

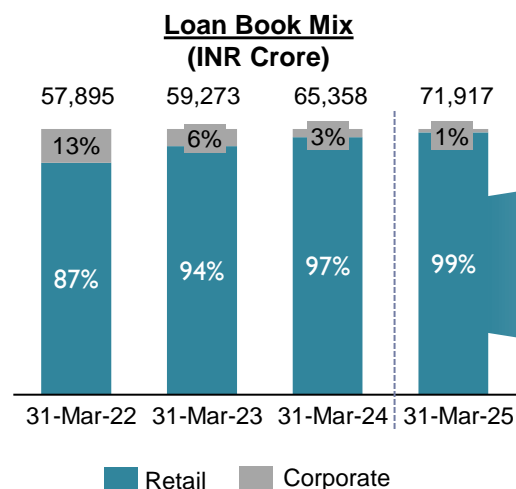
PNB Housing Finance Limited Fact Sheet

| Market Data | As on 02 nd May 2024 |
|------------------------------------|------------------------------------|
| BSE/NSE | 540173/ PNBHOUSING |
| Bloomberg/Reuters | PNBHOUSI:IN / PNBH.BO |
| Share Price | INR 1,050/Share |
| Market Cap | INR 27,292 Crore |
| Face Value | INR 10 |
| O/s Shares | 25.99 Crore |
| Board Composition (Independent) | 7 out of 10 |

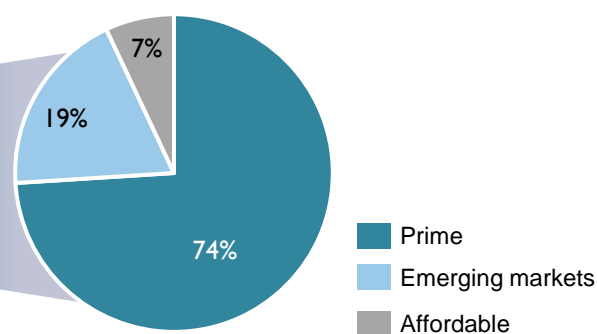
| Shareholding Pattern | As on 31 st Mar 2025 |
|---|------------------------------------|
| Promoter (PNB) | 28.1% |
| Quality Investment Holdings (Carlyle group) | 10.4% |
| GIC Singapore | 9.0% |
| FII | 12.5% |
| Mutual Funds | 20.1% |
| Bodies Corporates | 11.2% |
| Public & Others | 8.7% |

About Us:

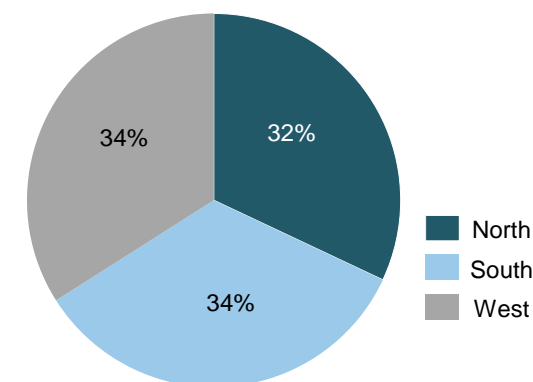
- ▶ Incorporated in 1988, promoted by Punjab National Bank
- ▶ 3rd largest HFC as per Loan Asset and largest deposits taking HFC in India*
- ▶ Retail focused lending with Retail Loan Book at 99% of total Loan Book as on 31st Mar 2025
- ▶ Wide distribution network of 356 branches, including 200 branches for Affordable segment and 60 branches for Emerging segment and 96 branches for Prime segment
- ▶ Disbursements during FY25 grew by 25% YoY to INR 21,972 crore. For Q4 FY25, disbursement stood at INR 6,854 crore registering an increase of 23% YoY; Affordable and Emerging Market segment contributes 40% in Q4 FY25 and 36% in FY25 of the total Retail disbursement
- ▶ Retail Loan Asset grew by 18.2% YoY to INR 74,802 crore as on 31st Mar 2025
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets reduced by 42 bps YoY at 1.08% of Loan Asset as on 31st Mar 2025; Net NPA at 0.69% of Loan Assets.
 - ▶ Retail GNPA at 1.09% of Loan Asset as on 31st Mar 2025
 - ▶ Return on Asset at 2.55% in FY25 as compared to 2.20% in FY24



