



Ref: PNBHFL/NSE/Debt/FY2025-26/24
July 30, 2025

The National Stock Exchange of India Limited
Listing Department
Exchange Plaza
Bandra Kurla Complex
Bandra (E), Mumbai – 400051
Symbol: PNBHOUSING

Dear Sir(s),

Sub: Submission of Asset Liability Management Statements for the period ended June 30, 2025

Pursuant to the Regulation 9 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated May 22, 2024, as amended from time to time, please find enclosed the Asset Liability Management Statements of the Company for the quarter June 30, 2025, as submitted to the National Housing Bank.

Kindly take the above intimation and documents on record.

Thanking You,

Yours faithfully,
For PNB Housing Finance Limited

Veena G Kamath
Digitally signed by
Veena G Kamath
Date: 2025.07.30
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Veena G Kamath
Company Secretary

Encl: As above.

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY									
Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code	Remarks	
Column Code	C284	C285	C286	C287	C288	C289			
A. OUTFLOWS							R1546		
1. Increase in loans & Advances	516.00	430.00	1204.00	4520.00	7765.00	14435.00	R1547		
2. Net increase in investments	0.00	0.00	0.00	0.00	0.00	0.00	R1548		
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	0.00	R1549		
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	0.00	R1550		
iii) Others	0.00	0.00	0.00	0.00	0.00	0.00	R1551		
3. Net decrease in public deposits, ICDs	223.18	99.56	216.80	1015.07	1780.55	3335.15	R1552		
4. Net decrease in borrowings from various sources/net increase in market lending	445.19	203.75	1066.47	8513.80	2372.54	12601.75	R1553		
5. Outflow on account of off-balance sheet items	0.00	0.00	118.06	236.13	354.19	708.39	R1554		
6. Other outflows	232.68	18.93	271.31	827.79	1313.51	2664.22	R1555		
TOTAL OUTFLOWS (A)	1417.04	752.24	2876.65	15112.79	13585.79	33744.50	R1556		
B. INFLOWS							R1557		
1. Net cash position	1115.60	0.00	0.00	0.00	0.00	1115.60	R1558		
2. Net increase in deposits	120.00	100.00	280.00	1000.00	1500.00	3000.00	R1559		
3. Interest inflow on investments	10.72	2.67	1.72	51.99	42.57	109.67	R1560		
4. Interest inflow on performing Advances	163.15	135.96	380.69	1381.40	2159.30	4220.50	R1561		
5. Net increase in borrowings from various sources	0.00	450.00	2755.38	4874.25	0.00	8079.63	R1562		
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	0.00	R1563		
7. Other inflows	2288.97	300.80	674.24	2757.93	4239.31	10261.24	R1564		
TOTAL INFLOWS (B)	3698.44	989.43	4092.03	10065.57	7941.17	26786.64	R1565		
C. Mismatch (B - A)	2281.39	237.20	1215.38	-5047.22	-5644.62	-6957.86	R1566		
D. Cumulative mismatch	2281.39	2518.59	3733.98	-1313.25	-6957.86	-13915.73	R1567		
E. C as percentage to Total Outflows	161.00%	31.53%	42.25%	-33.40%	-41.55%	-20.62%	R1568		