



Ref: PNBHFL/SE/EQ/FY2025-26/47
July 21, 2025

The BSE Limited
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 540173

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

Dear Sir(s),

Sub: Investor Presentation for the quarter ended June 30, 2025

Ref: Our letters (i) PNBHFL/SE/EQ/FY2025-26/dated July 15, 2025
(ii) PNBHFL/SE/EQ/FY2025-26/46 dated July 21, 2025

We have enclosed the Investor Presentation of the Company for the quarter ended June 30, 2025 which will be referred during earnings call with investors tomorrow i.e. July 22, 2025 at 08:00 A.M. (IST).

This investor presentation is submitted pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the same shall also be available on the website of the Company at www.pnbhousing.com

Kindly take the above document on record.

Thanking You,

Yours faithfully,
For PNB Housing Finance Limited

Veena G Kamath
Company Secretary

Encl: As above.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110 001
Phone: 011 – 23736857, E-mail: investor.services@pnbhfl.com, Website: www.pnbhfl.com
CIN: L65922DL1988PLC033856

Internal



Investor Presentation

Quarter Ended June 2025

21-July-2025

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In Q1 FY26, 20 branches reclassified from Prime segment to Emerging Markets segment. Accordingly, past data is also re-casted for like-to-like comparison

Business Highlights

- As on 30th Jun 2025, Retail Loan Asset grew by 18% YoY at INR 76,923 crore. Affordable and Emerging Markets segments forms 37% of the Retail Loan Asset
- Retail Disbursement grew by 14% YoY to INR 4,980 crore; continued focus on high yielding Affordable and Emerging Markets segment led to 30% disbursement growth in these segments. Affordable Segment and Emerging Markets contributes 50% of the retail disbursement
- Presence in 356 branches including 200 branches for Affordable and 80 branches for Emerging Markets

Spread & Margins

- Yield is 9.99% in Q1 FY26 as compared to 10.03% in Q4 FY25
- Cost of Borrowing is 7.76% in Q1 FY26 as compared to 7.84% in Q4 FY25
- Spread for Q1 FY26 is at 2.23% as compared to 2.19% in Q4 FY25. NIM for Q1 FY26 is at 3.74% as compared to 3.75% in Q4 FY25

Asset quality & Profitability

- Recovered INR 57 crore from total written-off pool in Q1 FY26
- Gross NPA stood at 1.06% as on Q1 FY26 as compared to 1.08% in Q4 FY25 and 1.35% in Q1 FY25
- Return on Asset stood at 2.57% for Q1 FY26 (annualised); ROA stood at 2.55% for FY25

Key Performance Highlights

Retail Segment

Corporate Segment

Total



Disbursement (INR Crore)

4,980 (Q1 FY26)
(14% YoY | -27% QoQ)

- **Affordable:** 765 (30% YoY)
- **Emerging Markets:** 1,736 (32% YoY)
- **Prime:** 2,479 (1% YoY)

NIL (Q1 FY26)

4,980 (Q1 FY26)
(13% YoY | -27% QoQ)



Loan Asset (INR Crore)

76,923 (30-Jun-25)
(18% YoY | 3% QoQ)

- **Affordable:** 5,744 (143% YoY)
- **Emerging Markets:** 22,701 (20% YoY)
- **Prime:** 48,478 (10% YoY)

INR 809 (30-Jun-25)
(-56% YoY | -16% QoQ)

INR 77,732 (30-Jun-25)
(16% YoY | 3% QoQ)



GNPA

1.07% (30-Jun-25) VS
1.09% (31-Mar-25) |
1.39% (30-Jun-24)

Nil (30-Jun-25) VS
Nil (31-Mar-25) |
Nil % (30-Jun-24)

1.06% (30-Jun-25) VS
1.08% (31-Mar-25) |
1.35% (30-Jun-24)

Key Performance Highlights



AUM

INR 82,100 Crore

(+13% YoY | +2% QoQ)



Loan Asset

INR 77,732 Crore

(+16% YoY | +3% QoQ)



Deposits

INR 18,511 Crore

Public 85% | ICD 15%



Net NPA

0.69% (30-Jun-25) vs

0.69% (31-Mar-25) |

0.92% (30-Jun-24)



Spread

2.23% (Q1FY26)

(+12 bps YoY | +4 bps QoQ)



NIM

3.74% (Q1FY26)

(+9 bps YoY | -1 bps QoQ)



ROA

2.57% (Q1FY26)

(+20 bps YoY | -19 bps QoQ)



Capital Adequacy

29.68%

(+18 bps YoY | +30 bps QoQ)

Tier I: 28.96% | Tier II: 0.72%



Gearing Ratio

3.71x

(+9 bps YoY | +1 bps QoQ)



Book Value Per Share

INR 673

(INR 649 31-Mar-25)

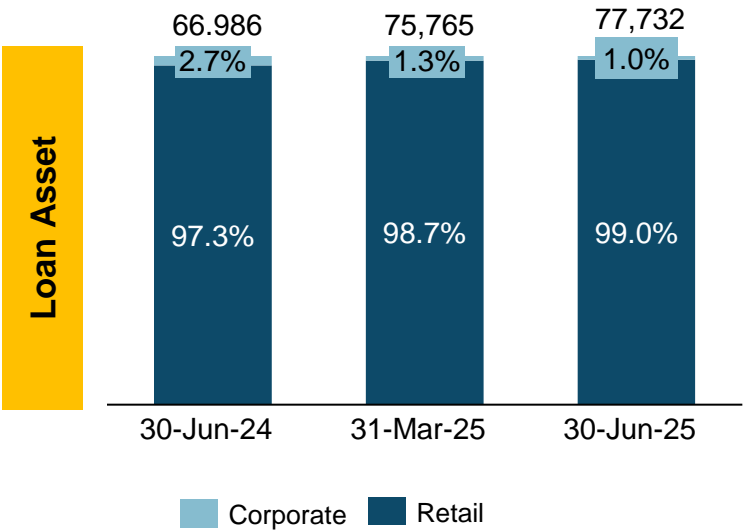


Overall Business Update

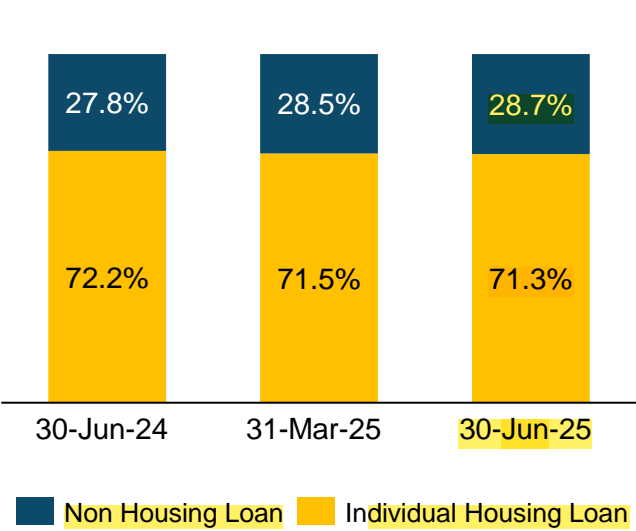
Loan Asset Mix

(INR Crore)

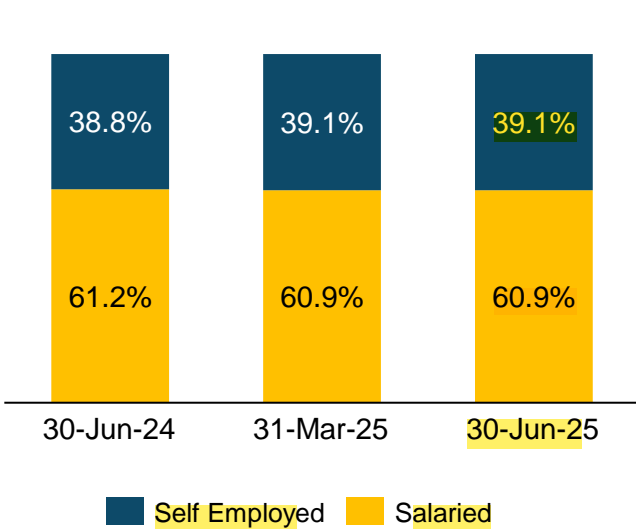
Segment Mix



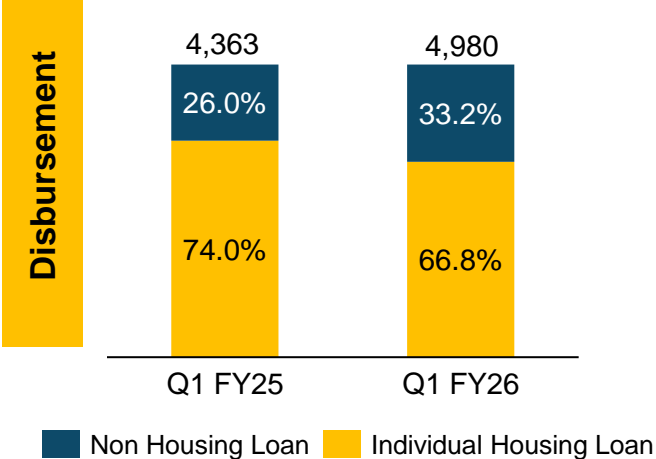
Retail Product Mix



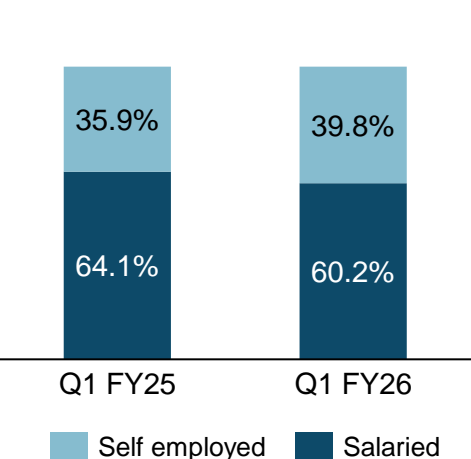
Retail Profile Mix



Retail Product Mix



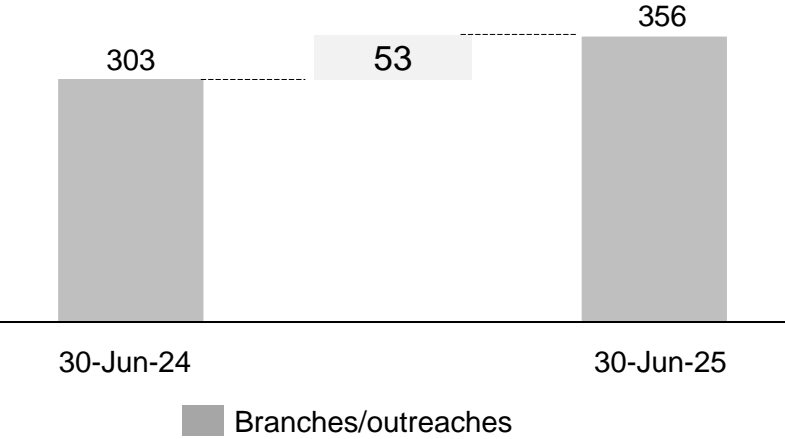
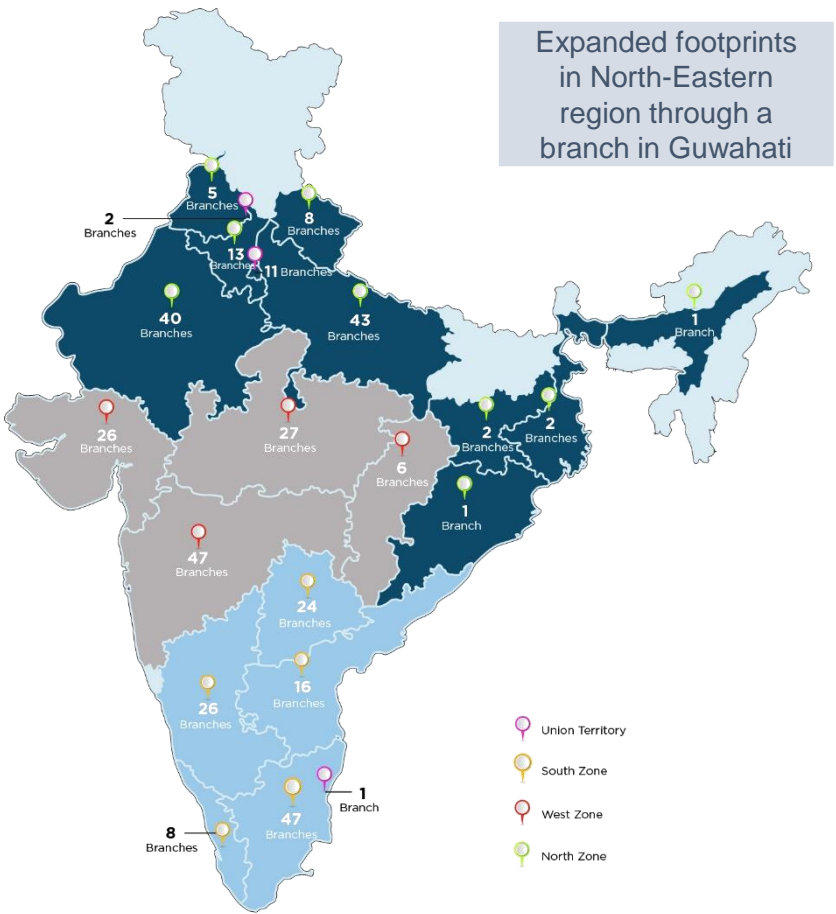
Retail Profile Mix



- > Live loan accounts serviced by the Company crossed 3,40,000 as on 30-Jun-25
- > Average ticket size for Individual Housing loan and Retail Non-Housing at INR 29 lac and INR 26 lac respectively (as on 30-Jun-25)
- > Affordable and Emerging Markets segment contributes 50% in Q1 FY25 of the Retail disbursement

