

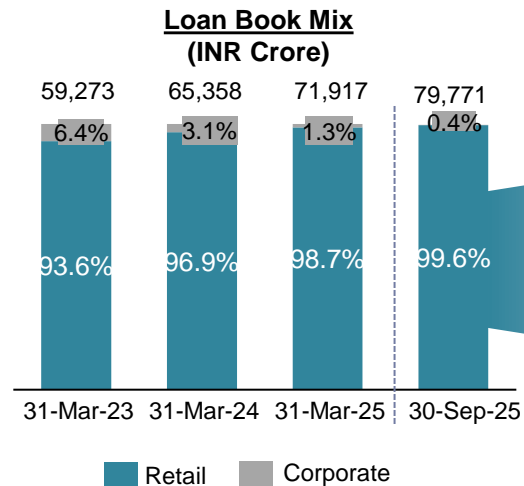
# PNB Housing Finance Limited Fact Sheet

Market Data	As on 31 <sup>st</sup> Oct 2025
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Share Price	INR 928.70/Share
Market Cap	INR 24,193 Crore
Face Value	INR 10
O/s Shares	26.06 Crore
Board Composition (Independent)	7 out of 10

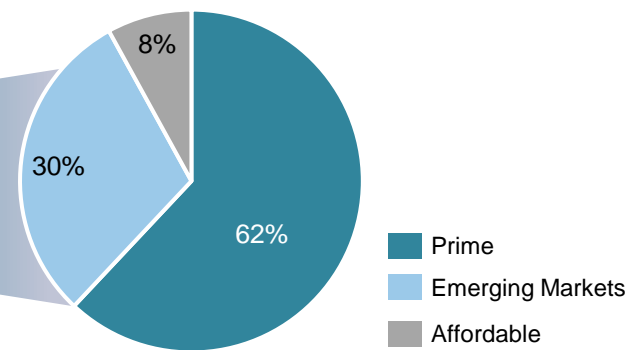
## About Us:

- ▶ Incorporated in 1988, promoted by Punjab National Bank
- ▶ 3<sup>rd</sup> largest HFC as per Loan Asset and largest deposits taking HFC in India\*
- ▶ Retail focused lending with Retail Loan Book at 99.6% of total Loan Book as on 30<sup>th</sup> Sep 2025
- ▶ Wide distribution network of 356 branches, including 198 branches for Affordable segment and 85 branches for Emerging Markets segment and 73 branches for Prime segment
- ▶ Disbursements during Q2 FY26 grew by 12% YoY to INR 5,995 crore; Affordable and Emerging Markets segment continues to contribute 50% of the total Retail disbursement
- ▶ Retail Loan Asset grew by 17% YoY to INR 79,439 crore as on 30<sup>th</sup> Sep 2025
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets stood at 1.04% of Loan Asset as on 30<sup>th</sup> Sep 2025; Net NPA at 0.69% of Loan Assets.
  - ▶ Retail GNPA at 1.05% of Loan Asset as on 30<sup>th</sup> Sep 2025
  - ▶ Return on Asset at 2.65% in H1 FY26 as compared to 2.55% in FY25

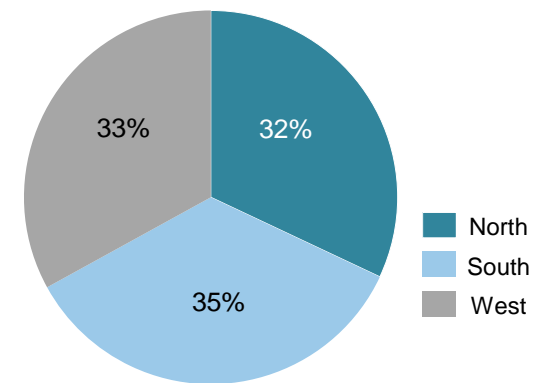
Shareholding Pattern	As on 30 <sup>th</sup> Sep 2025
Promoter (PNB)	28.0%
FII	18.6%
Mutual Funds	28.9%
Bodies Corporates	13.7%
Public & Others	10.8%



**Retail Loan Book – Segment wise<sup>^</sup>**



**Loan Book – Geographical Distribution<sup>^</sup>**



\*Source : Company report  
^As on 30<sup>th</sup> Sep 2025

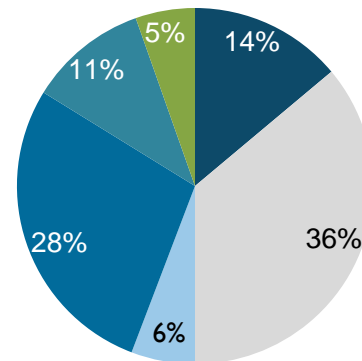
# PNB Housing Finance Limited Fact Sheet

## 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
- ▶ Continue to build high quality, scalable and institutionalized housing finance company
- ▶ Improve ROA and ROE

## Access to a Diverse Base of Funding

Total Borrowing: INR 65,168 Crore<sup>^</sup>



■ NHB Refinance ■ ECBs ■ NCDs  
■ Term Loans ■ Deposits ■ CPs

## 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 169% for Q2 FY26
- SLR on deposits maintained at 16.7% as on 30-Sep-25

FY (INR Crore)	Balance Sheet Size	Loan Assets	Deposits (net of maturities)	Disbursement	GNPA	Total ECL Provisions / Total Loan Assets	NII	PAT	Yield	Cost of Borrowing	Gross Margin	Opex to ATA	ROA	Gearing (x)	ROE	CIR	EPS (INR/Sh)	BVPS (INR/Sh)	CRAR
H1 FY26	85,756	79,771	18,255	10,975	1.04%	1.20%	1,525	1,115	9.97%	7.74%	4.06%	1.02%	2.65%	3.63	12.77%	23.89%	42.86*	690*	29.80%
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%

<sup>^</sup>As on 30<sup>th</sup> Sep 2025

Financials on Consolidated basis

\*Post Rights issue



2

This factsheet has been prepared by PNB Housing Finance Ltd (the "Company") based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, accuracy, completeness, fairness and reasonableness of the contents of this document. This may not be all inclusive and may not contain all of the information that you may consider material. Any liability of the Company in respect of the contents of, or any omission is expressly excluded.

Public

# Thank You

---

**Company: PNB Housing Finance Limited**

CIN: L65922DL1988PLC033856

---

Mr. Chaitanya Yadav

National Head – Corporate Planning and Investor Relations

Phone: +91 124 6030500

Investor.relations@pnbhousing.com

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

---