

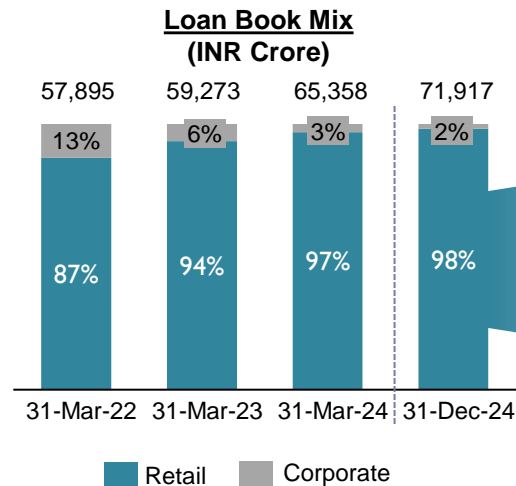
PNB Housing Finance Limited Fact Sheet

Market Data	As on 04 th February 2024
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Share Price	INR 868.85/Share
Market Cap	INR 22,578 Crore
Face Value	INR 10
O/s Shares	25.99 Crore
Board Composition (Independent)	7 out of 11

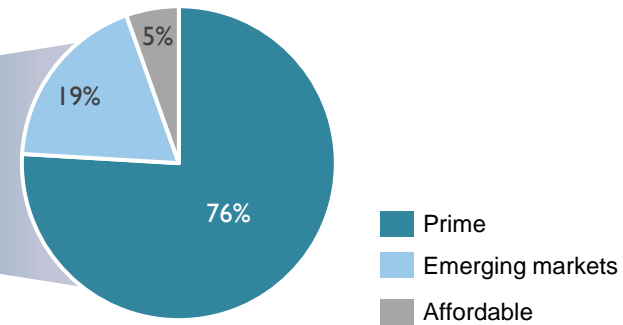
Shareholding Pattern	As on 31 st Dec 2024
Promoter (PNB)	28.1%
Quality Investment Holdings (Carlyle group)	10.4%
GIC Singapore	9.0%
FII	15.4%
Mutual Funds	18.3%
Bodies Corporates	9.6%
Public & Others	8.8%

About Us:

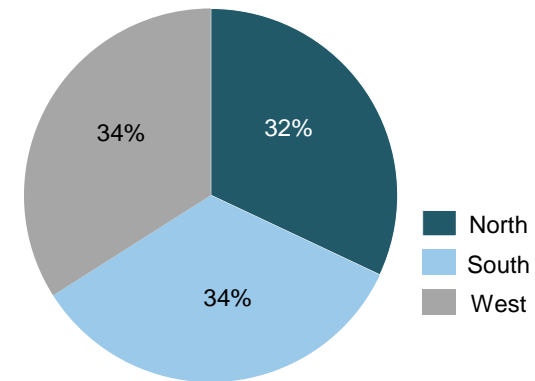
- ▶ Incorporated in 1988, promoted by Punjab National Bank
- ▶ 3rd largest HFC as per Loan Asset and largest deposits taking HFC in India*
- ▶ Retail focused lending with Retail Loan Book at 98% of total Loan Book as 31st Dec 2024
- ▶ Wide distribution network of 305 branches, including 161 branches for Affordable segment and 50 branches for Emerging segment and 94 branches for Prime segment
- ▶ Disbursements for Q3 FY25 are INR 5,380 crore, growth of 30% YoY; Affordable and Emerging Market segment contributed 38% to the retail disbursement
- ▶ Retail Loan Asset grew by 17.5% YoY to INR 70,676 crore as on 31st Dec 2024
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets reduced by 54 bps YoY at 1.19% of Loan Asset as on 31st Dec 2024; Net NPA at 0.80% of Loan Assets.
 - ▶ Retail GNPA at 1.21% of Loan Asset as on 31st Dec 2024
 - ▶ Return on Asset at 2.48% in 9M FY25 as compared to 2.20% in FY24



Retail Loan Book – Segment wise[^]



Loan Book – Geographical Distribution[^]



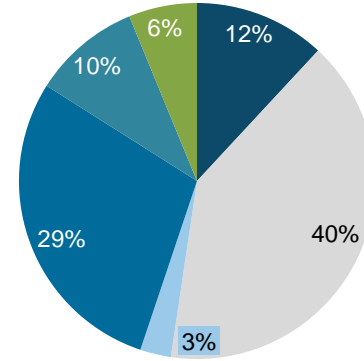
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Strategic Objective:

- ▶ 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 59,884 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 Q3 FY25
- SLR on deposits maintained at 15% as on 31-Dec-24

FY (INR Crore)	Balance Sheet Size	Loan Assets	Deposits (net of maturities)	Disbursement	GNPA	Total ECL 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
9M FY25	78,445	71,917	17,275	5,380	1.19%	1.54%	2,015	1,386	10.07%	7.86%	4.06%	1.06%	2.48%	3.66	11.81%	25.00%	53.34*	629*	28.78%
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 31st Dec 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

CIN: L65922DL1988PLC033856

Ms. Deepika Gupta Padhi (Head-Investor Relations & Treasury)

Phone: +91-124-6030500

Investor.relations@pnbhousing.com

www.pnbhousing.com