Wide Distribution Network

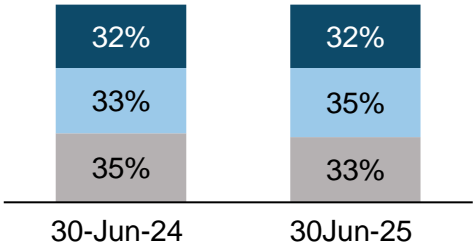
OUR OFFICE NETWORK



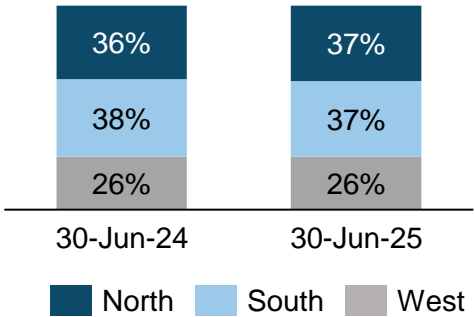
13,000+ Channel Partners for loans & deposits

Top 5 State share in the Retail Loan Asset (%)		
State	30-Jun-25	30-Jun-24
Maharashtra	21.0%	24.0%
Tamil Nadu	12.1%	11.0%
Delhi NCR	11.0%	11.5%
Telangana	9.0%	9.5%
Karnataka	8.7%	8.3%

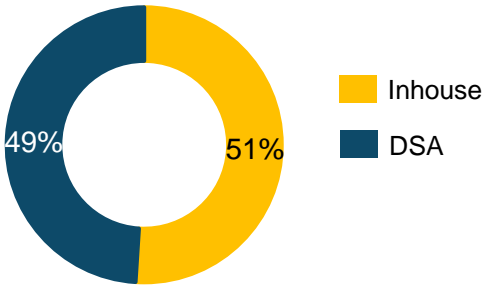
Loan Asset – Geographical Breakup



Disbursement - Geographical Break-up

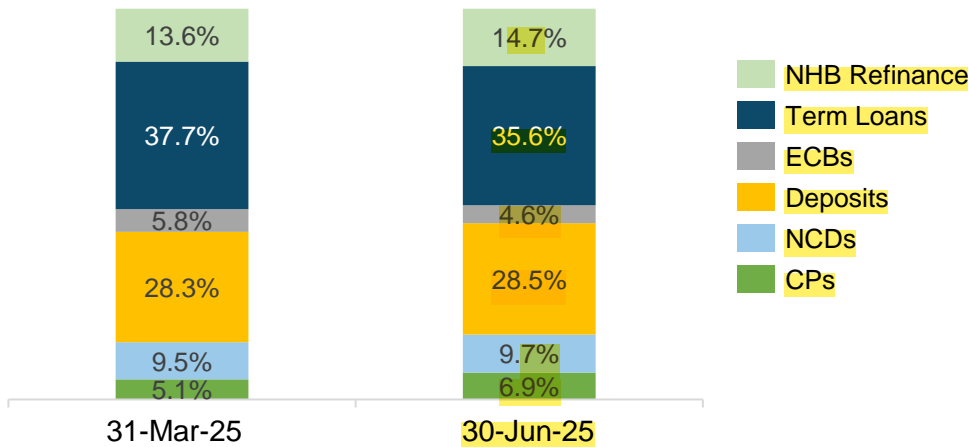


Disbursement Channel Mix –Q1 FY26

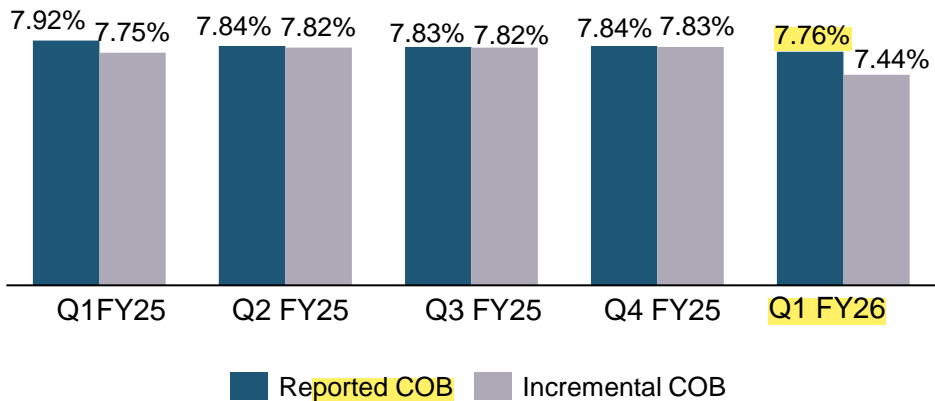


Well Diversified Borrowing Profile

Borrowing Mix



Cost of Borrowing



Borrowings

INR 62,310 Crore

INR 64,844 Crore

- ~66% of the total borrowings is floating
- Average daily Liquidity Coverage Ratio maintained at 229% for Q1 FY26
- SLR at 15.5% as on 30-Jun-25

Rating

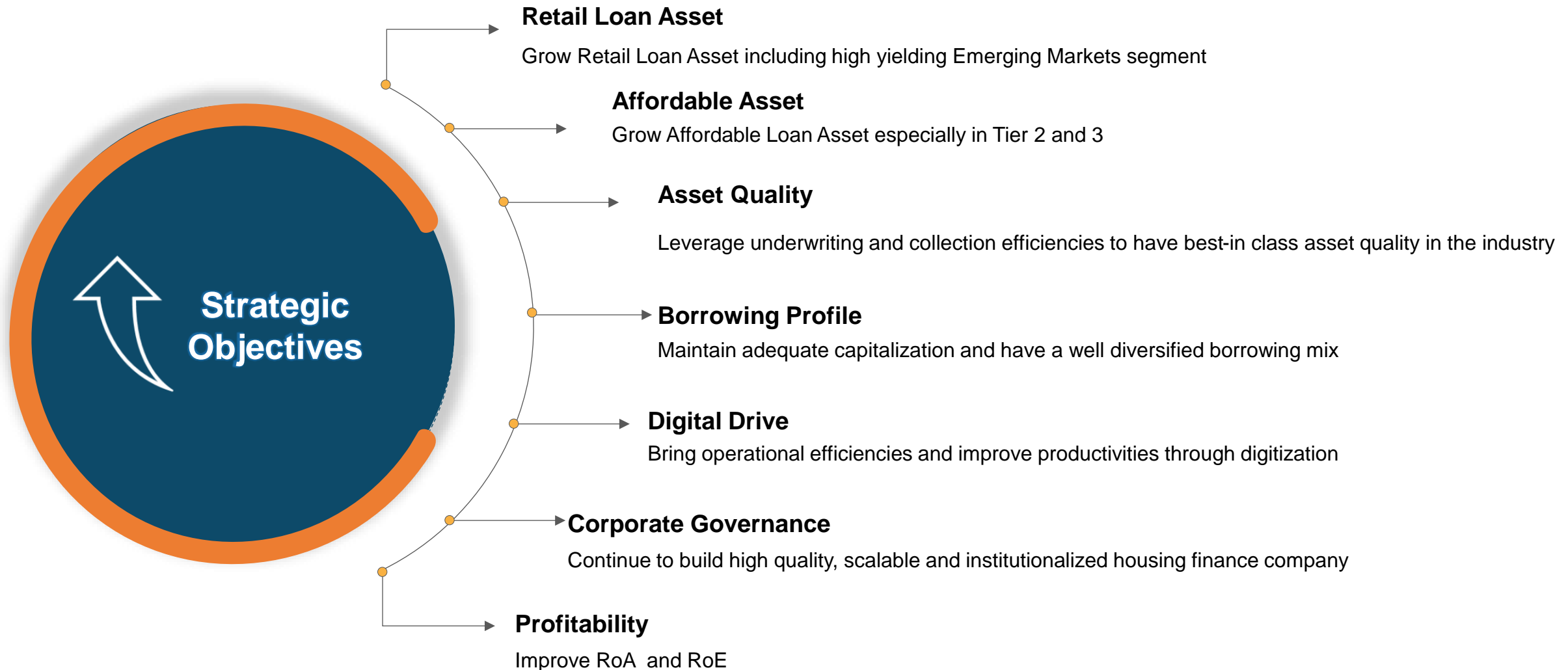
CRISIL
An S&P Global Company

ICRA

AA+
(Outlook: Stable)

CARE Ratings

India Ratings & Research
A Fitch Group Company



Retail Business Focus Areas

<u>LOAN Asset (INR crore)</u>	Q1FY26	Q4FY25	Q1FY25	Change (YoY)
Affordable	5,744	5,070	2,361	143%
Emerging Markets	22,701	22,252	18,895	20%
Prime	48,478	47,480	43,901	10%
Total	76,923	74,802	65,157	18%
<u>Disbursement (INR crore)</u>	Q1FY26	Q4FY25	Q1FY25	
Affordable	765	1,291	586	30%
Emerging Markets	1,736	2,252	1,318	32%
Prime	2,479	3,311	2,459	1%
Total	4,980	6,854	4,363	14%
<u>Incremental Yield</u>	Q1FY26	Q4FY25	Q1FY25	
Affordable	12.1%	11.7%	11.6%	+52 bps
Emerging Markets	9.6%	9.7%	9.4%	+11 bps
Prime	9.3%	9.4%	9.2%	+1 bps
<u>No of Branches</u>	Q1FY26	Q4FY25	Q1FY25	
Affordable	200	200	160	+40
Emerging Markets	80	60	50	+30
Prime	76	96	93	-17

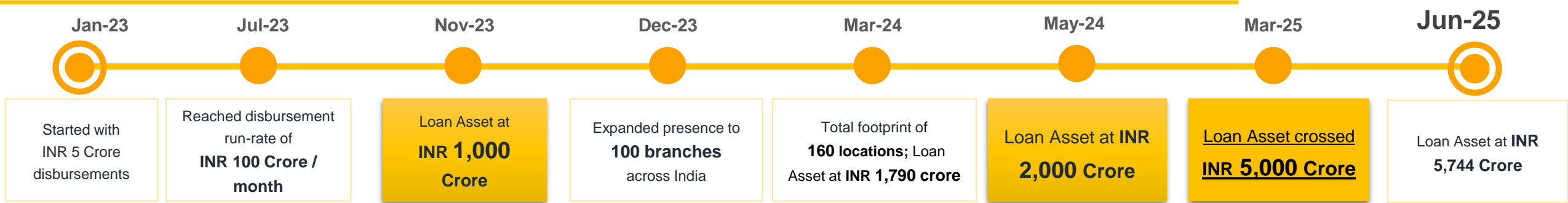
- Retail Segment classified as Affordable, Emerging Markets and Prime
- Focus on Affordable and Emerging Markets Segment led to higher growth in Retail Loan Asset
- Focused approach in Emerging Markets segment continues to give 35-40 bps higher incremental yield as compared to Prime segment
- Affordable and Emerging Markets segment contributed 26% of Retail Loan Asset
- Branch expansion focused on high yielding Affordable and Emerging Markets segments

Note: In Q1 FY26, 20 branches reclassified from Prime segment to Emerging Markets segment

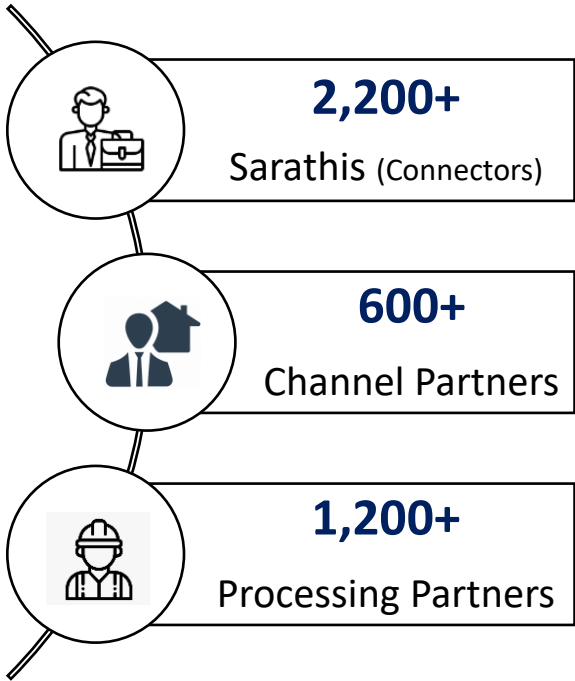


Segment Update – Affordable

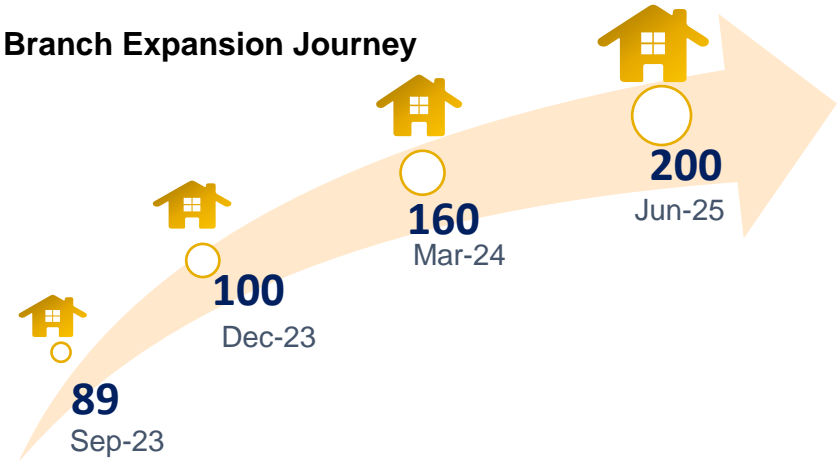
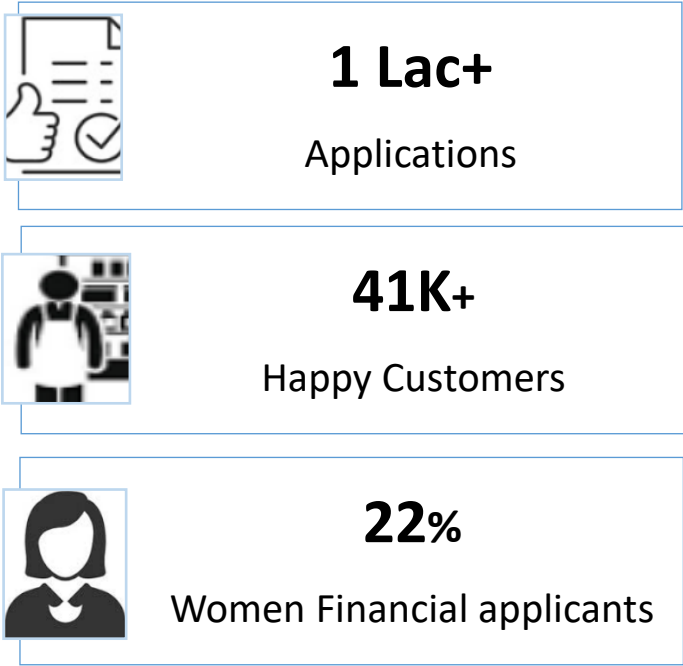
Roshni Business: Key Milestones



