



PNBHFL/SE/EQ/FY2026-27/50
August 04, 2026

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

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

Dear Sir/Madam,

Sub: Investor Presentation for the quarter ended June 30, 2026
Ref: Our letter PNBHFL/SE/EQ/FY2026-27/48 dated August 04, 2026

We have enclosed the Investor Presentation of the Company for the quarter ended June 30, 2026, which will be referred during earnings call with investors at 08:00 A.M. (IST) on August 05, 2026.

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 <https://www.pnbhousing.com>

Kindly take the above document on record.

Thanking you,

Yours faithfully,
For **PNB Housing Finance Limited**

Veena
Kamath

Digitally signed by Veena Kamath
DN: cn=Veena Kamath, o=PNB
Reason: I am the author of this
document
Date: 2025.08.04 20:10:05.30

Veena G Kamath
Company Secretary

Encl: As above.



Investor Presentation

Quarter Ended June 2026

04-August-2026



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Q1 FY27 Executive Summary



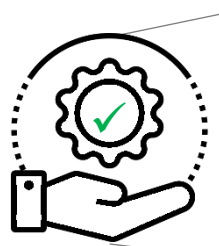
Business Metrics & Expansion

- Disbursements grew 56% YoY on a cheque handover basis. Following shift to cheque realization-based recognition effective Q1 FY27, reported disbursements grew 18% YoY
- Retail Loan book grew by 16% YoY to INR 89,178 crore; while overall Loan Book grew by 15% YoY to INR 89,670 crore
- Pool buyout of INR 146 crore during Q1 FY27 to accelerate loan growth



Margins

- Spread remained stable sequentially at 2.12% in Q1 FY27
- Higher leverage in Q1 FY27 vs Q4 FY26 and the true-up impact of Q4 FY26 NIM led to 19 bps QoQ moderation in NIM
- Yield improved marginally to 9.48% in Q1 FY27 from 9.47% in Q4 FY26. Marginal increase in CoB to 7.36% vs 7.35% in Q4 FY26



