

# PNB Housing Finance Limited Fact Sheet

Market Data	As on 10 <sup>th</sup> May 2024
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Share Price	INR 740/Share
Market Cap	INR 19,213 Crore
Face Value	INR 10
O/s Shares	25.97 Crore
Board Composition (Independent)	6 out of 12

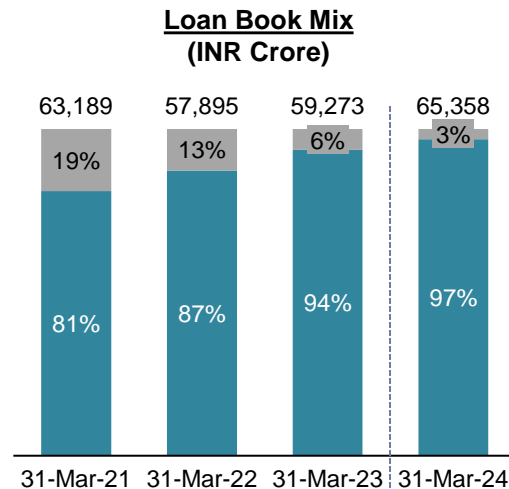
Shareholding Pattern	As on 31 <sup>st</sup> March 2024
Promoter (PNB)	28.1%
Quality Investment Holdings (Carlyle group)	32.7%
FII	25.0%
Mutual Funds	3.4%
Bodies Corporates	4.2%
Public & Others	6.6%

## About Us:

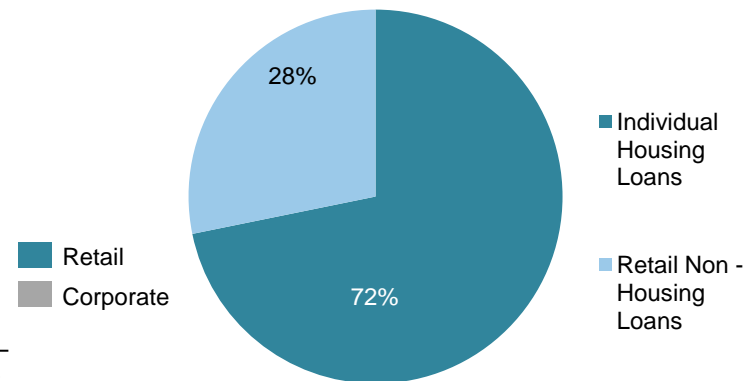
- ▶ Incorporated in 1988, promoted by Punjab National Bank
- ▶ 3<sup>rd</sup> largest HFC as per Loan Asset and largest deposits taking HFC in India\*
- ▶ Retail focused lending with Retail Loan Book at 97% of total Loan Book as Mar 31, 2024
- ▶ Wide distribution network of 300 branches / outreaches, including 160 exclusive branches / outreaches for Affordable segment and 50 branches/outreaches for Emerging segment.
- ▶ Scaling up the affordable segment; Build a Loan Book of INR 1,790 crore within a 15 months time.
- ▶ Carved-out high yielding segment within Prime Retail Business to focus on emerging markets. Dedicated 50 branches/outreaches for emerging market business
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets reduced by 233 bps YoY at 1.50% of Loan Asset as on 31<sup>st</sup> Mar 2024; Net NPA at 0.94% of Loan Assets.
  - ▶ Retail GNPA at 1.45% of Loan Asset as on 31st Mar 2024
- ▶ Return on Asset at 2.20% in FY24 as compared to 1.61% in FY23
- ▶ India Ratings, ICRA, CARE upgraded the Company's rating to AA+ from AA, with a Stable Outlook

## Successful completion Capital Raise:

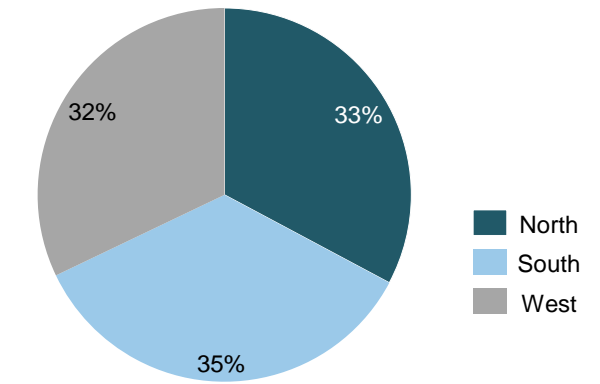
- ▶ Successful completion of Rights Issue in May 2023 of ~INR 2,494 crore with ~1.21 times subscription
- ▶ Top – 4 shareholders viz. PNB, Carlyle, Ares SSG and General Atlantic participated in the Rights Issue; Witnessed participation from large domestic and foreign institutional investor in the Rights Issue



## Retail Product-wise Break-up^



## Loan Book – Geographical Distribution^



\*Source : Company report  
^As on 31<sup>st</sup> March 2024  
All numbers are as per IndAS

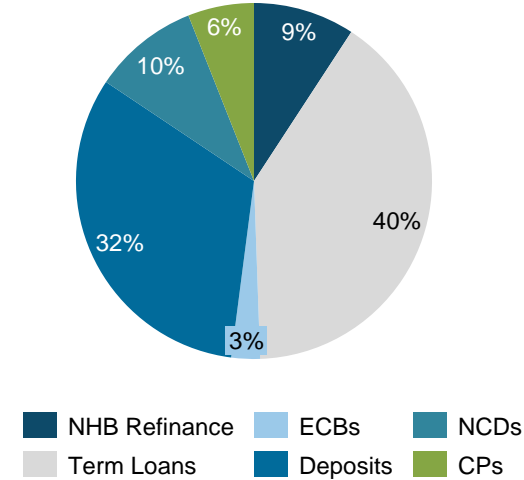
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## Strategic Objective:

- ▶ 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 55,057 Crore<sup>^</sup>



## Credit Rating:

- ▶ India Ratings, ICRA and CARE upgraded the Company's rating to 'AA+' from 'AA', with a Stable Outlook in Q4FY24
- ▶ CRISIL rating on various financial instruments is 'AA' with a 'Positive' Outlook

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
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%
FY21	71,392	63,189	16,746	10,445	4.74%	4.03%	2,331	930	10.68%	7.91%	3.33%	0.52%	1.23%	6.66	10.91%	15.59%	55.29	530	18.73%

<sup>^</sup>As on 31<sup>st</sup> March 2024

Financials on Consolidated basis

All numbers are as per IndAS

\*Post Rights issue



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Public

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# Thank You

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**PNB Housing Finance Limited**

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