Distribution Network

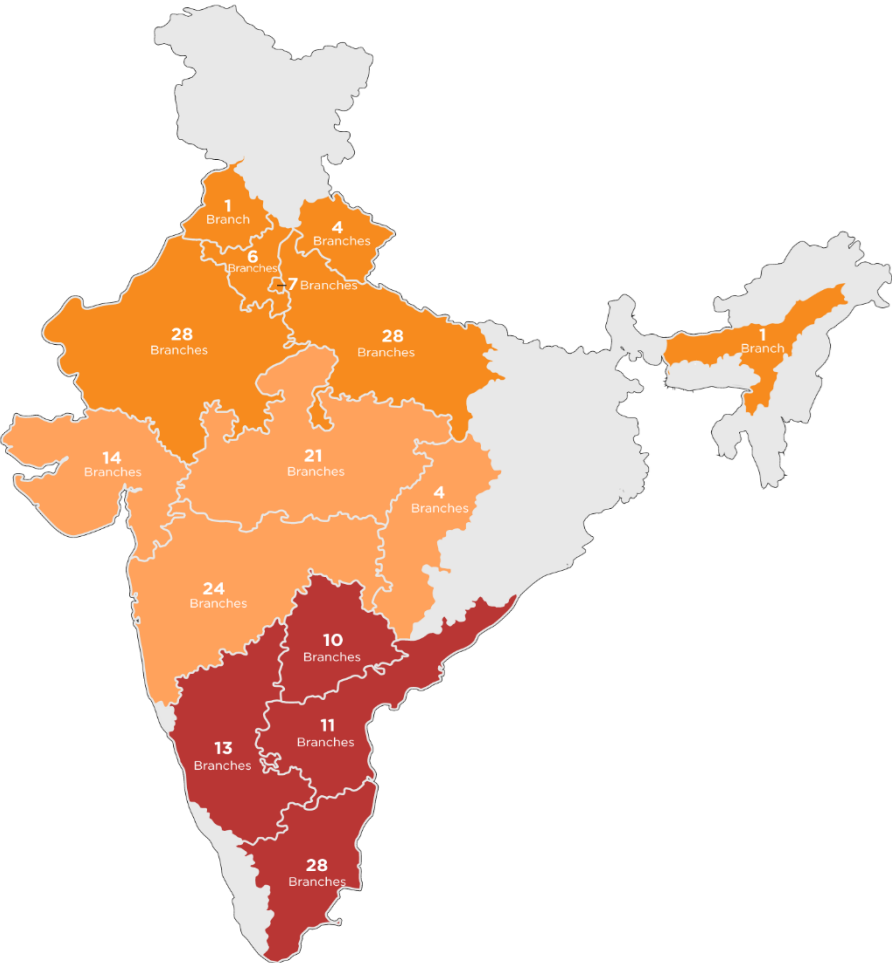


Customers

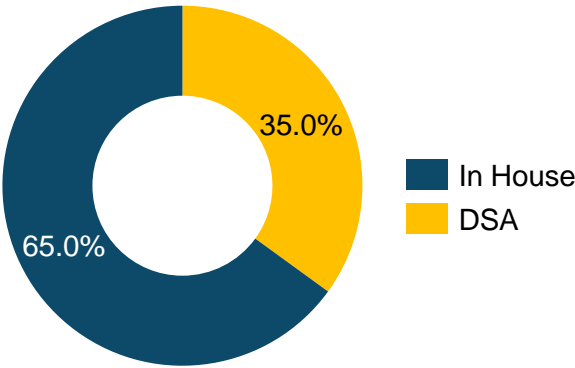


Affordable Segment Distribution Strategy

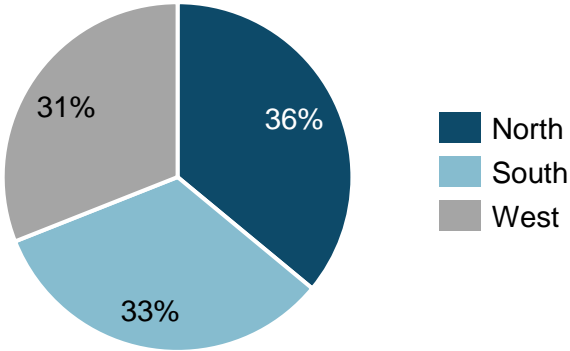
OUR ROSHNI OFFICE NETWORK



Disbursement Channel Mix – Q1 FY26



Disbursement Geographical Breakup

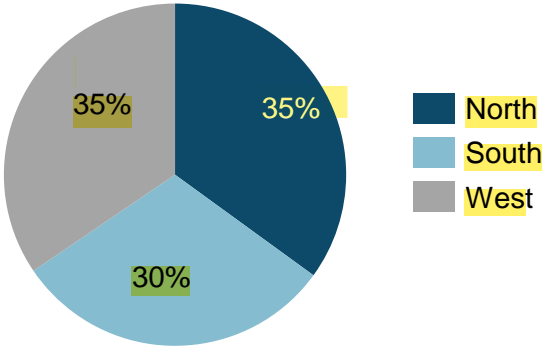


Geographic Presence

State	# Branches	% of Loan Asset	
		30-Jun-25	30-Jun-24
Tamil Nadu	28	16.8%	17.8%
Uttar Pradesh	28	16.2%	16.5%
Maharashtra	24	14.1%	16.1%
Madhya Pradesh	21	14.1%	15.3%
Rajasthan	28	13.2%	12.3%

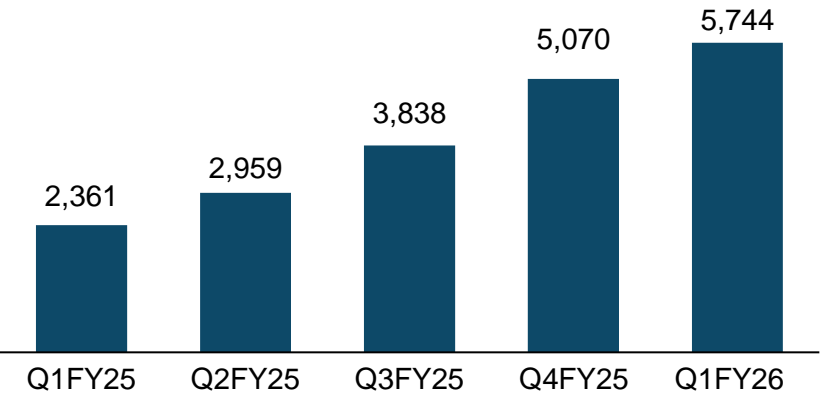
Derisking the Geographical presence; with branch expansions, top 5 states contribution reduced to 74% of Loan Asset as on 30-Jun-25 vs 78% a year ago

Loan Asset Geographical Breakup

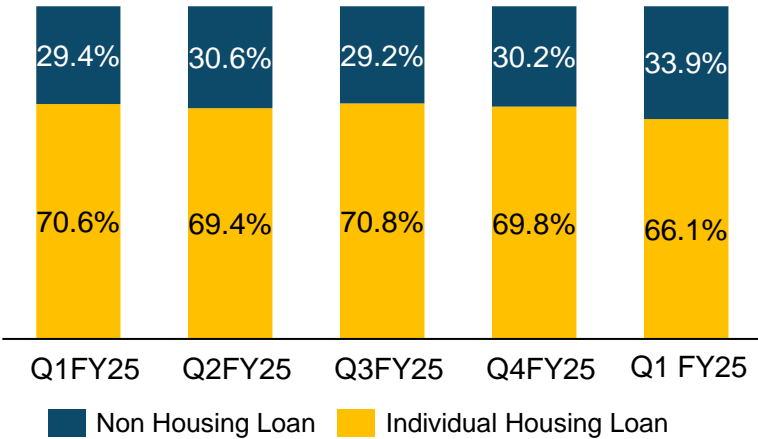


Affordable Segment Update

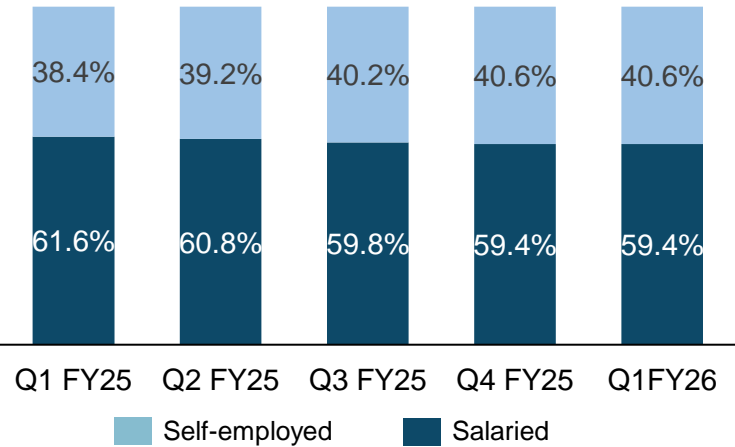
Loan Asset (INR crore)



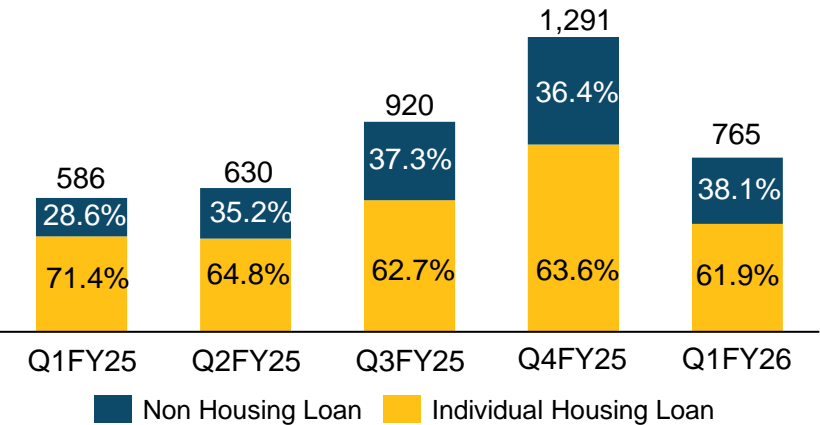
Loan Asset by Product (%)



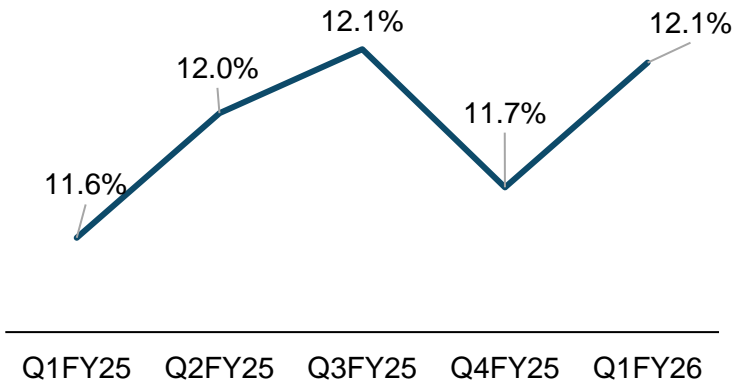
Loan Asset by Profile (%)



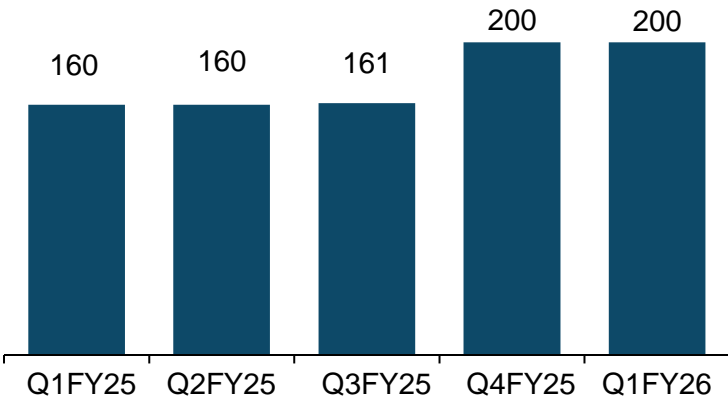
Disbursement (INR crore)



Incremental Yield (%)

