# PANTHOIBI HOUSING FINANCE COMPANY LIMITED (PHFCL) की 

 15th Annual Day ना লাকপদা মীয়ামদা য়াইফ মঙ্গল পীজ্রি

Chairman and Managing Director



 किखास ग्रामझ मीनदीवा डरहलने।














 पुसक Every moment every step fिt cen com cowplat



 चजमिएल ।






















 Housing Finance Company (HFC) wat otesरा "PANTHOIBI HOUSING FINANCE COMPANY LIMITED (PHFCL)" स समि
 ३समल लिख्येश्रबियि ।
$19^{8}$ January, 2006 को under the companies Act. 1956 in the ministry of Copporate Affairs (MCA). Govt. of India की घणान Public Limited Hoosing Finance Compary (HFC) wमा बहना बतिक्त कोषणि

 Public Limited Housing Finance Compary (HFC) समा डरेना National Housing Bank (NHB) wholly owned by Resence Bank of India (RBI) का सक्षात्री

$2^{\text {d }}$ Nobember, 2009 - Ministry of Corporace Affire (MCA), Govt. of India ना "Certificate of Commencement (CoC) ${ }^{-1}$ for business issue वलिभ्तकष्।
 लानिक्षिमा बॉप्राक्षीबिया "Pradhan Mantri Awas Yojana-Credil Linked Subsidy Scleme (PMAY-

CLSS). Housing for All by 2022 Mission नी मषाक



 PANTHOIBI HOUSING FINANCE COMPANY LIMITED (PHFCL) whी $\begin{gathered}\text { बडका National Housing }\end{gathered}$ $\operatorname{Bank}(\mathrm{NHB})$ ना लिाउन $x$ ©



18* December 2015 भा लिमित्रि जक खाहमाण,
 Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESDAC1. 2002 की घषामा कर्नमिर्यान हैमिक्रिमन



























 अद्ती
 क्लक्षि wसा की हीतिबा PANTHOIBI HOUSING FINANCE COMPANY LIMITED (PHFCL) खwन:
 षबान्न कीक्यिः

1) PANTHOIBI HOUSING FINANCE

## COMPANY LLMITED (PHFCL)

It is regulated by the Reserve Bank of India (RBI) Loan Products: Home Loun and Non Home Loan

- Home Construction Loan
$\sigma$ Hone Extension Lean
- Home renowation Loan
- Purchase of Plots/Fats
- Subsidised Home Loom with a Subsidy annount p of Re. 267 Lakhs.
None Home Laan: Loan Against Property (LAP)
Sources of Fund: Equity Shares Debentures and Bonds (From Investors Side)
And from different apex Body Funding Agencies. 2) PANTHOIBI CONSTRUCTIONS PRIVATE LIMITED (PCPL)
It is regulated by the Minisiry of Copporate Affairs, Govt of India.
For Real Estane Residemial Propects and which has also alresdy been taken up at two different locations nearby Imphal Intemational Airport.
) PANTHOIBI NIDHI LIMITED (PNL)
It is regulated by the Ministry of Copporate Affairs (MCA) under the guidance and direction of Reserve Bank of India (RBI)


## Loan Products:

T- Loan Against Fixeddeposits

- Loan Aganst Property (LAP)
- Loan Against Gold (Gold Morgage)

Sources of Fund:

- Fixed Deposits
- Recurring Deposits
- Monthly lncome Deposits Scheme etc. PANTHOIBI MICROFIN:
Ifi is a Section 8 Company regulated by the Ministry of Corporate Affairs, Govt of India
It is only for Microfinance Activities.
) PANTHOIBI FINANCE COMPANY LIMITED (PFCL)
It is only for purchasing of Heavy Vehictes Leans like Truck, Bus, Tractor cte. (To be taken up in the near future but it has also already been registered
with the ROC, Shillong in the year 2010 under the Companies Act. 1956 in the Minisisty of Copporate Affairs, Govt. of India).

PANTHOIBI FOUNDATION
It is also a Section - 8 Company regulated by the Ministry of Corporate Affairs, Covt of India.
It is only for the Activities of Corporate Social
Responsibiblities (CSR)





## "बिक क्विय सपूप"

Firstof all, we have to have a "Right Information. Just after having the said "Right Information" then the said "Right Information" should be given to the "Right Person" at the "Right Time" at the "Right Place" हाग्रदूर्वि।









 कहलाना Public Limited Housing Finanex Company (HFC) स्रमा कर्प्यया PANTHOIBI HOUSING FINANCE COMPANY LIMITED (PHFCL) अमकू:











 व्रोता:
Panthoibi housing finance company


$16.50 \%$ per annum i.e. $1.38 \%$ per month $13.50 \%$ per annum i.e. $1.13 \%$ per month $12.50 \%$ per annum i.e. $1.04 \%$ per month
$8.50 \%$ per annum i.e. $0.71 \%$ per moath









 भा 4 मर्यन स्न सू sौना उास्रनि PANTHOIBI HOUSING FINANCE COMPANY LIMITED (PHFCL) ना


$16.50 \%-6.50 \%=10.00 \%$ per annum i.e. $0.87 \%$
$13.50 \%-6.50 \%=7.00 \%$ per annum ie. $0.58 \%$ per month
$12.50 \%-6.50 \%=6.00 \%$ per annum i.e. $0.50 \%$ per month
8. $50 \%-650 \%=200 \%$ per annum ic.

## $0.17 \%$ per month









































 ग्राज्य।


 नि वभिभिक्र्रमिभ:

## BOARD OF DIRECTORSt

Thokchom Hemo Singh
BSc. Maths (Hons), PGDFM
M. Sc.TQM, SMU, Sikkim

Chairman and Managing Director
2. Thokchom Bidyamani Devi

BA (Hons)
Executive Director
Tayenjam Rakesh Singh
B.E. Computer Science

AU, Chennai
Executive Director
Prof. Ch. Thohal Meitei
Professor, MIMS, MU
Non-Executive Director
5. Sanamani Singh Yambem

Retd. GM. NABARD
Independent Director
6. Kh. Rishikesh Singh

MBA-Real Estate and
Urban Infrastructure
Director, Panthoibi Constructions
Henraj Thokchom
MBA-Finance, IUP, USA
Director (Finance)
BOARDOFADVISORS:

1. Radhey Shyam Garg

Retd. Executive Director, NHB
Technical Advisor
Ramta Chandra Prasad Singh
Retd. General Manager, RBI
Chief Financial Advisor
Prof. Amar Yumnam
Dept. of Economics, MU
Economic Advisor
Amarjit Naorem
Advocate
High Court of Manipur,
Legaladvisor

## Rahul Sharma

Company Secretary, LLB \& MBA
Secretarial Advisor

## KEY OFFICLALS

Thakhellambam Dhanabir Singh
B.Com

Senior Manager (Leans andAdvances)
14 years with PHFCL
Mutum Rojiki Singh
M.Com.

Senior Manager (Accoumts)
13 Years with PHFCL
Sylvia Laishram
PGDRD, MBA-Marketing
Manager (Loans and Advances)