Asset Quality

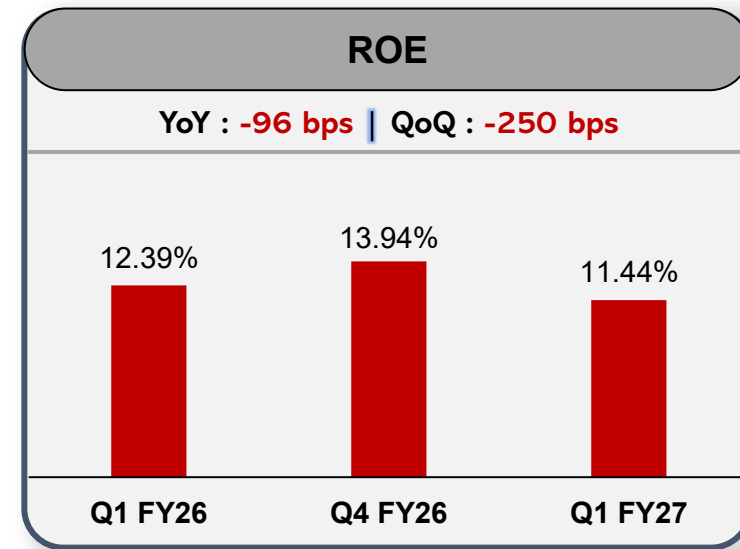
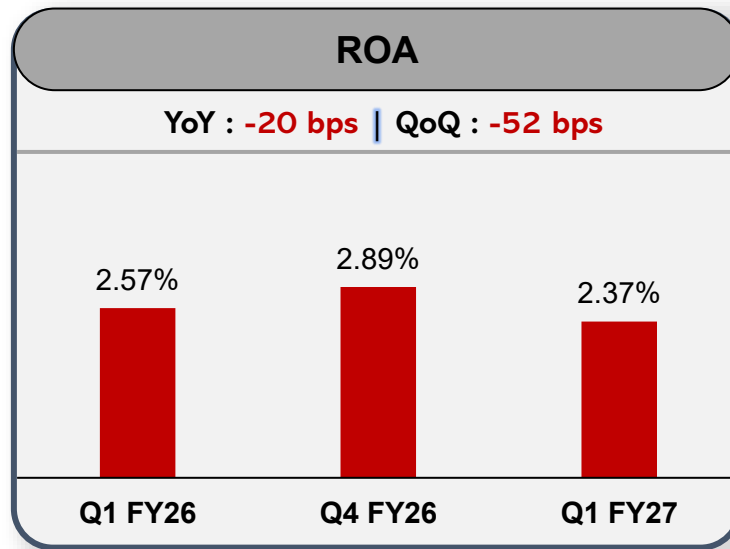
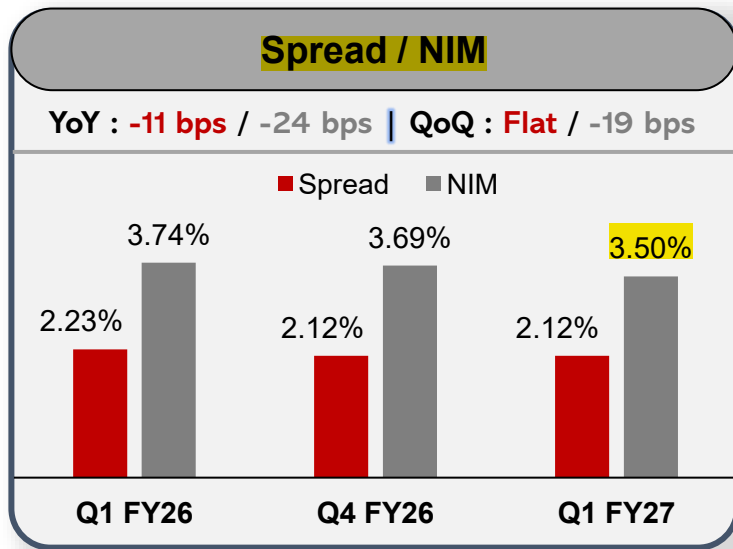
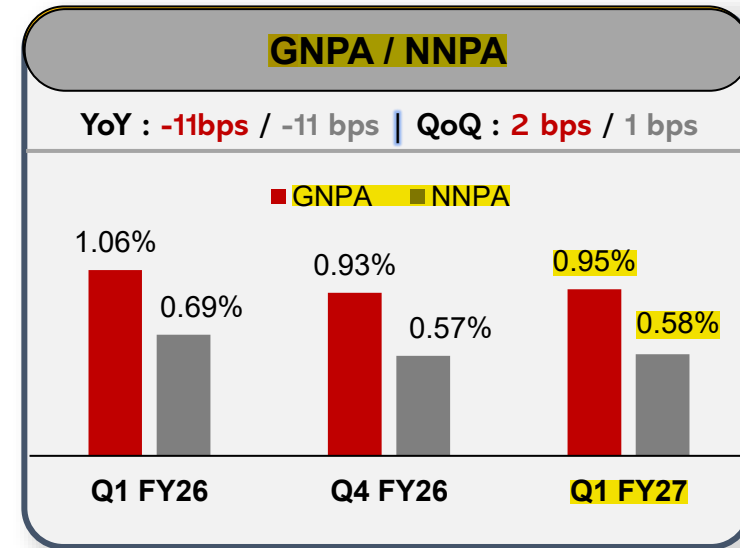
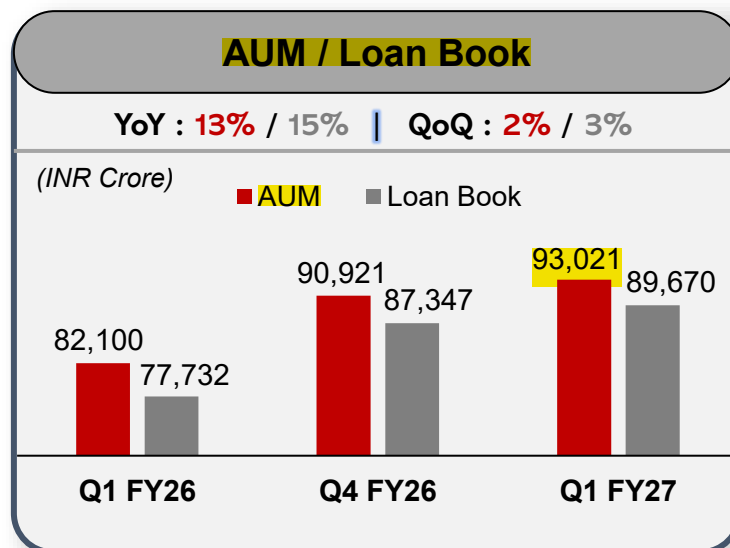
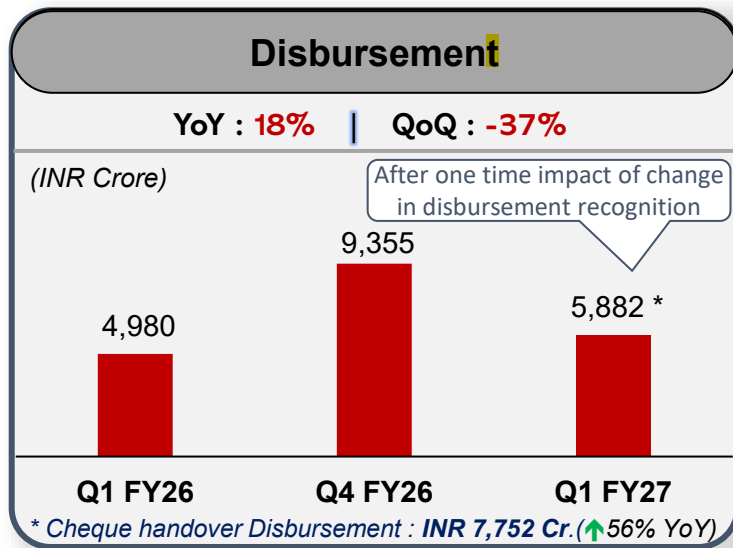
- GNPA continues to be stable at <1% at 0.95% vs 0.93% in Q4 FY26
- Recovered INR 67 crore in Q1 FY27 from total written-off pool
- Fraud reported in July'26 pertains to a legacy account that was fully written off in FY2022-23, with no financial impact