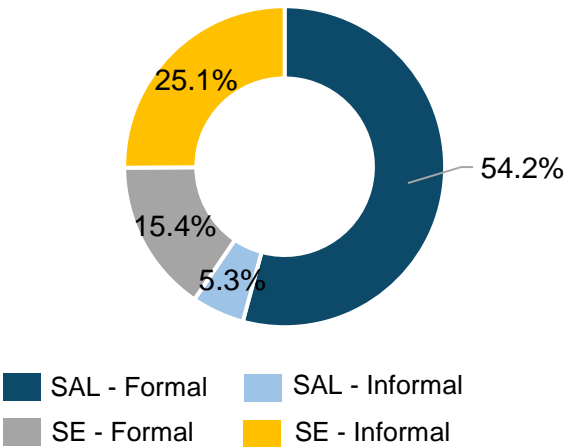


Branches

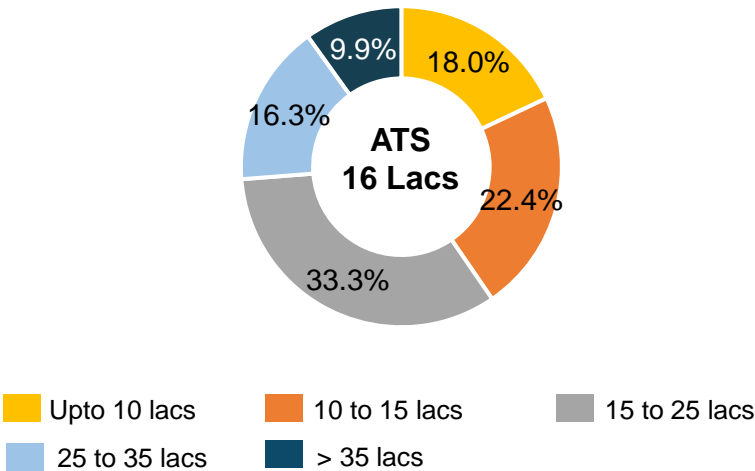


Affordable Segment Portfolio Matrix

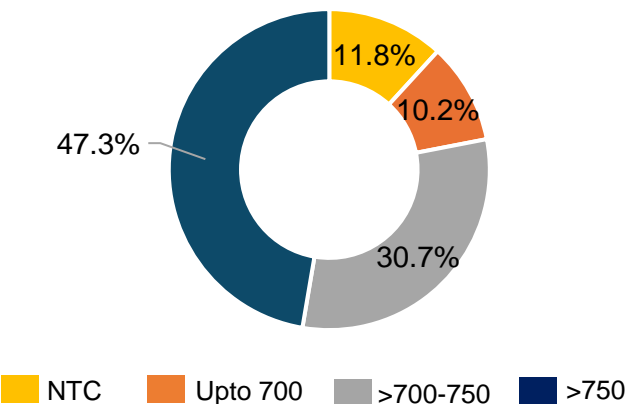
Loan Asset by Profile – Formal/Informal



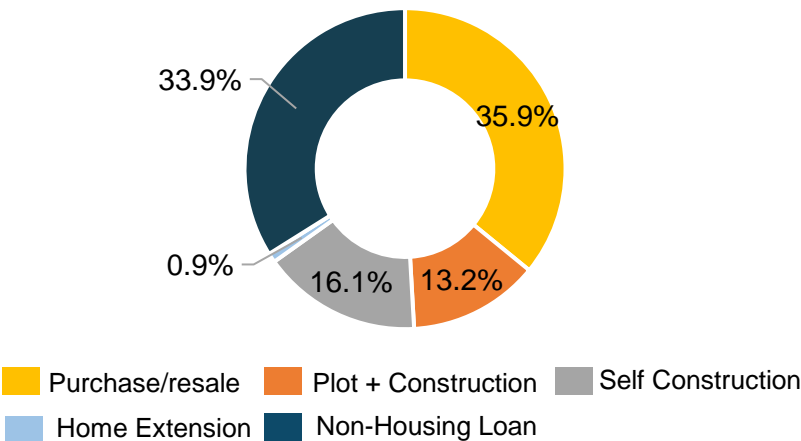
Loan Asset by Ticket Size



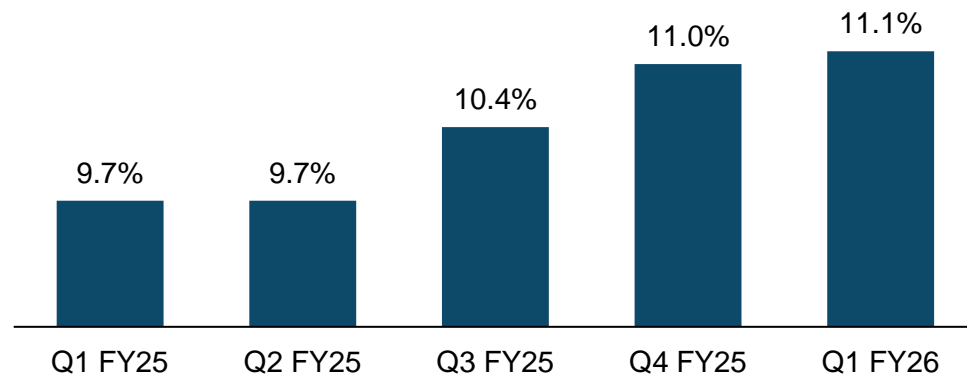
Loan Asset by Credit history



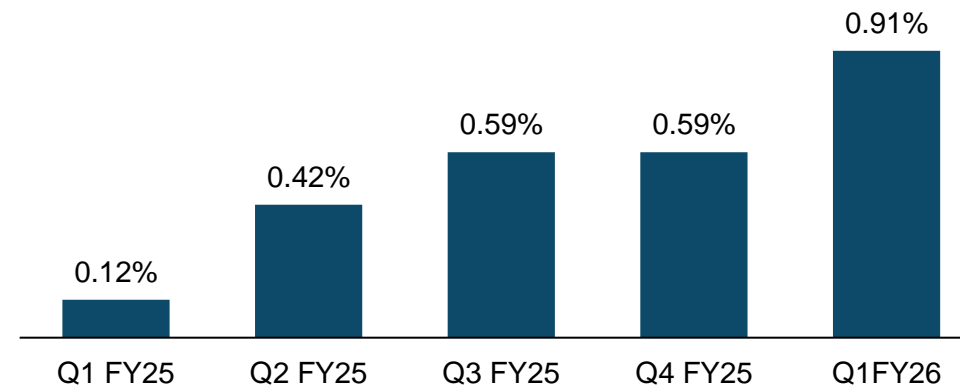
Loan Asset by Purpose



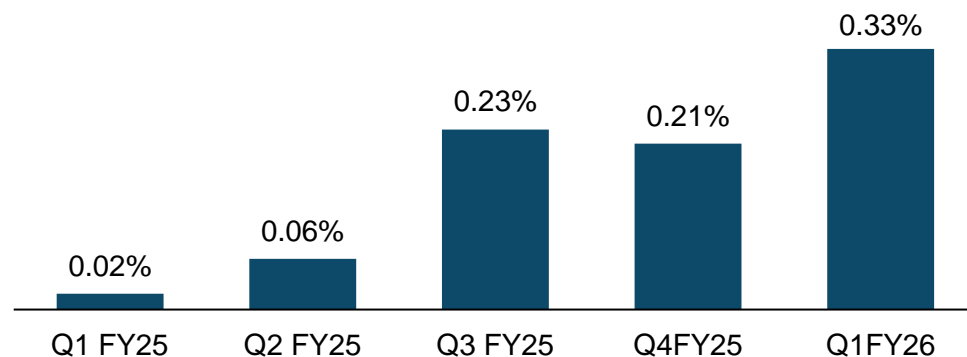
Bounce Rate



DPD 30+ (%)



Gross NPA (%)



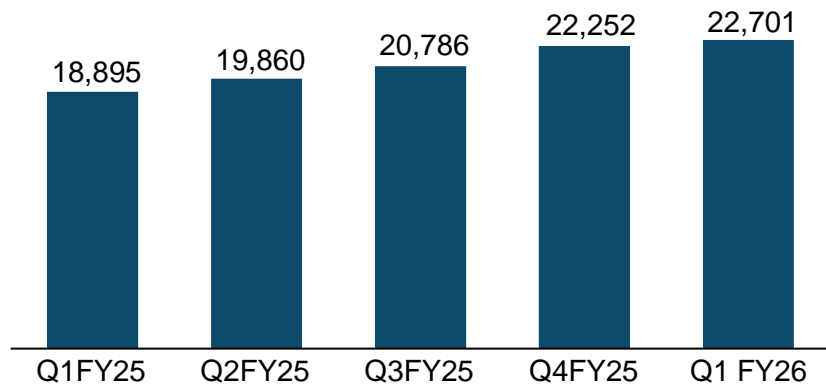
- Early warning indicators remain within acceptable threshold
- Robust Collections framework backed with legal support is in place
- Bounce rates are stable and under control



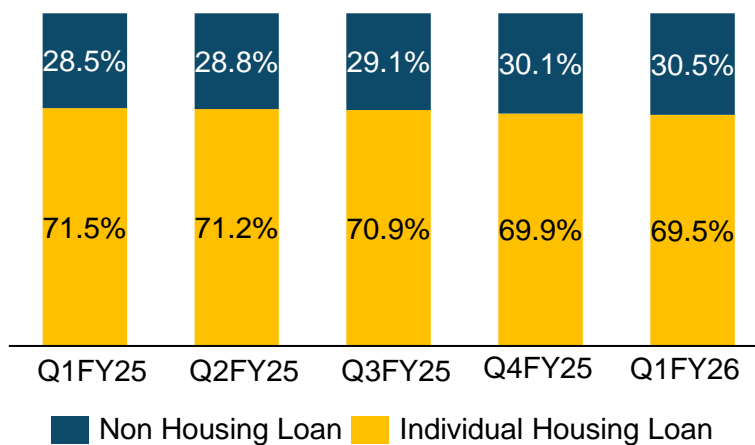
Segment Update – Emerging Markets

Emerging Markets Segment Update

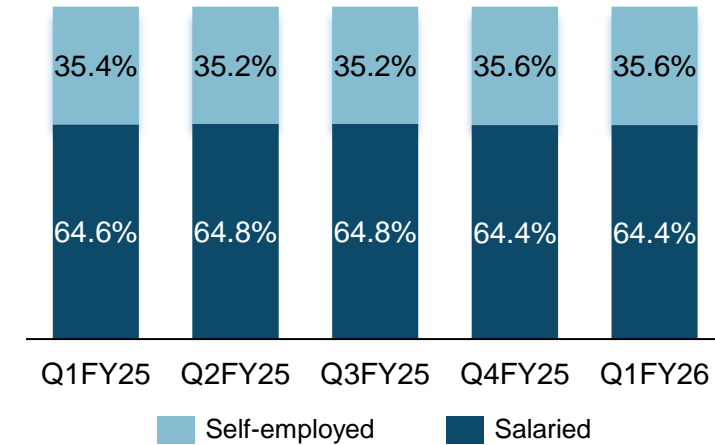
Loan Asset (INR crore)



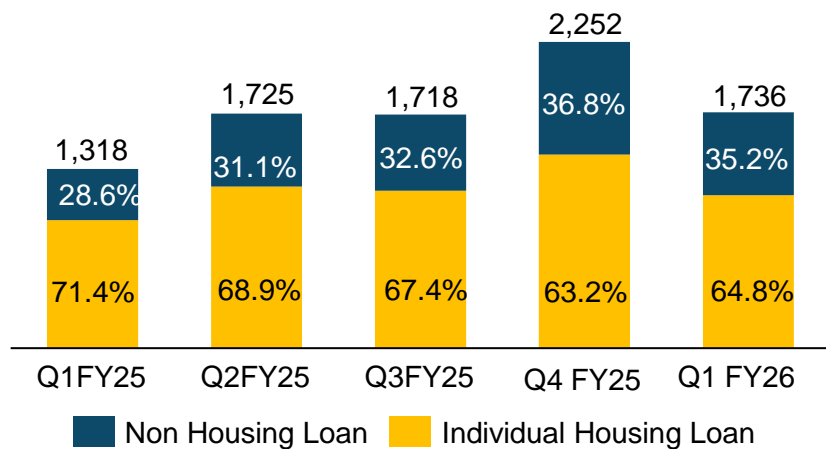
Loan Asset by Product (%)



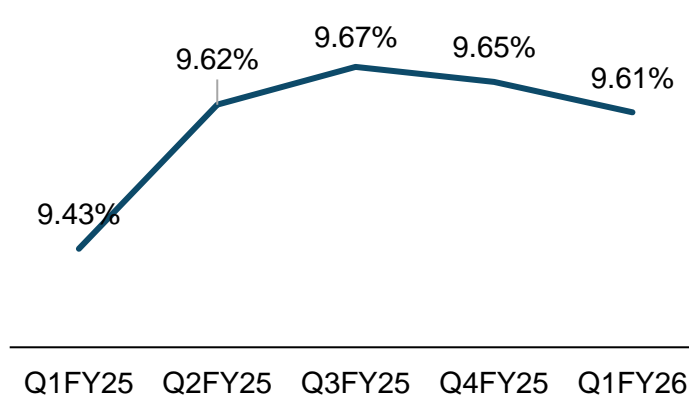
Loan Asset by Profile (%)



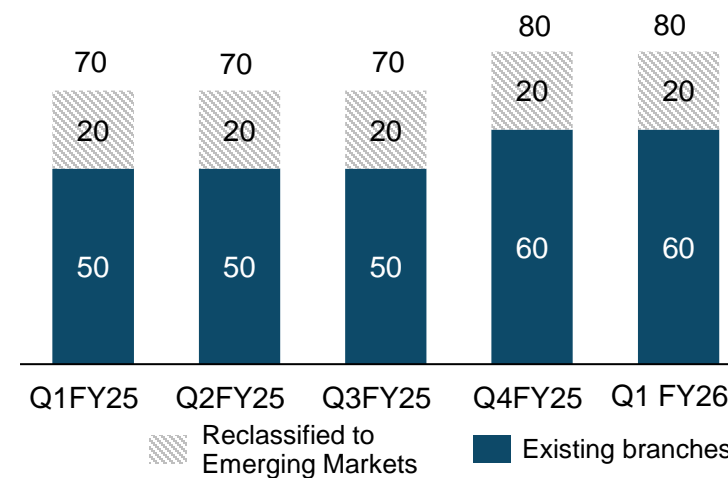
Disbursement (INR crore)



Incremental Yield (%)



