

Piramal Capital & Housing Finance launches 'Pongal Loan Thiruvizha'; Home and Small Business Loans at flat Rs. 499 Processing Fee

- *The offer will be valid between January 18-22, 2022 across all branches in Tamil Nadu*

Chennai, 13 January 2022: Piramal Capital & Housing Finance Limited (PCHFL), the wholly owned subsidiary of Piramal Enterprises Limited, today launched the special 'Pongal Loan Thiruvizha' offer in Tamil Nadu to celebrate the auspicious harvest festival. As part of the offer, individuals applying for home and small business loans from **January 18 to 22, 2022** will be charged a flat processing fee of **Rs. 499** only.

Key benefits for home loan:

- Flat processing fee of Rs. 499
- Loans upto Rs. 75 lakhs
- Easy EMIs

Key benefits for small business loan:

- Flat processing fee of Rs. 499
- Various types of business loans offered - loan against property, working capital loan, collateral free business loan - Covering a wide range of collaterals , secured business loans, etc.
- Loans upto Rs. 2 crore
- Funding across wide range of customer profile
- Fortnightly Repayments

Speaking on the initiative, **Mr. Jairam Sridharan, MD, PCHFL** said, "We are delighted to launch this special offer on the auspicious festival of Pongal for the people of Tamil Nadu. Through the 'Pongal Loan Thiruvizha, we move closer towards enabling and improving access to formal credit for our unserved and underserved customers directly and through our channel partners in the state. We remain committed in our efforts to further strengthening our presence in the state of Tamil Nadu, offer easy access to finance and work for the overall benefit and development of our customers and channel partners all over."

PCHFL has a wide network of 36 branches across the state in key cities like Chennai, Coimbatore, Madurai, Trichy, Erode, Salem, Kanchipuram, Villupuram, among others. Individuals can apply for loans at PCHFL's branches and walk out with on-the-spot approval, basis eligibility, to finance their dream home or fulfill their business needs. Nationwide, PCHFL plans to expand its operations to about 1,000 cities, with physical presence in about 500-600 cities, over the next three years.

About Piramal Capital & Housing Finance Limited:

Piramal Capital & Housing Finance Limited (PCHFL), a wholly owned subsidiary of Piramal Enterprises Limited (flagship company of the Piramal Group), is a housing finance company engaged in retail and wholesale lending.

In retail lending, PCHFL is one of the leading players that addresses the diverse financing needs of the under-served and unserved people of 'Bharat' market. It has over 1 million customers and presence in 24 states with a network of over 300 branches. It offers multiple products, including home loans, small business loans to Indian budget conscious customers at the periphery of metros and in Tier I, II and III cities. In wholesale lending, it caters to both real estate as well as non-real estate sector and offers multiple products including construction finance, structured debt and senior secured debt.

About Piramal Enterprises Ltd:

Piramal Enterprises Limited (PEL) is one of the large companies in India, with a presence in Financial Services and Pharmaceuticals. PEL's consolidated revenues were US\$1.7 Billion in FY 2021, with ~37% of revenues generated from outside India.

In Financial Services, the company offers a wide range of financial products and solutions, with a presence across both retail and wholesale financing. Within retail lending, through its multi-product platform, the company offers home loans, loans for small businesses and loans for working capital to customers in affordable housing and mass affluent segments across Tier I, II and III cities. Within wholesale lending, it provides financing to real estate developers, as well as corporate clients. The company has also formed strategic partnerships with leading financial institutions such as CPPIB, APG and Ivanhoe Cambridge, etc., across various investment platforms. Piramal Alternatives, the fund management business, provides customised financing solutions to high-quality corporates through – 'Piramal Credit Fund', a performing, sector-agnostic credit fund with capital commitment from CDPQ; and 'IndiaRF', a distressed asset investing platform with Bain Capital Credit, which invests in equity and/or debt across non-real estate sectors. PEL also has equity investments in the Shriram Group, a leading financial conglomerate in India.

Piramal Pharma Limited (PPL) offers a portfolio of differentiated products and services through end-to-end manufacturing capabilities across 15 global facilities and a global distribution network over 100 countries. PPL includes: Piramal Pharma Solutions (PPS), an integrated Contract Development and Manufacturing Organization; Piramal Critical Care (PCC), a Complex Hospital Generics business, and the India Consumer Healthcare business, selling over-the counter products. PPS offers end-to-end development and manufacturing solutions through a globally integrated network of facilities across the drug life cycle to innovator and generic companies. PCC's complex hospital product portfolio includes inhalation anaesthetics, intrathecal therapies for spasticity and pain management, injectable pain and anaesthetics, injectable anti-infectives, and other therapies. The Indian Consumer Healthcare business is among the leading players in India in the self-care space, with established brands in the Indian consumer healthcare market. In addition, PPL has a joint venture with Allergan, a leader in ophthalmology in the Indian formulations market. In October 2020, the company received growth equity investment from the Carlyle Group.

For more information, visit: www.piramal.com, Facebook, Twitter, LinkedIn

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