

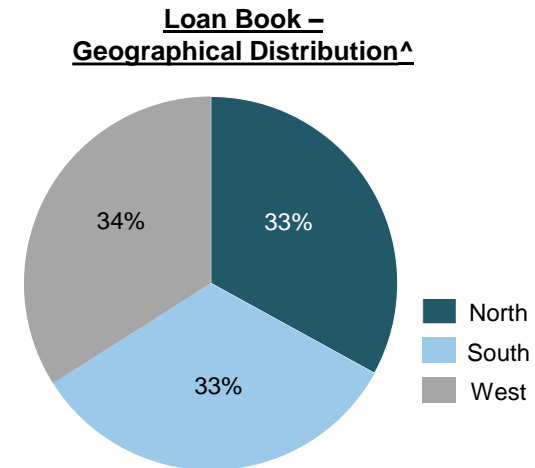
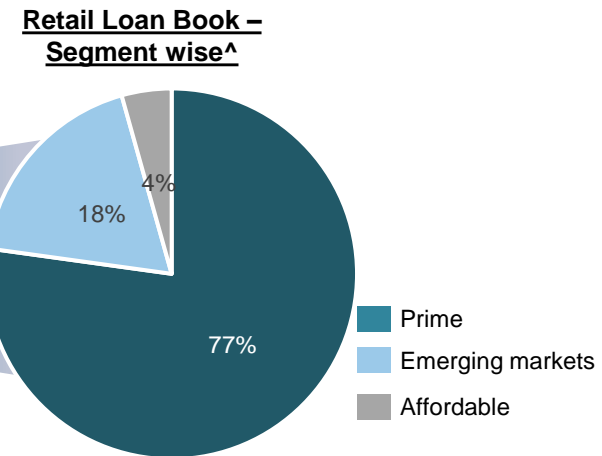
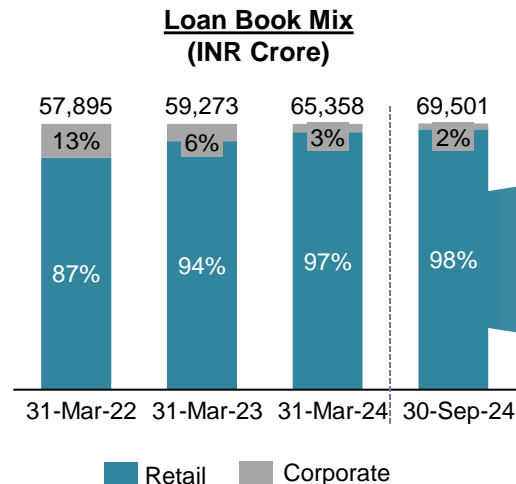
PNB Housing Finance Limited Fact Sheet

Market Data	As on 25 th Oct 2024
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOU:IN / PNBH.BO
Share Price	INR 9/Share
Market Cap	INR 24,627 Crore
Face Value	INR 10
O/s Shares	25.98 Crore
Board Composition (Independent)	6 out of 11

Shareholding Pattern	As on 25 th Oct 2024
Promoter (PNB)	28.1%
Quality Investment Holdings (Carlyle group)	19.9%
FII	19.6%
Mutual Funds	16.9%
Bodies Corporates	7.5%
Public & Others	8.0%

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 98% of total Loan Book as Sep 30, 2024
- ▶ Wide distribution network of 303 branches, including 160 branches for Affordable segment and 50 branches for Emerging segment and 93 branch for Prime segment
- ▶ Disbursements for Q2 FY25 are INR 5,341crore, growth of 28% YoY; Affordable and Emerging Market segment contributed 31% to the retail disbursement
- ▶ Retail Loan Asset grew by 16.2% YoY to INR 67,970 crore as on 30th Sept 2024; Affordable Loan Asset crossed a significant milestone of INR 3,000 crore in October 2024
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets reduced by 54 bps YoY at 1.24% of Loan Asset as on 30th Sep 2024; Net NPA at 0.84% of Loan Assets.
 - ▶ Retail GNPA at 1.27% of Loan Asset as on 30th Sep 2024
- ▶ Return on Asset at 2.45% in H1FY25 as compared to 2.20% in FY24



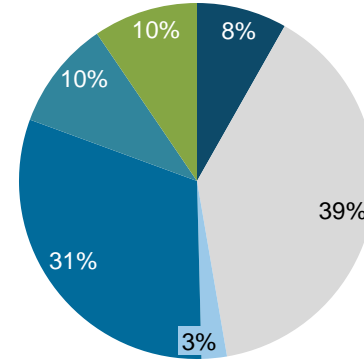
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Strategic Objective:

- ▶ 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 57,028 Crore[^]



■ 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 ~193% for Q2 FY25
- SLR on deposits maintained at 15.08% as on 30-Sept-24

FY (INR Crore)	Balance Sheet Size	Loan Assets	Deposits (net of maturities)	Disbursement	GNPA	Total 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
H1 FY25	74,699	69,501	17,659	5,341	1.24%	1.61%	1,320	902	10.04%	7.88%	4.06%	1.07%	2.45%	3.59	11.71%	25.05%	34.75*	611*	29.13%
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 30th Sep 2024

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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