Branches



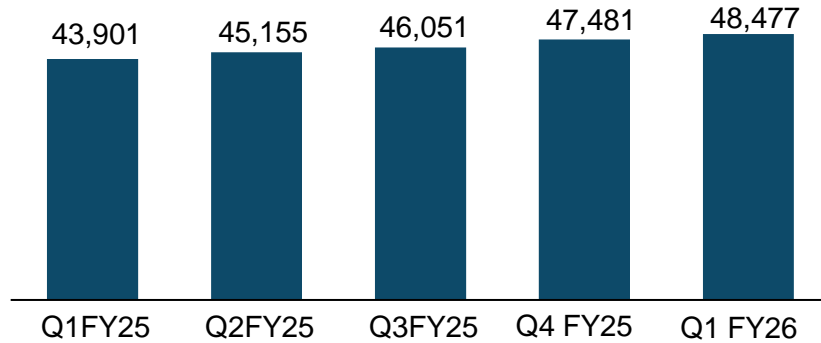
Note: In Q1 FY26, 20 branches reclassified from Prime segment to Emerging Markets segment



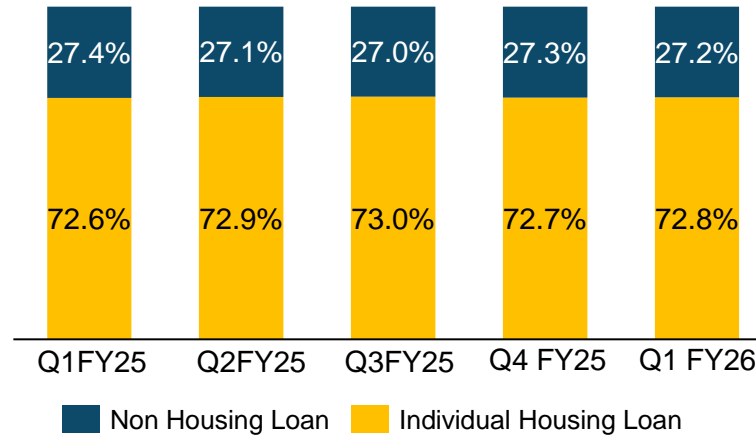
Segment Update – Prime

Prime Segment Update

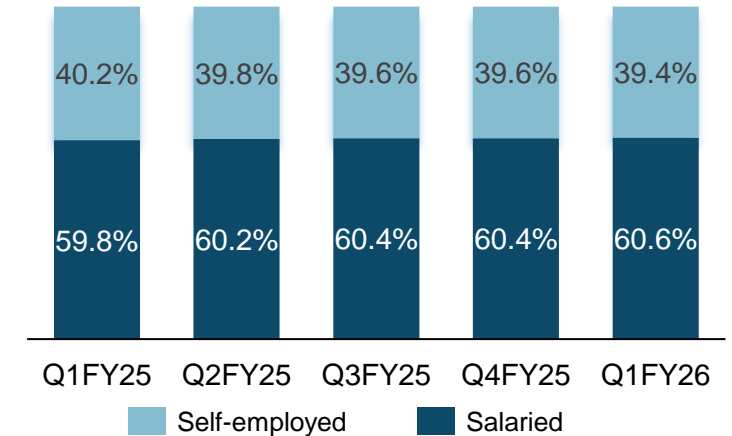
Loan Asset (INR crore)



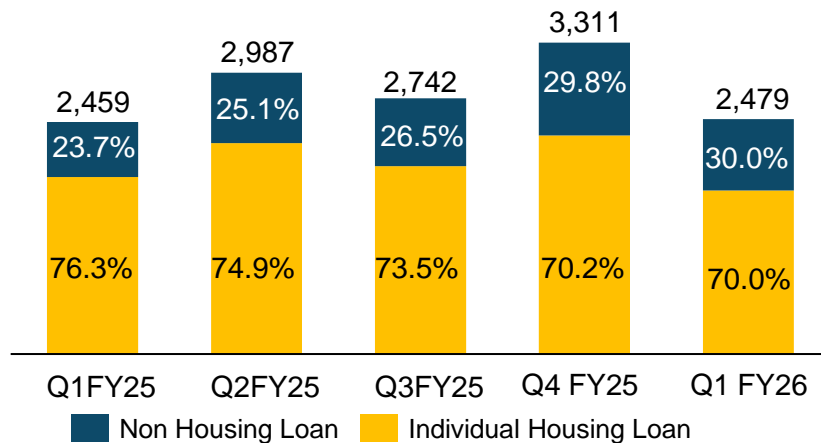
Loan Asset by Product (%)



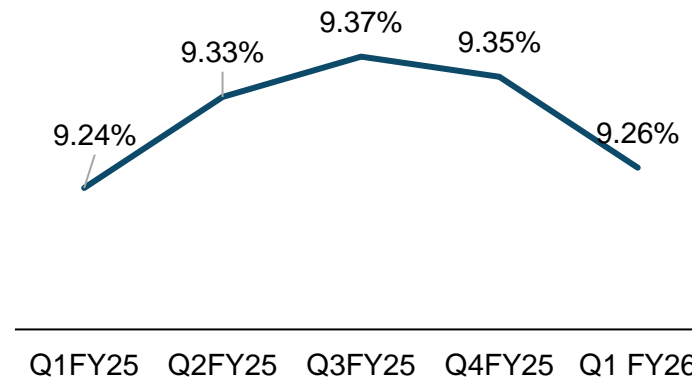
Loan Asset by Profile (%)



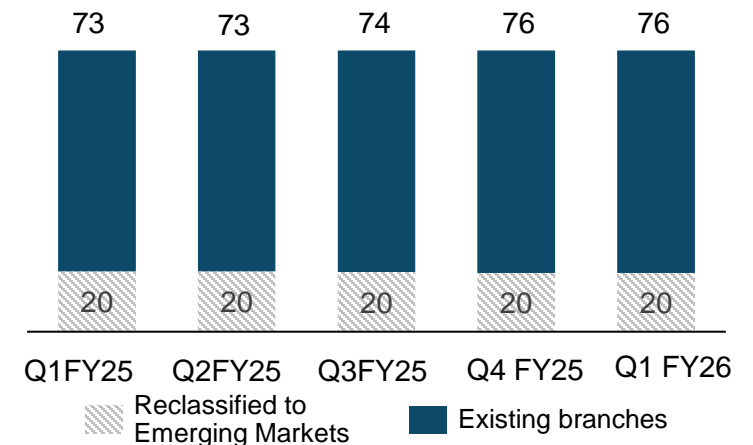
Disbursement (INR crore)



Incremental Yield (%)



Branches



Note: In Q1 FY26, 20 branches reclassified from Prime segment to Emerging Markets segment



Asset Quality

Sustainable growth

Total of 43,906 logins were booked in Q1 FY26 as against 50,288 logins in Q4 FY25

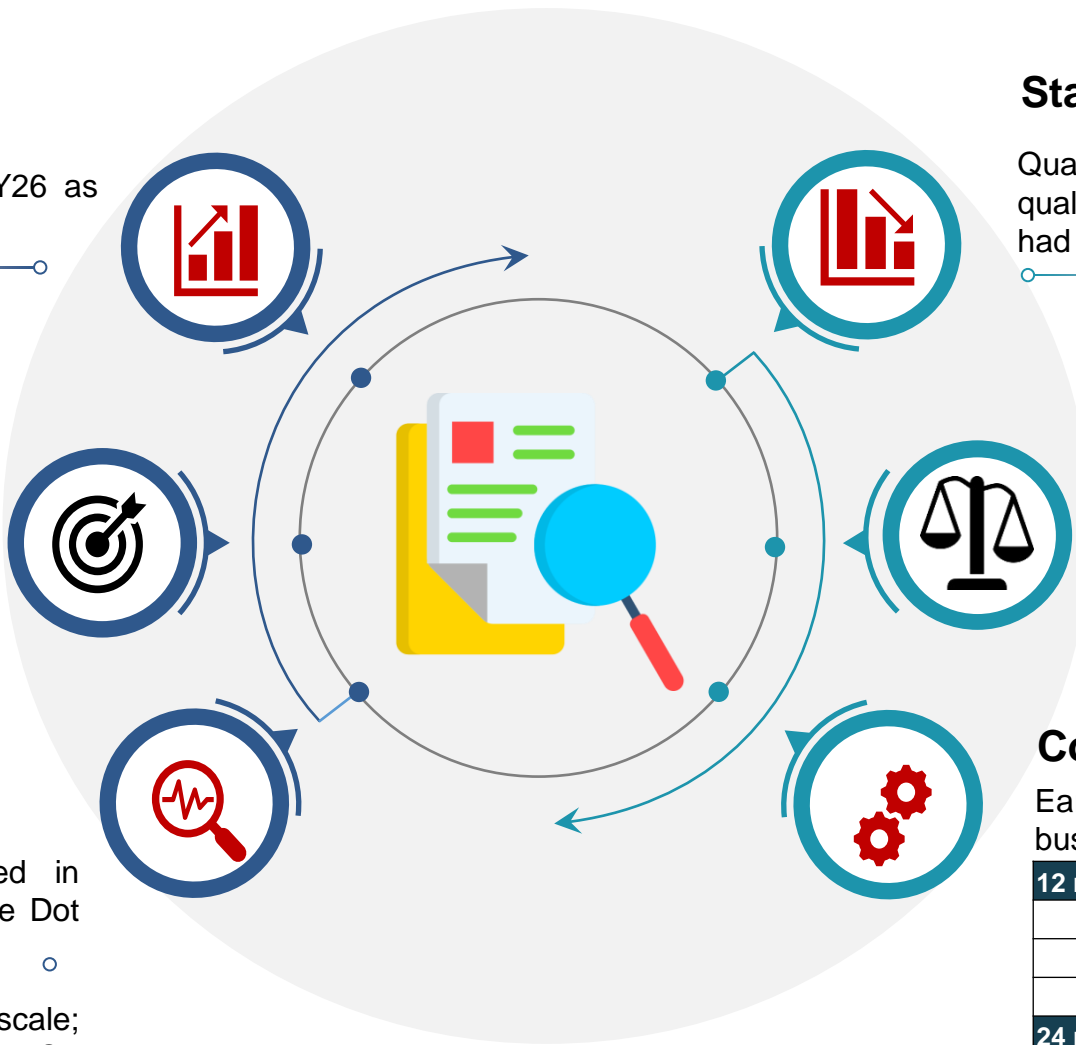
Focussed approach

Consistent focus on mid and low-ticket loans; ~96% of fresh sanction volume on boarded has ticket size of upto INR 1 cr.

Automation

Business rule engine Successfully deployed in Roshni business being processed in Salesforce Dot Com(SFDC)

Machine learning leading to economies of scale; ~23% of eligible salaried cases were STP in Q1 FY26.



Stable Credit Quality

Quarter on quarter improvement in sourcing quality; 85% of the loans booked in Q1 FY26 had bureau score of more than 700

Balance portfolio

Maintained a balance portfolio with Individual Housing Loan at 71% and salaried customer at 61% of the retail portfolio

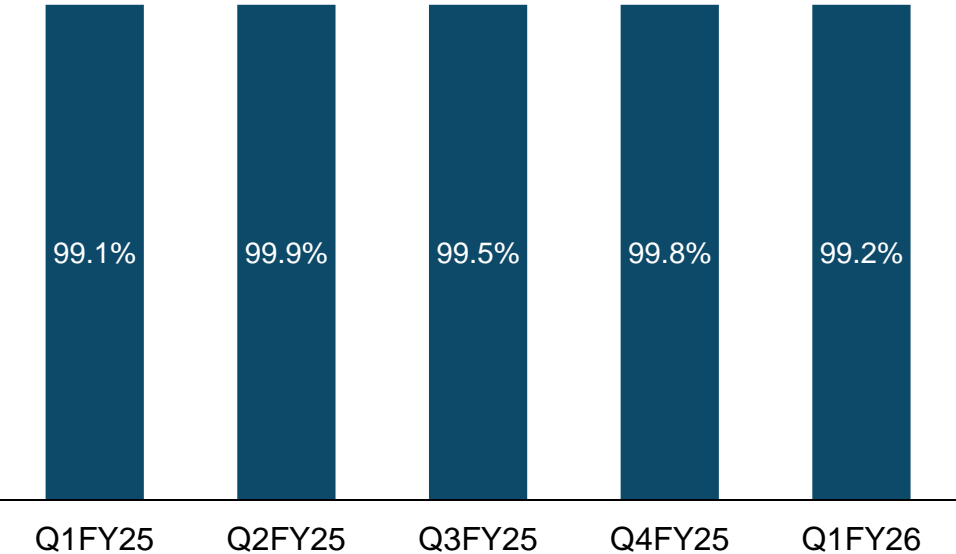
Controlled Delinquency

Early mortality; controlled delinquency in business booked in last 12 and 24 months:

12 months	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
30+	0.10%	0.11%	0.13%	0.16%
90+	0.02%	0.03%	0.03%	0.03%
24 months	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26
30+	0.43%	0.53%	0.48%	0.56%
90+	0.09%	0.13%	0.14%	0.17%

