Ministry of Labour and Employment has also released draft rules thereunder on 13 November 2020 and has invited suggestions from stakeholders which are under active consideration of Ministry. The Company will evaluate the rules, assess the impact, if any, and account for the same once the rules are notified and became effective.
- 13] The above financial results have been prepared in compliance with the Regulation 52 of SEBI (Listing Obligations and Disclosures Requirement) 2015 as amended.

By order of the Board
For Poonawalla Housing Finance Limited
(Formerly Magma Housing Finance Limited)

Manish Digitally signed by
Jaiswal Manish Jaiswal
Date: 2021.10.22
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Manish Jaiswal

Managing Director & Chief Executive Officer

DIN: 07859441

Place : Pune

Date : 22 October 2021

Corporate Office : 602, 6th Floor, Zero One IT Park, Sr No. 79/1, Ghorpadi Mundhwa Road, Pune-411 036, Maharashtra

Registered Office : Development House, 24, Park street, Kolkata - 700 016

Website : www.poonawallahousing.com; CIN : U65922WB2004PLC229849

POONAWALLA HOUSING FINANCE LIMITED
**Statement under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements)
Regulations, 2015 for the quarter and half year ended 30 September 2021**

Sl. No.	Particulars	
a.	Debt-equity ratio as at 30 September 2021 (Total Debts / Shareholder's fund)	2.25
b.	Debt service coverage ratio	Not Applicable
c.	Interest service coverage ratio	Not Applicable
d.	Debenture redemption reserve as at 30 September 2021	NIL
e.	Net worth (₹ in lacs) as at 30 September 2021	103,789.77
f.	<u>Net profit after tax (₹ in lacs)</u> (i) For the quarter ended 30 September 2021 (ii) For the half year ended 30 September 2021	1,865.89 2,733.91
g.	<u>Earnings per share - Basic and Diluted (in ₹)</u> (i) Basic : Quarterly and Half yearly (ii) Diluted : Quarterly and Half yearly	0.84 and 1.23 0.83 and 1.22
h.	Current ratio	Not Applicable
i.	Long term debt to working capital	Not Applicable
j.	Bad debts to Account receivable ratio as at 30 September 2021	1.12%
k.	Current liability ratio	Not Applicable
l.	Total debts to total assets as at 30 September 2021	67.50%
m.	Debtors turnover	Not Applicable
n.	Inventory turnover	Not Applicable
o.	Operating margin (%)	Not Applicable
p.	<u>Net profit margin (%)</u> (i) For the quarter ended 30 September 2021 (ii) For the half year ended 30 September 2021	16.17% 12.44%
q.	<u>Sector specific equivalent ratios, as applicable</u> (i) Capital Adequacy Ratio as at 30 September 2021 (ii) Gross Stage 3 Ratio as at 30 September 2021 (iii) Net Stage 3 Ratio as at 30 September 2021	53.37% 1.92% 1.22%

By order of the Board
For Poonawalla Housing Finance Limited
(Formerly Magma Housing Finance Limited)

Manish Jaiswal
Digitally signed
by Manish Jaiswal
Date: 2021.10.22
17:08:23 +05'30'

Manish Jaiswal
Managing Director & Chief Executive Officer
DIN: 07859441

Place : Pune

Date : 22 October 2021

Corporate Office : 602, 6th Floor, Zero One IT Park, Sr No. 79/1, Ghorpadi Mundhwa Road, Pune-411 036, Maharashtra

Registered Office : Development House, 24, Park street, Kolkata - 700 016

Website : www.poonawallahousing.com; **CIN** : U65922WB2004PLC229849