

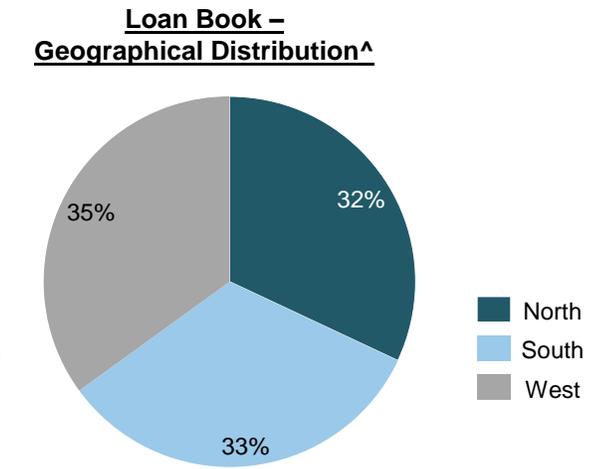
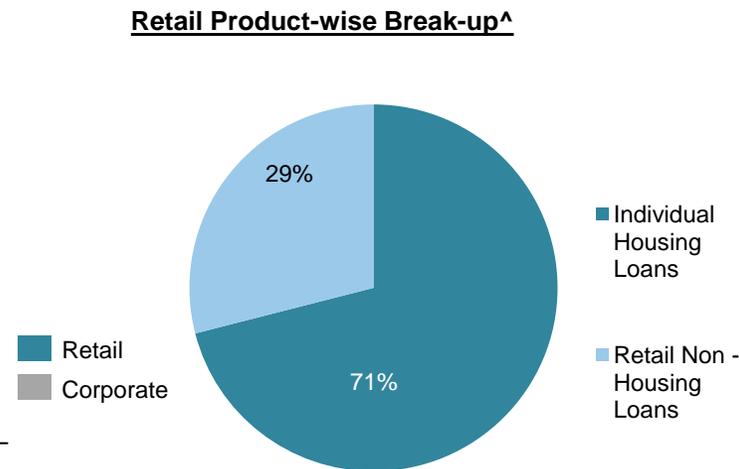
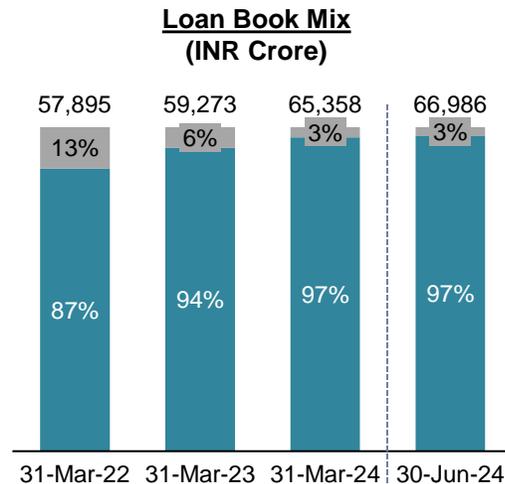
# PNB Housing Finance Limited Fact Sheet

Market Data	As on 6 <sup>th</sup> Aug 2024
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Share Price	INR 791/Share
Market Cap	INR 20,541 Crore
Face Value	INR 10
O/s Shares	25.97 Crore
Board Composition (Independent)	6 out of 11

Shareholding Pattern	As on 30 <sup>th</sup> June 2024
Promoter (PNB)	28.1%
Quality Investment Holdings (Carlyle group)	32.7%
FII	17.9%
Mutual Funds	5.9%
Bodies Corporates	8.8%
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 97.3% of total Loan Book as June 30, 2024
- ▶ Wide distribution network of 303 branches / outreaches, including 160 branches /outreaches for Affordable segment and 50 branches/outreaches for Emerging segment.
- ▶ Scaling up the affordable segment; Build a Loan Book of INR 2,361 crore within a 18 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 241 bps YoY at 1.35% of Loan Asset as on 30<sup>th</sup> June 2024; Net NPA at 0.92% of Loan Assets.
  - ▶ Retail GNPA at 1.39% of Loan Asset as on 30<sup>th</sup> June 2024
- ▶ Return on Asset at 2.38% in Q1FY25 as compared to 2.07% in Q1FY24
- ▶ CRISIL rating on various financial instruments is 'AA+' with a 'Stable' Outlook in Q1FY25



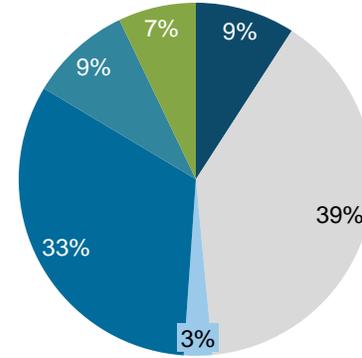
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## Strategic Objective:

- ▶ 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 55,734 Crore^



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

## Credit Rating:

- ▶ CRISIL rating on various financial instruments is 'AA+' with a 'Stable' Outlook in Q1FY25
- ▶ With this all the four rating agencies viz India Ratings, ICRA, CARE and CRISIL have AA+ rating

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
Q1FY25	72,242	66,986	18,103	4,398	1.35%	1.76%	651	433	10.03%	7.92%	4.03%	1.05%	2.38%	3.62	11.40%	24.91%	16.66*	593*	29.50%
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 30<sup>th</sup> June 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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