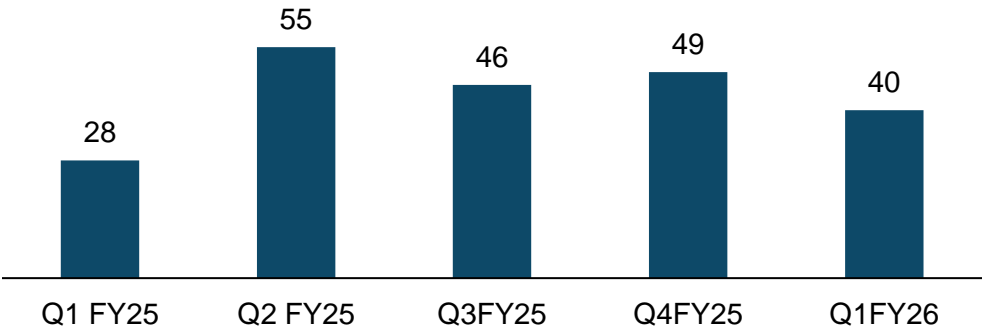
Collection Efficiency

Dedicated team to focus on bucket X, pre-NPA and NPA resolutions



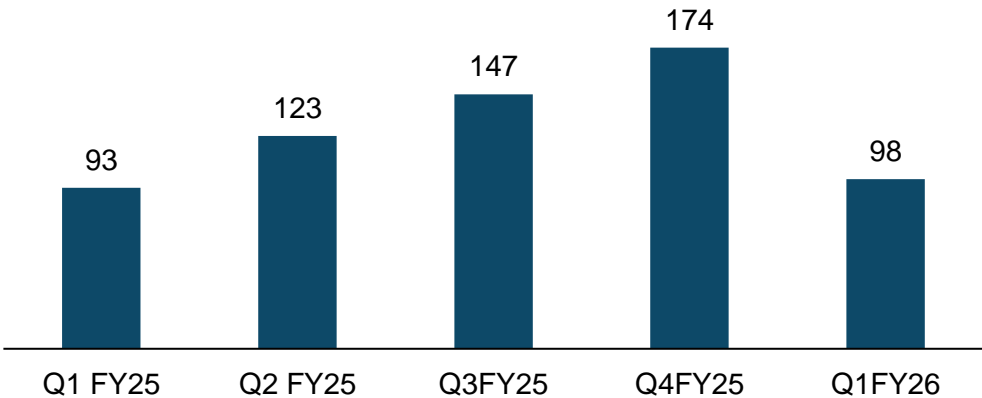
Write off Recovery

Dedicated team is handling the written off cases with the help of legal to get maximum recovery through settlement



Properties Sold

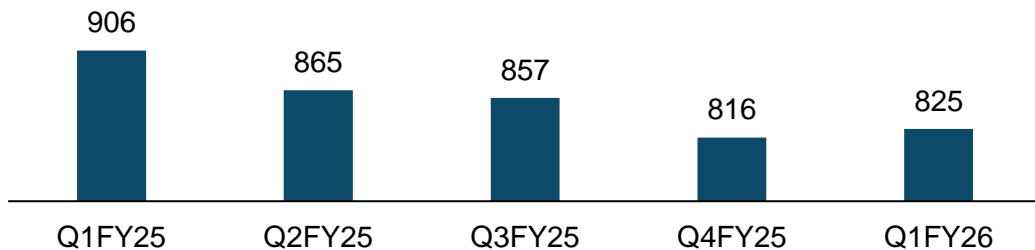
Dedicated team to focus on Disposal of repossessed properties



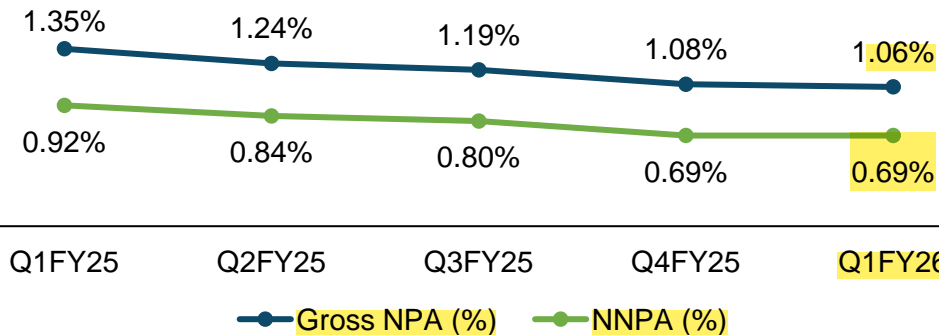
Asset Quality

GNPA (INR Crore)

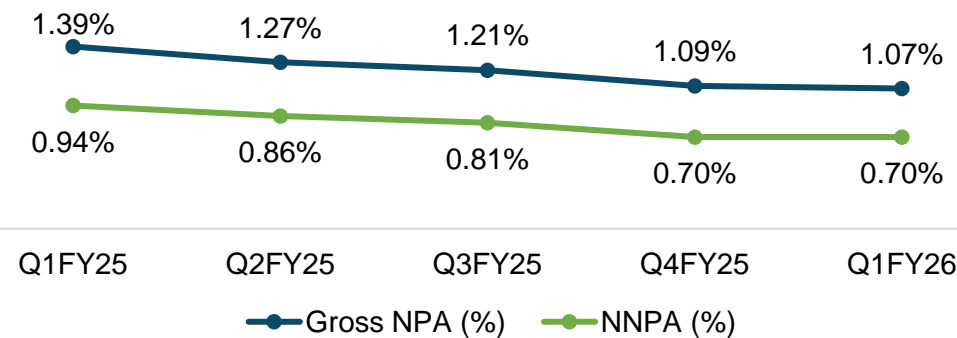
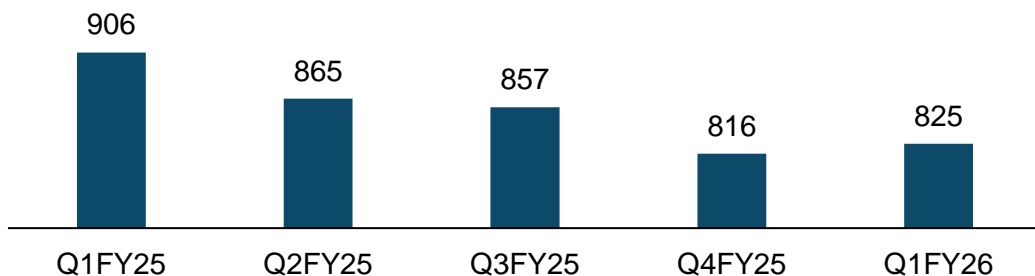
Overall



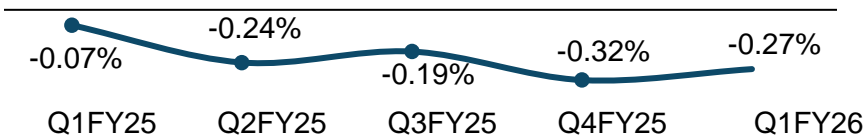
GNPA & NNPA (%)



Retail



Credit Cost



Corporate GNPA Nil since last one year

Expected Credit Loss (ECL) Provisions

Particulars (INR Crore)	30-Jun-25	31-Mar-25	30-Jun-24
Gross Stage 1*	75,045	73,132	63,996
Gross Stage 1 as % to Loan Asset	96.54%	96.52%	95.54%
ECL Provision Stage 1	441	537	481
ECL Provision % Stage 1	0.59%	0.73%	0.75%
Gross Stage 2*	1,863	1,817	2,084
Gross Stage 2 as % to Loan Asset	2.40%	2.40%	3.11%
ECL Provision Stage 2	306	287	404
ECL Provision % Stage 2	16.43%	15.82%	19.40%
Gross Stage 3	825	816	906
Gross Stage 3 as % to Loan Asset	1.06%	1.08%	1.35%
ECL Provision Stage 3	292	294	294
ECL Provision % Stage 3	35.36%	36.08%	32.45%
Total Loan Asset	77,732	75,765	66,986
ECL Provision	1,039	1,119	1,179
Total ECL Provision / Total Loan Asset (%)	1.34%	1.48%	1.76%



Technology Update

Technology Vision and Foundations



Tech Vision

To be a large **Digital player** in the **HFC ecosystem** collaborating and partnering with fintech, banks, market aggregators etc., leveraging synergy & scale through **platforms**, offering personalised products and **ease of services** promoting **high levels of adoption**.

IT 2.0: Embracing disruptive digital, data power and changing customer preferences



Tech foundations for enabling all strategic pillars



Strengthening Core Tech Foundations

Embracing Cloud
Implementing & leveraging Cloud workloads (SaaS, PaaS and IaaS)

API Journey
Vast APIfication of micro capabilities and services for seamless digital integrations



Robust security and resilience

Hybrid IT Setup
Balancing cost, scale and performance considerations

24x7 Monitoring
AI/ML based security monitoring & events correlation

Backup & DR capabilities
Building resiliency for business continuity

Zero Trust Security
Access controls across touchpoints & users



Enabling Tech for Tech

DevSecOps
Engineering capabilities scaled with integrated DevSecOps toolset driven pipeline

IT Service Management
Integrated IT service management and automation across application landscape

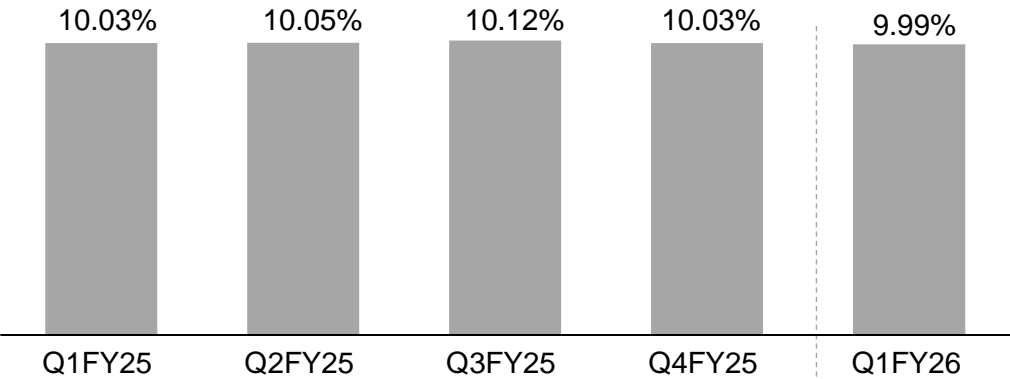
RPA driven Automation
Leveraging RPA for routine tasks and test automation



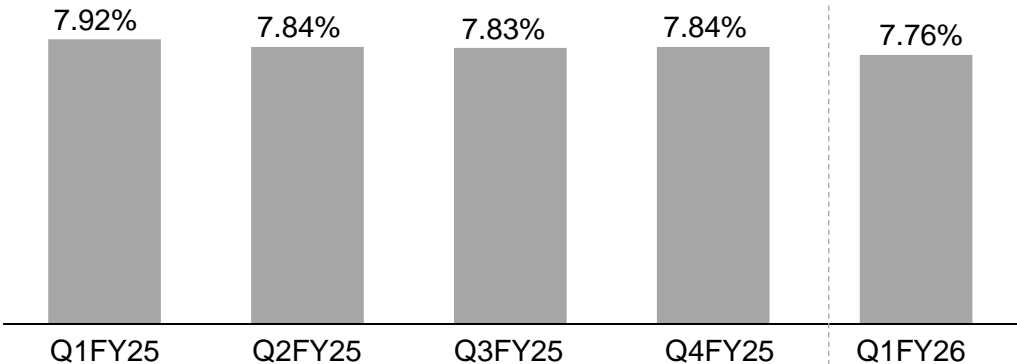
Financial Performance

Financial Ratio Analysis – Quarter on Quarter

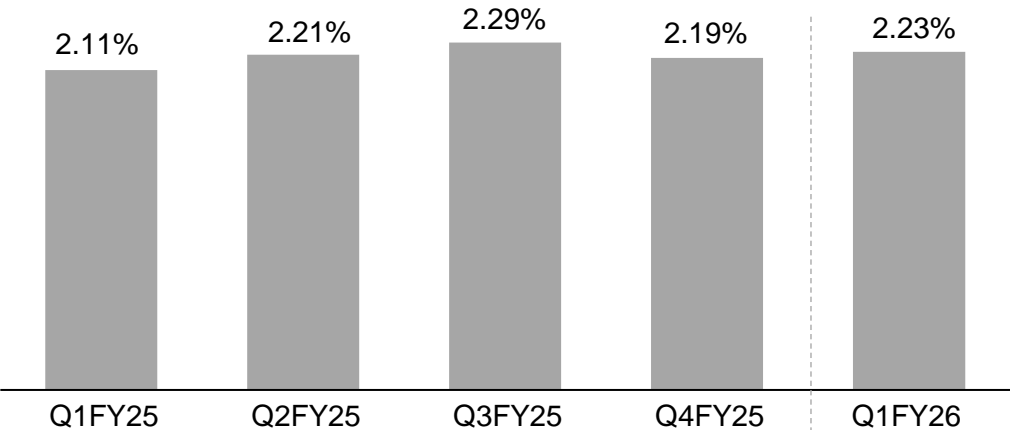
Average Yield



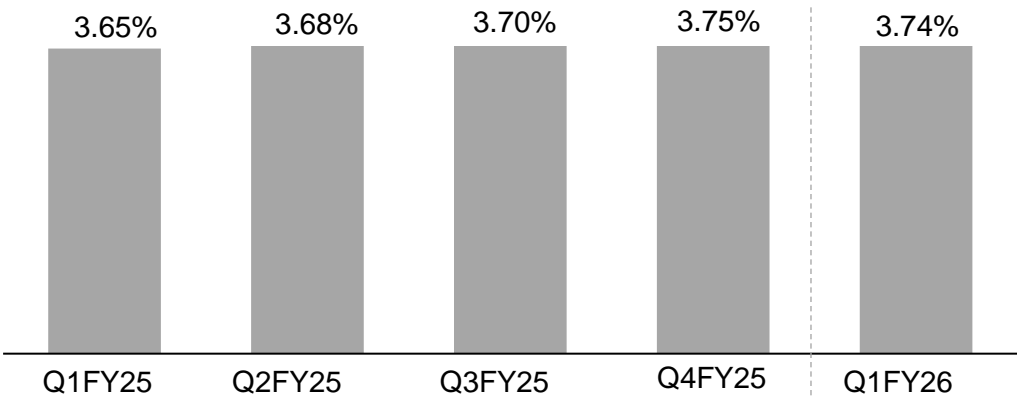
Average Cost of Borrowing



Spread



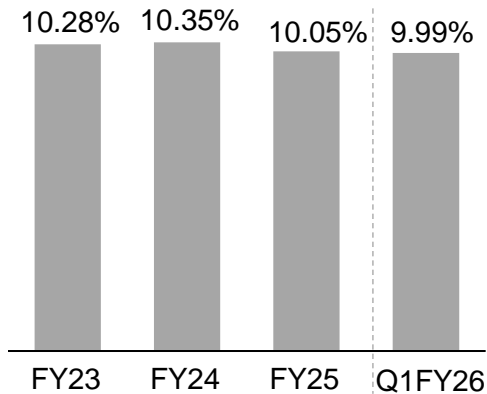
Net Interest Margin



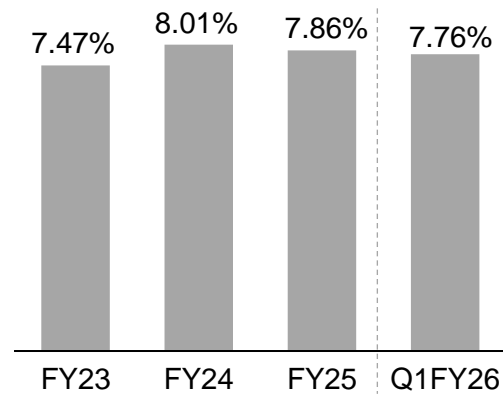
Ratios are calculated on Monthly Average