Profitability

- PAT grew by 4% YoY to INR 557 crore in Q1 FY27 as against INR 533 crore in Q1 FY26
- ROA stood at 2.37% in Q1 FY27 and 2.66% in FY26

Key Performance Highlights – Q1 FY27 (YoY | QoQ)



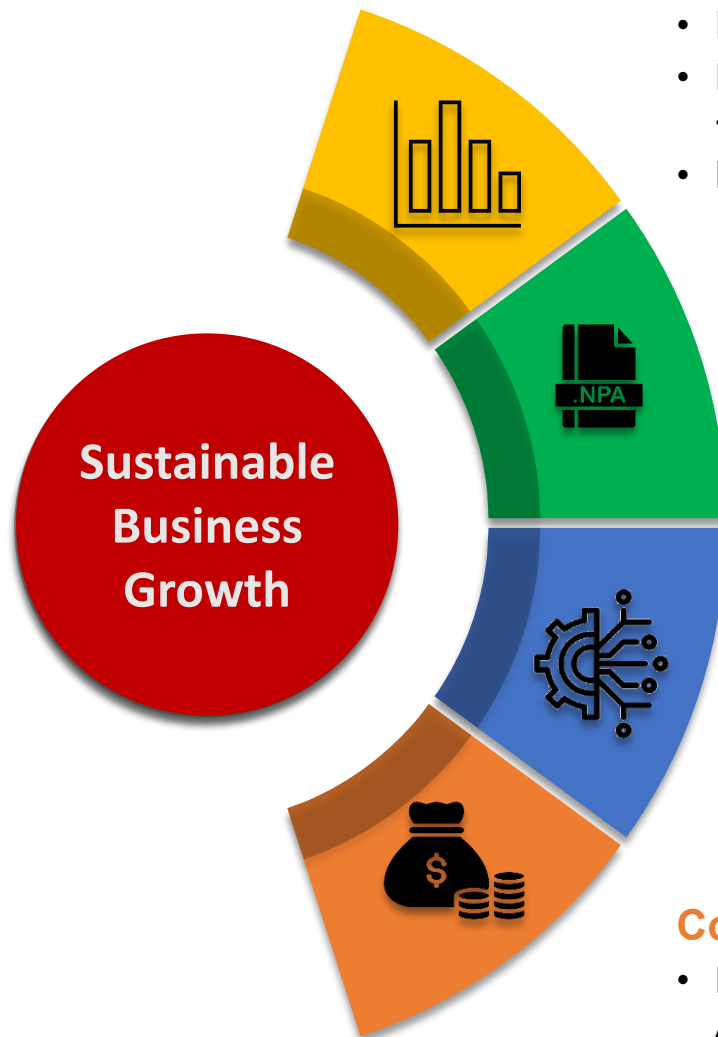
ROA Tree

Particulars	Q1 FY27	Q4 FY26	QoQ	Q1 FY26	YoY
Yield	9.48%	9.47%	1 bps	9.99%	-51 bps
CoB	7.36%	7.35%	1 bps	7.76%	-40 bps
Spread	2.12%	2.12%	-	2.23%	-11 bps
NIMs	3.50%	3.69% 3.62%*	-19 bps -12 bps	3.74%	-24 bps
GIMs	3.92%	4.07%	-15 bps	4.06%	-14 bps
Opex to ATA	0.99%	1.08%	-9 bps	1.02%	-3 bps
PPOP to ATA	2.93%	2.99%	-7 bps	3.04%	-11 bps
Credit Cost to ATA	-0.12%	-0.78%	66 bps	-0.27%	15 bps
ROA	2.37%	2.89%	-52 bps	2.57%	-20 bps
ROE	11.44%	13.94%	-250 bps	12.39%	-96 bps

- Spread remain flat QoQ
- 12bps NIM contraction driven by increase in leverage and lower yield on Total Assets
- * 7bps difference due to adjustment for the actual number of days vs monthly convention



Overall Business Update



High Yielding Portfolio Growth

- Focus on high yielding Affordable and Emerging Markets segment to improve Yield and NIM
- Reinitiate corporate lending with disciplined risk management, capping exposure at under ~10% of the total loan portfolio
- New Initiatives and growth opportunities

Asset Quality

- Sustain best-in-class asset quality through robust underwriting, rigorous monitoring and continues policy refinements

Technology & Artificial Intelligence

- Leverage technology for paperless journey across the loan cycle and AI pilots to drive productivity & efficiency

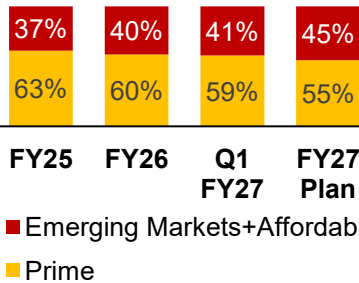
Consistent Profitability

- Driving Sustainable Profitability through NIM Optimization, Cost Efficiency and Superior Asset Quality

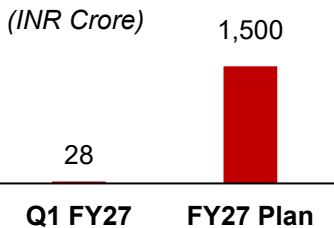
Unlocking New Growth Levers to Scale the High-Yielding Portfolio



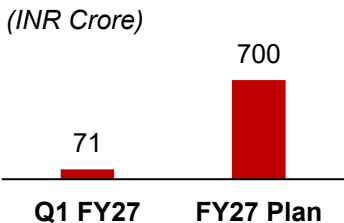
Shift towards
high yielding
segment



Expanded
Affordable Business
from select Prime &
Emerging Branches



Launch of
Emerging
Developer Finance



Launch of Micro
Housing Finance
for Higher Yields

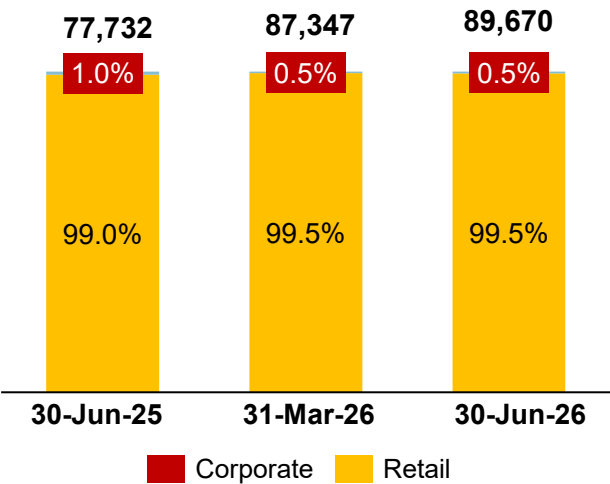
Micro Housing
initiative is under
way, with rollout
expected from
Q2 FY27

