

## PNB Housing Finance Expands its Portfolio with new Fixed Rate Non-Home Loan Product

- **Enables customers to avail non-home loan solutions at fixed interest rates starting 10.00%**
- **Applicable on Loan Against Property, Commercial Plot Purchase, Loan Against Plot, and Lease Rental Discounting**
- **Offers loans with tenures up to 15 years**

**9<sup>th</sup> May, 2025:** PNB Housing Finance Limited, India's third-largest housing finance company, today announced the launch of its new **Fixed Rate Non-Home Loan (NHL) product**, a high-yielding financial solution designed to cater to diverse customer needs. Applicable on non-housing loan products such as loan against property, commercial plot purchase, loan against plot, and lease rental discounting, this new solution aims at enabling customers avail easy access to credit at fixed interest rates starting 10.00%, depending on their eligibility criteria.

A fixed rate of interest on mortgage solutions will help customers plan their financial journey with certainty, avoiding market fluctuations and extended loan tenure. PNB Housing's fixed rate NHL product offers loans with a repayment period of up to 15 years, ensuring manageable EMIs and long-term financial planning for borrowers. Additionally, customers can enjoy additional benefits like quick turnaround time, customized eligibility criteria, and doorstep convenience, making the loan application and disbursal process seamless and hassle-free.

Commenting on the launch, **Mr. Girish Kousgi, MD & CEO, PNB Housing Finance**, said, *"India's lending landscape is undergoing a significant transformation, with increased attention towards sustainable growth strategies and responsible lending practices from the regulators. In response to this evolving need for more stable and transparent credit options, we are excited to introduce our Fixed Rate Non-Home Loan Solutions, offering secure lending with greater financial stability for borrowers. At PNB Housing Finance, we aim to address key market gaps and remain committed towards empowering our customers with innovative, responsible financial solutions that drive growth and security."*

Non-housing loan forms 28.5% of the Company's retail product mix, with an average ticket size of ₹27 lacs as on 31<sup>st</sup> March 2025. This launch is part of PNB Housing's broader objective to strengthen this portfolio by offering customer-centric solutions across its wide network of 356 branches in India. The company has a legacy of nearly four decades and is committed to driving financial inclusion with accessible, innovative solutions.

### **About PNB Housing Finance Limited**

PNB Housing Finance Limited (NSE: PNBHOUSING, BSE: 540173) is promoted by Punjab National Bank and is a registered Housing Finance Company with National Housing Bank (NHB). The Company was listed on the Indian stock exchanges on 07 November 2016. The Company's asset base comprises retail loans and corporate loans. The retail business focuses on organized mass housing segment financing for the acquisition or construction of houses. In addition, it also provides loans against properties and loans for the purchase & construction of non-residential premises. Corporate loans are mainly to developers for the construction of residential/commercial properties, corporate term loans and lease rental discounting. PNB Housing Finance is a deposit-taking Housing Finance Company.

### **For more information, please contact:**

#### **PNB Housing Finance Limited**

Media

Bhavya Taneja

Phone: +91 11 66030500, + 91 89296 08392

Email: [bhavya.taneja@pnbhousing.com](mailto:bhavya.taneja@pnbhousing.com)

Website: [www.pnbhousing.com](http://www.pnbhousing.com)

###