Financial Ratio Analysis

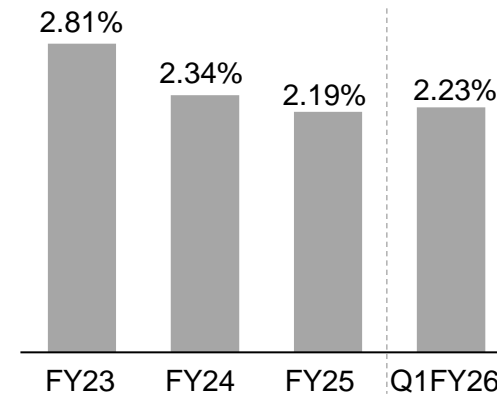
Average Yield



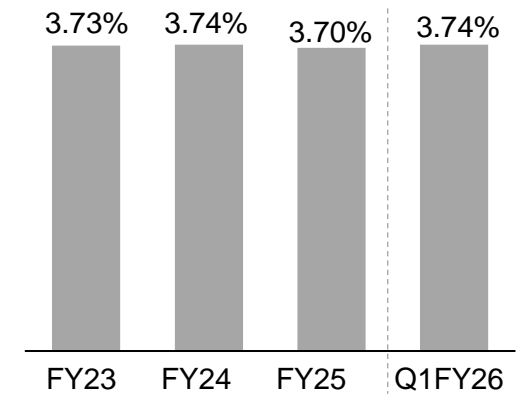
Average Cost of Borrowings



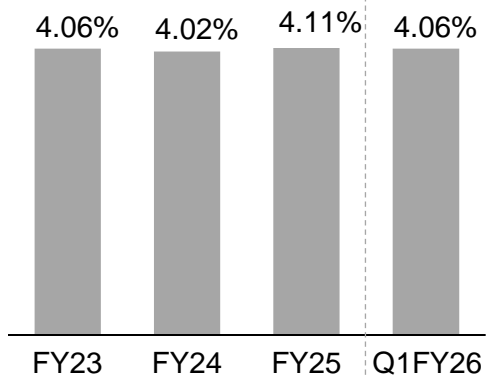
Spread



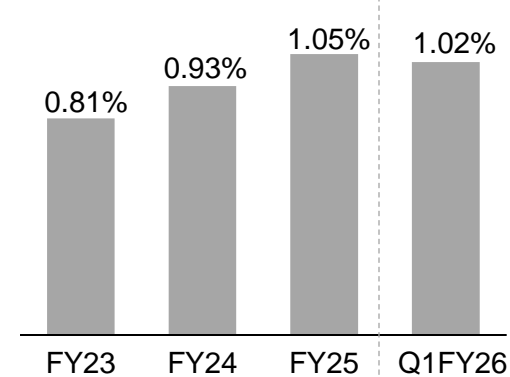
Net Interest Margin



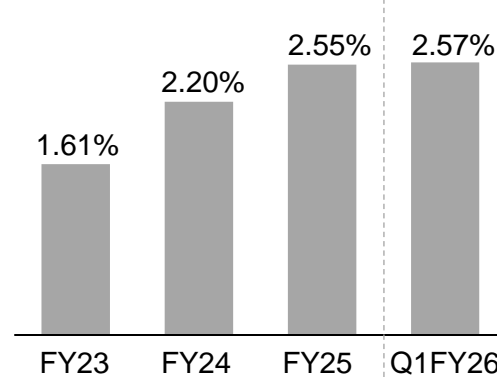
Gross Interest Margin



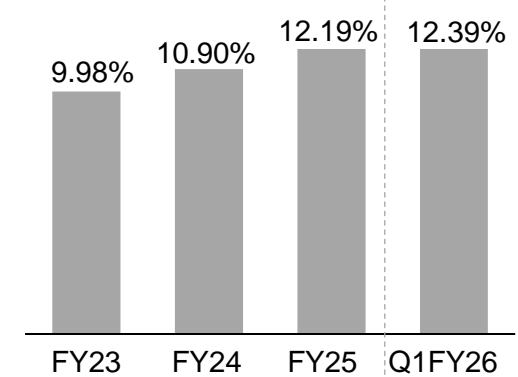
Opex to ATA Ratio



Return on Asset



Return on Equity



Ratios are calculated on Monthly Average
Gross Interest Margin is net of acquisition cost
Opex to ATA includes CSR & Esop cost

Consolidated Profit & Loss Statement

Particulars (INR Crore)	Q1 FY26	Q1 FY25	YoY	Q4 FY25	QoQ	FY25	FY24	FY23
Interest Income	1,980	1,739	14%	1,906	4%	7,274	6,742	6,199
Add: Net gain on fair value changes	14	9	59%	6	118%	27	35	34
Add: Income on derecognized (assigned) loans	-	-	-	-	-	-	-	11
Less: Finance Cost	1,234	1,097	13%	1,178	5%	4,551	4,261	3,899
Net Interest Income	760	651	17%	734	4%	2,750	2,516	2,346
Net Fees and other Income	87	84	4%	124	-30%	391	280	286
Gross Income	847	735	15%	859	-1%	3,140	2,796	2,631
Operating Expenses								
Less: Employee Benefit Expenses	118	109	8%	105	12%	421	337	266
Less: Fee & Commission Expenses	3	3	15%	5	-24%	14	12	12
Less: Net loss on fair value changes	-	-	-	-	-	-	-	-
Less: Other Expenses	80	67	18%	88	-10%	322	270	202
Less: Impairment on assets held for sale	-	-	-	-	-	-	-	48
Less: Depreciation and Amortisation	15	13	10%	14	3%	56	51	51
Operating Profit	632	542	17%	646	-2%	2,327	2,125	2,052
Less: Impairment on financial instruments & Write-offs (Expected Credit Loss)	-56	-12	370%	-65	-13%	-159	171	691
Profit Before Tax	688	554	24%	711	-3%	2,486	1,954	1,361
Less: Tax Expense	154	121	27%	161	-4%	550	446	315
Net Profit after Tax	534	433	23%	550	-3%	1,936	1,508	1,046
Add: Other Comprehensive Income	87	-17	-	-42	-	-70	-16	77
Total Comprehensive Income	620	416	49%	509	22%	1,866	1,492	1,123
EPS (Basic)	20.5	16.7		21.2		74.5	58	53

Consolidated Balance Sheet

	Particulars (INR Crore)	31-Mar-25	31-Mar-24	31-Mar-23
	LIABILITIES			
1	Financial Liabilities			
(a)	Derivative financial instruments	50	-	-
(b)	Debt Securities	8,573	7,852	3,994
(c)	Borrowings (Other than Debt Securities)	35,555	28,667	31,175
(d)	Deposits	17,642	17,758	17,214
(e)	Subordinated Liabilities	540	739	1,238
(f)	Other financial liabilities	3,042	2,200	1,993
	Sub Total - Financial Liabilities	65,401	57,216	55,615
2	Non-Financial Liabilities			
(a)	Current Tax Liabilities		-	-
(b)	Provisions	22	20	18
(c)	Other non-financial liabilities	234	194	227
	Sub Total - Non-Financial Liabilities	256	214	245
3	EQUITY			
(a)	Equity Share capital	260	260	169
(b)	Other Equity	16,603	14,715	10,845
	Sub Total – Equity	16,863	14,974	11,014
	TOTAL – EQUITY & LIABILITIES	82,520	72,405	66,874

	Particulars (INR Crore)	31-Mar-25	31-Mar-24	31-Mar-23
	ASSETS			
1	Financial Assets			
(a)	Cash and cash equivalents	2,160	2,142	3,678
(b)	Loans	74,645	64,108	57,840
(c)	Investments	3,381	4,346	3,196
(d)	Other Financial Assets	1,836	1,221	1,546
	Sub Total - Financial Assets	82,023	71,818	66,260
2	Non - Financial Assets			
(a)	Tax Assets (Net)	179	313	410
(b)	Property, Plant and Equipment	82	67	66
(c)	Right of use assets	133	123	66
(d)	Other Intangible assets	24	17	14
(e)	Other non-financial assets	80	68	58
(f)	Assets held for sale	-	-	-
	Sub Total - Non - Financial Assets	497	587	614
	TOTAL - ASSETS	82,520	72,405	66,874

Key Takeaways



Focus on Retail Loan Growth including Emerging Markets Segment

Continued focus on Retail Segment incl. high yielding Emerging Markets business

Pan India presence through 356 locations (incl. Emerging Markets & Affordable segment)



Grow Affordable Segment

Expanded presence to 200 locations to support growth

Scale-up in the Affordable segment; Build Loan Asset of INR 5,744 crore as on 30-Jun-25



Asset Quality

Augmented Collections efforts led to improvement in Gross and Net NPA to 1.06% and 0.69% respectively

Corporate NPA stands Nil as on 30-Jun-25



Recovery from written-off Pool

Recovered ~INR 40 crore from retail written-off pool and ~INR 17 crore from corporate written off pool in Q1 FY26



Liability Mix

Multiple sources of funding to help in reducing Cost of Borrowing

Focus on NHB, ECB and Debt Capital Market for further borrowing

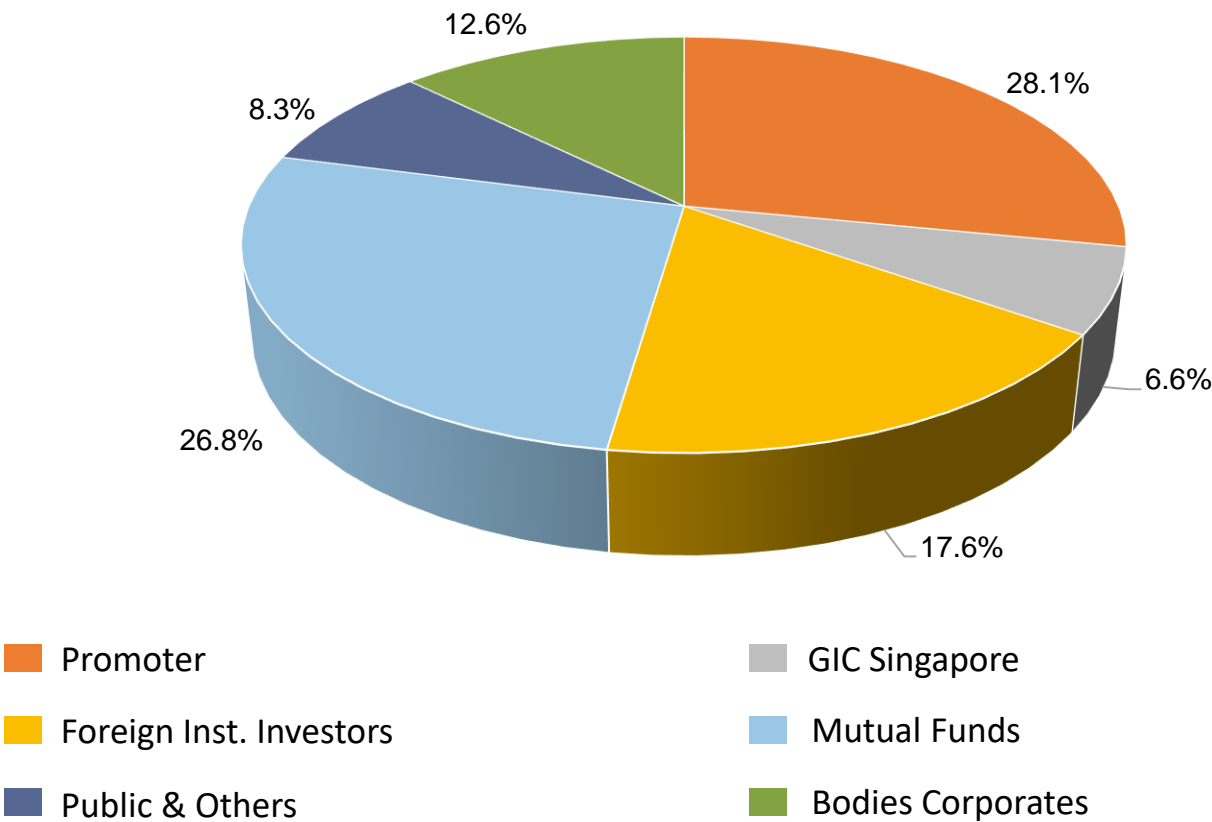


Enhance Profitability & Return Ratios

Improvement in Return on Asset to 2.57% in Q1FY26 (annualized)

Annexure

Shareholding as on 30-Jun-25



Outstanding Shares – 26,01,33,915 shares

Top 10 Shareholders

- Promoter (PNB)
- GIC Singapore
- Nippon Mutual Fund
- Birla Sun Life Mutual Fund
- HSBC Mutual Fund
- Vanguard
- SBI Life Insurance
- Tata Mutual Fund
- Canara Robeco Mutual Fund
- HDFC Mutual Fund