Loan Asset Mix

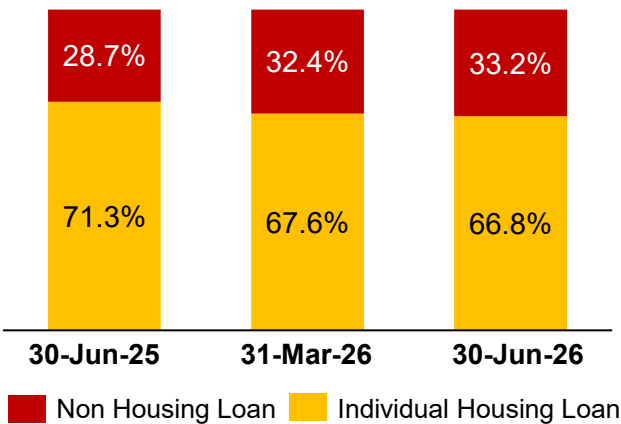
(INR Crore)

Loan Asset

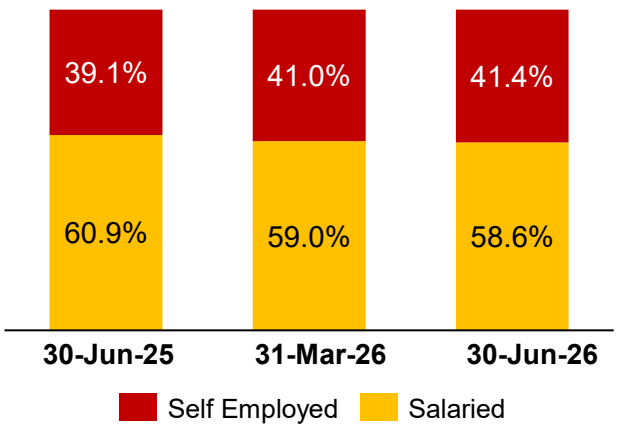
Segment Mix



Retail Product Mix



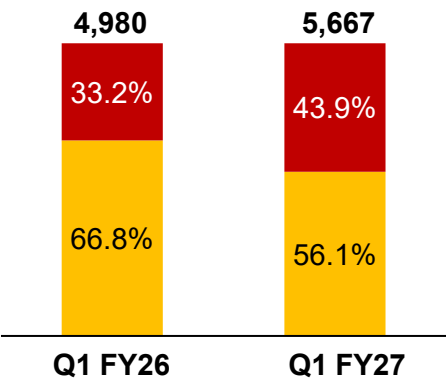
Retail Profile Mix



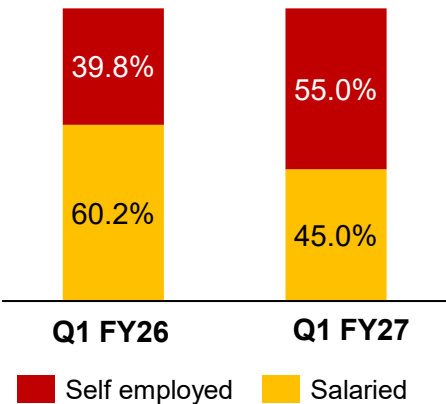
(INR Crore)