Retail Loan Book – Segment wise^



Loan Book – Geographical Distribution^



*Source : Company report

^As on 31st Mar 2025

All numbers are as per IndAS

Website- [Click Here](#)

IR Section- [Click Here](#)

Annual Report - [Click Here](#)

Presentation - [Click Here](#)

Updated as on 02 Mar 2025

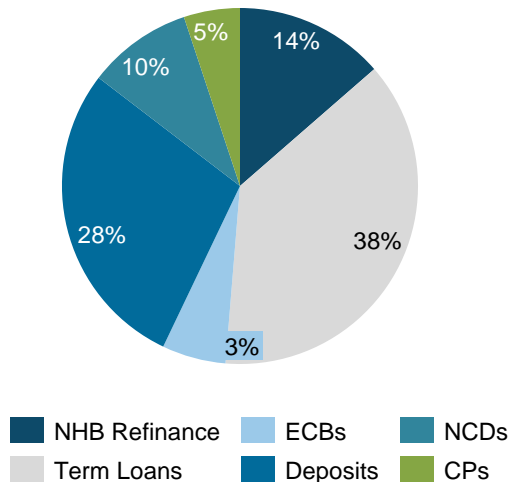
PNB Housing Finance Limited Fact Sheet

Strategic Objective:

- ▶ Accelerate growth by focusing on retail lending
- ▶ Build affordable and emerging segment, especially in tier-2 and tier-3 cities
- ▶ Leverage underwriting and collection efficiencies to have best-in class asset quality in the industry
- ▶ Maintain adequate capitalization and have a well diversified borrowing mix
- ▶ Bring operational efficiencies and improve productivities through digitization

Access to a Diverse Base of Funding

Total Borrowing: INR 62,310 Crore^



Rating

CRISIL
An S&P Global Company

ICRA

AA+
(Outlook – Stable)

CARE Ratings

India Ratings & Research
A Fitch Group Company

- Average daily Liquidity Coverage Ratio maintained at 223% for Q4 FY25
- SLR on deposits maintained at 15% as on 31-Mar-25

| FY (INR Crore) | Balance Sheet Size | Loan Assets | Deposits (net of maturities) | Disbursement | GNPA | Total ECL Provisions / Total Assets | NII | PAT | Yield | Cost of Borrowing | Gross Margin | Opex to ATA | ROA | Gearing (x) | ROE | CIR | EPS (INR/Sh) | BVPS (INR/Sh) | CRAR |
|----------------|--------------------|-------------|------------------------------|--------------|-------|-------------------------------------|-------|-------|--------|-------------------|--------------|-------------|-------|-------------|--------|--------|--------------|---------------|--------|
| FY25 | 82,520 | 75,765 | 17,642 | 21,972 | 1.08% | 1.48% | 2,750 | 1,936 | 10.05% | 7.86% | 4.11% | 1.05% | 2.55% | 3.70 | 12.19% | 24.58% | 74.52* | 649* | 29.38% |
| FY24 | 72,405 | 65,358 | 17,798 | 17,583 | 1.50% | 1.91% | 2,516 | 1,508 | 10.35% | 8.01% | 4.02% | 0.93% | 2.20% | 3.68 | 10.90% | 22.83% | 58.37* | 577* | 29.26% |
| FY23 | 66,874 | 59,274 | 17,248 | 14,965 | 3.83% | 2.42% | 2,346 | 1,046 | 10.28% | 7.47% | 4.06% | 0.81% | 1.61% | 4.87 | 9.98% | 19.13% | 62.01 | 652 | 24.43% |
| FY22 | 65,730 | 57,895 | 17,649 | 11,246 | 8.13% | 4.42% | 1,876 | 836 | 9.42% | 7.30% | 3.16% | 0.68% | 1.24% | 5.37 | 8.92% | 20.41% | 49.64 | 586 | 23.40% |

^As on 31st Mar 2025

Financials on Consolidated basis

All numbers are as per IndAS

*Post Rights issue



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Public

Thank You

PNB Housing Finance Limited

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