**Company was added in NSE F&O
from 28-Mar-25**

Distinguished Board of Directors



Nilesh Shivji Vikamsey
Independent Director



**Chandrasekaran
Ramakrishnan**
Independent Director



Tejendra Mohan Bhasin
Independent Director



Sudarshan Sen
Independent Director



Neeraj Vyas
Independent Director



Pavan Kaushal
Independent Director



Gita Nayyar
Independent Director



Dilip Kumar Jain
Non-Executive Nominee Director



Girish Kousgi
Managing Director and CEO

Experienced and Professional Management Team



Girish Kousgi
Managing Director and CEO



Vinay Gupta
Chief Financial Officer



Jatul Anand
Chief Credit & Collections Officer



Ajay Kumar Mohanty
Head - Internal Audit and Chief of
Internal Vigilance



Dilip Vaitheeswaran
Chief Sales Officer - Retail



Valli Sekar
Chief Sales & Collection Officer -
Affordable



Satish Singh
Chief People Officer



Veena Kamath
Company Secretary



Krishna Kant
Chief Compliance Officer



Anshul Dalela
Head – Customer Service &
Operations



Anubhav Rajput
Chief Information Officer



Vikas Rana
Head- Construction Finance

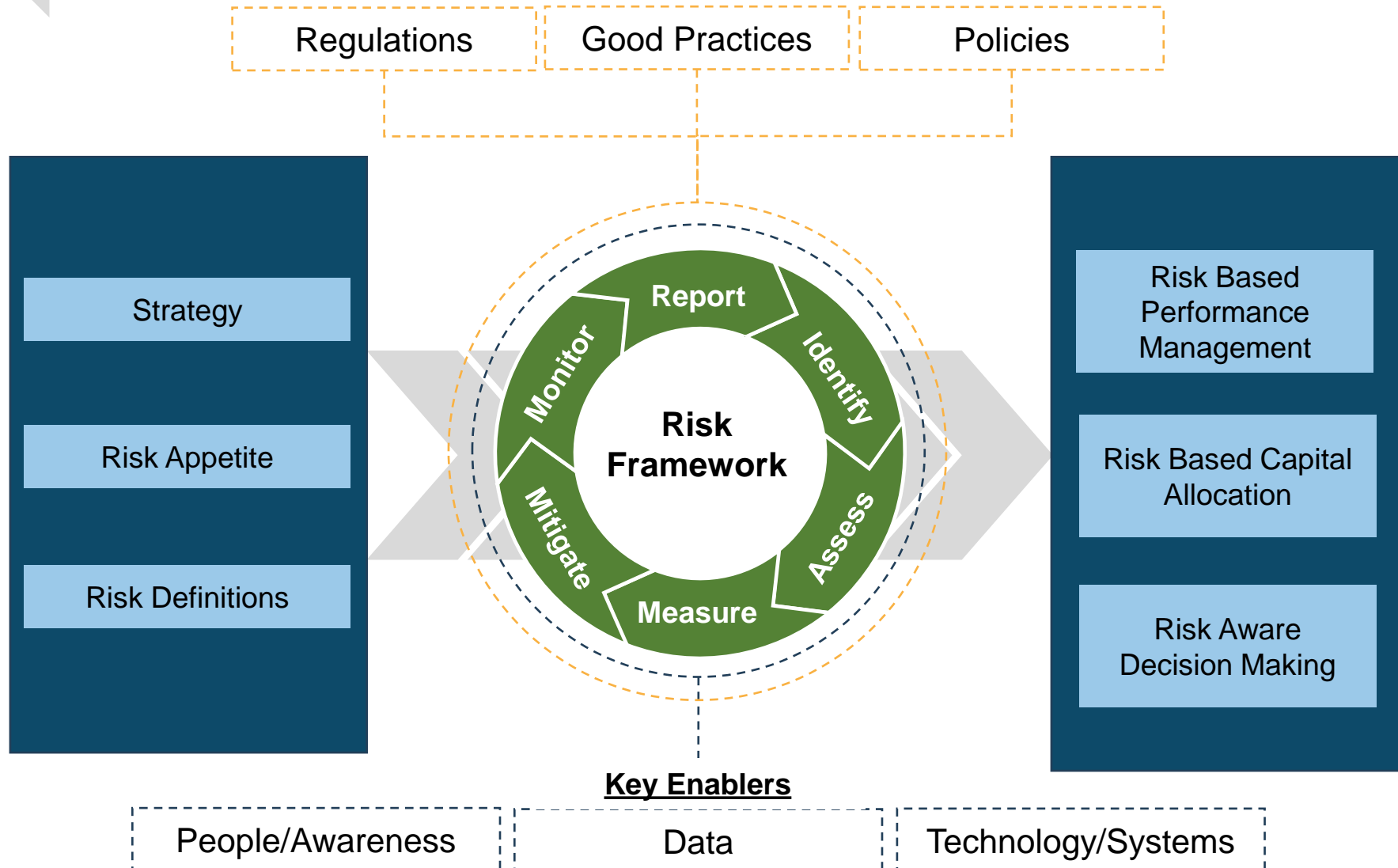


Bhavya Taneja
Chief Marketing Officer



Neeraj Manchanda
Chief Risk Officer

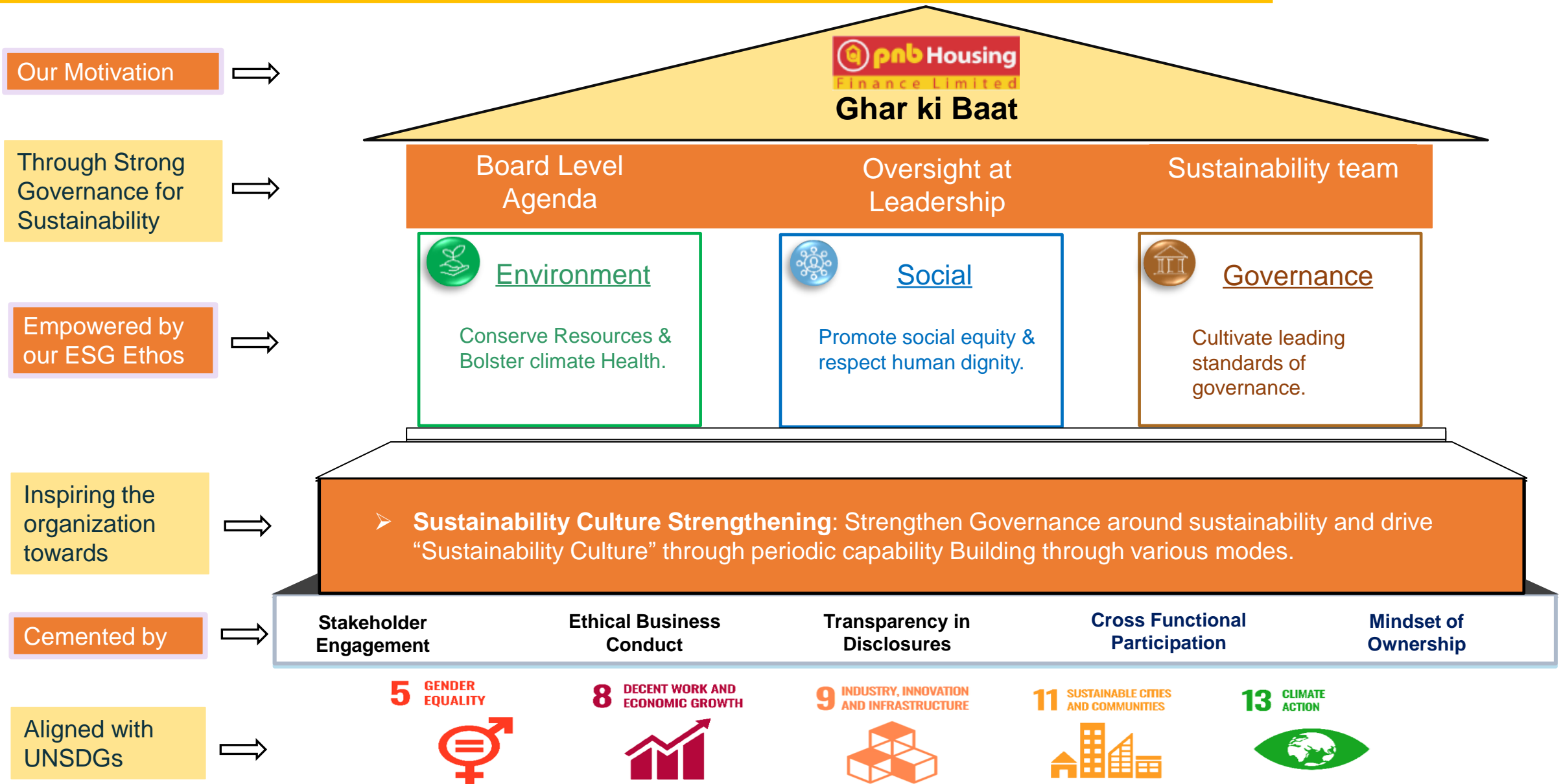
Governance



Key Features of Governance

- Risk Management Committee(RMC) of the Board oversees the company's Risk Management practices and approve the Risk Management Framework of the company
- Executive RMC Comprising of senior members review risk management framework
- Business units are responsible for effective management of risk of their unit
- Internal audit to independently assess the Internal controls and Risk Management Framework
- Compliance function independently monitors the Regulatory compliances

Overarching ESG Framework



Sustainable Value Creation Model

Our Enablers

Financial Capital

Sound capital base (equity, debt).

Service Capital

Extensive Reach & network of branches.

Intellectual Capital

Tech-enabled platforms and processes.

Human Capital

Diverse and experienced workforce.

Social Capital

CSR programs promise value creation.

Natural Capital

Climate conscious approach in a best possible manner.

Delivering on Strategic Priorities

Focus on retail loan book growth

Expand affordable loan offering in TIER 2 & 3 cities



Maintain a well diversified borrowing mix

Strengthen Asset quality through robust underwriting and collection

Drive growth through digitalization and innovation in processes

Built on our Core Values



People First



Customer - Centric



Ethical Standards

E

Aligned with 'CONSERVE'

S

Aligned with 'RESPECT'

G

Aligned with 'PRACTICE'

Creating Sustainable Value for Stakeholders

Investors

Improved financial metrics

Customers

Seamless on-boarding journey and faster turnaround

Employees

Performance-based recognition
Learning opportunities for career progression
Equal opportunity

Community

Empowering the marginalized sections

Regulatory Bodies

Strong culture of compliance

Ratings

Rated



MORNINGSTAR | SUSTAINALYTICS

Medium Risk

of experiencing material financial impacts from ESG factors – assessed by Morningstar Sustainability

S&P Global

Top 3rd in the Diversified Financial Services and Capital Markets industry in the S&P Global Corporate Sustainability Assessment.***

ESG Dashboard

Environment

~7.50 GJ/revenue (in crore) Energy Intensity

~1.55 Ton/revenue (in crore) CO2e Emissions Intensity Scope 1 & Scope 2 combined using **CEA & GHG** protocol

~0.16 Ton/passenger CO2e Emissions Intensity (Scope 3 – Business Travel by Air) using **DESNZ** Database based on GHG protocol

Aligning with Industry Standards – Carbon & Energy Proxy Accounting (**CEPA**) methodology

Social



2

Times in a row

Launched Mobile Medical Units for construction worker welfare at Delhi NCR, Mumbai, Chennai and Ahmedabad.



17%+ Women Employees

15%+ Women in senior management

10000+ Hours clocked in Learning

200+ Hours clocked in POSH training

25+ Hours in Sustainability learning

Installation of Bio-composting Unit in Nashik

Deeptam – Solar Electrification Support in Nainital

84%+ Women Loan Applicants/Co-Applicants**

15%+ Women Primary Loan Applicants**

28%+ Loan Applicants from EWS

15%+ Loan Applicants from LIG

34%+ Loan Applicants from MIG

In Individual Housing Loans in Q1FY26*

Governance

100% BRSR Disclosures on Essential & Leadership Indicators

Aligning with Industry Standards Note/Framework

☐ Simplified the process of periodic updating of KYC (Self-declaration by customers using digital and non-digital modes)

☐ Development of CKYC integration with upgraded API is completed

*EWS – Economically weaker section Annual Income: <0.3 Million. LIG, MIG – Low (Annual Income: 0.3 million – 0.6 million & Medium (Annual income: 0.6 million – 1.8 million) Income Group,

**Basis Live Loan Accounts as on 30th June 2025.

An award studded journey. One shared spirit.

Because when every department gives its best, winning becomes Ghar Ki Baat



Ratios	Formulas Used
Average Yield (%)	(Interest Income + Assignment Income) on Loans / Average Loan Book
NIM (%)	Net Interest Income including assignment income / Average Earning Assets
Opex to ATA (%)	Operating Expenditure(Employee Cost + Other Expenses + Depreciation - Acquisition Cost + ESOP cost + CSR cost - Fair value on repossessed assets) / Average Total Assets as per Balance sheet

ATA	Average Total Assets
ATS	Average Ticket Size
AUM	Asset Under Management
CP	Commercial Paper
CRAR	Capital to Risk Asset Ratio
DSA	Direct Selling Agents
DPD	Due Past Days
ECB	External Commercial Borrowing
ECL	Expected Credit Loss
EPS	Earning Per Share

GNPA	Gross Non-Performing Asset
NCDs	Non-Convertible Debentures
NIM	Net Interest Margin
NNPA	Net Non-Performing Asset
NTC	New to credit
ROA	Return on Asset
ROE	Return on Equity
RPA	Robotic Process Automation
SLR	Statutory Liquidity Ratio
STP	Straight Through Process

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Thank You

Company: PNB Housing Finance Limited
CIN: L65922DL1988PLC033856

Ms. Deepika Gupta Padhi
National Head-Investor Relations & Treasury

Mr. Chaitanya Yadav
National Head – Financial Planning and Analysis

Phone: +91 124 6030500
Investor.relations@pnbhousing.com
www.pnbhousing.com