Disbursement

Retail Product Mix

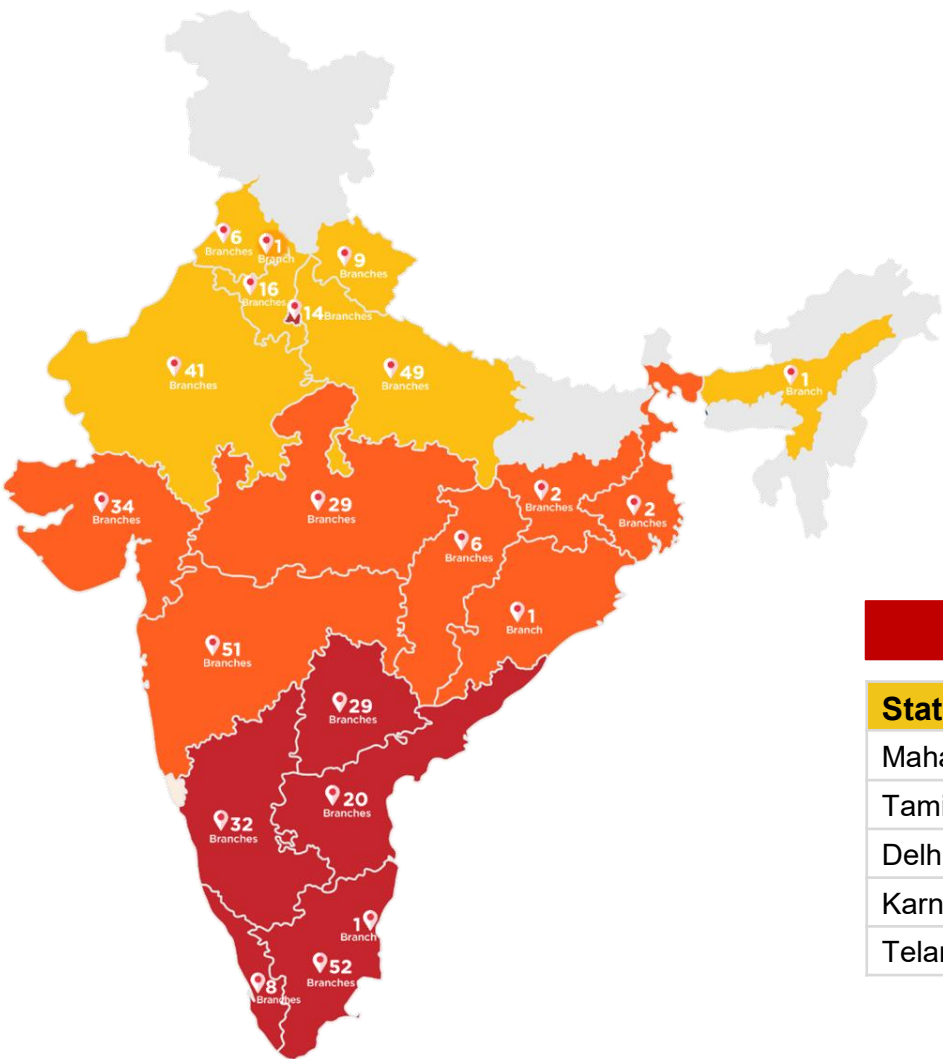


Retail Profile Mix

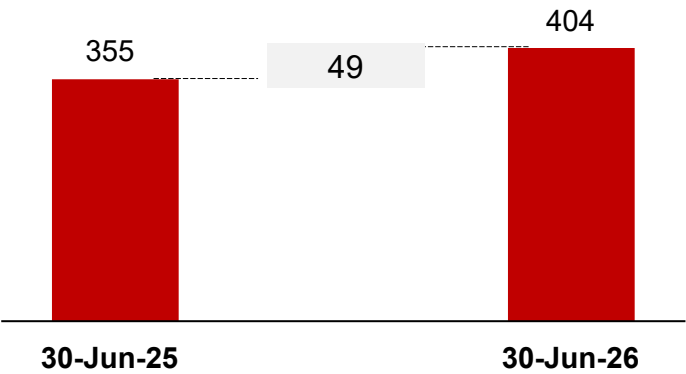


- Live loan accounts serviced by the Company crossed 3,87,000 as on 30-Jun-26
- Average ticket size for Individual Housing loan and Retail Non-Housing at INR 29 lac and INR 27 lac respectively (as on 30-Jun-26)
- Affordable and Emerging Markets segment contribute 46% of the Retail disbursement

OUR OFFICE NETWORK



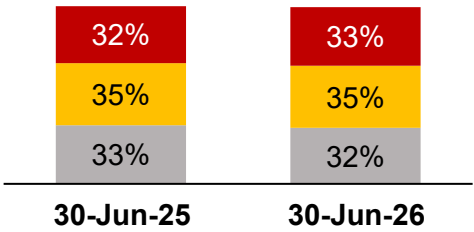
Branches



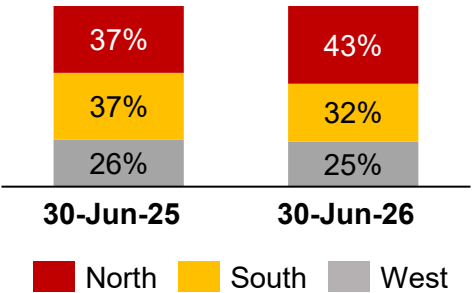
Top 5 State share in the Retail Loan Asset (%)

State	30-Jun-26	30-Jun-25
Maharashtra	18.8%	21.0%
Tamil Nadu	12.2%	12.1%
Delhi NCR	11.3%	11.0%
Karnataka	9.0%	8.7%
Telangana	8.5%	9.0%

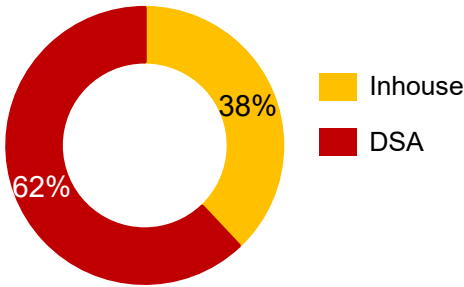
Loan Asset – Geographical Breakup



Disbursement - Geographical Break-up



Disbursement Channel Mix – Q1 FY27



Retail Business Update

<u>Loan Asset (INR crore)</u>	Q1 FY27	Q4 FY26	Q1 FY26	Change (QoQ)	Change (YoY)
Affordable	8,556	8,153	5,744	5%	49%
Emerging Markets	27,676	26,820	22,701	3%	22%
Prime	52,780	51,953	48,478	2%	9%
DA Pool Buyout	166	20	-	-	-
Total	89,178	86,946	76,923	3%	16%
<u>Disbursement (INR crore)</u>	Q1 FY27	Q4 FY26	Q1 FY26	Change (QoQ)	Change (YoY)
Affordable	555	1,249	765	-56%	-27%
Emerging Markets	2,029	3,021	1,736	-33%	17%
Prime	3,083	4,750	2,479	-35%	24%
Total	5,667	9,020	4,980	-37%	14%
<u>Incremental Yield</u>	Q1 FY27	Q4 FY26	Q1 FY26	Change (QoQ)	Change (YoY)
Affordable	11.85%	11.35%	12.22%	50 bps	-37 bps
Emerging Markets	9.31%	9.23%	9.61%	8 bps	-30 bps
Prime	9.00%	8.92%	9.26%	8 bps	-26 bps
<u>No. of Branches</u>	Q1 FY27	Q4 FY26	Q1 FY26	Change (QoQ)	Change (YoY)
Affordable	232	229	200	+3	+32
Emerging Markets	89	85	78	+4	+11
Prime	82	77	76	+5	+6

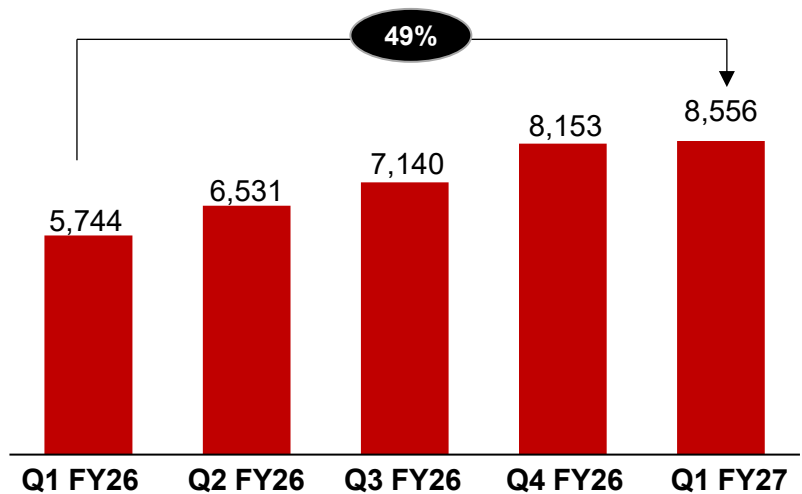
- Delivered 16% YoY Retail loan book growth; sustained momentum
- Affordable and Emerging Markets segment contributes 46% of the total Retail disbursement and 41% of the Retail loan book
- Retail disbursements up 14% post accounting change. Will normalize from next quarter
- Delivered better yield vs Q4 FY26 across all segments
- Branch expansion focused on high yielding Affordable and Emerging Markets segment. Also started Affordable business from select Prime and Emerging Markets segment branches from Q1 FY27



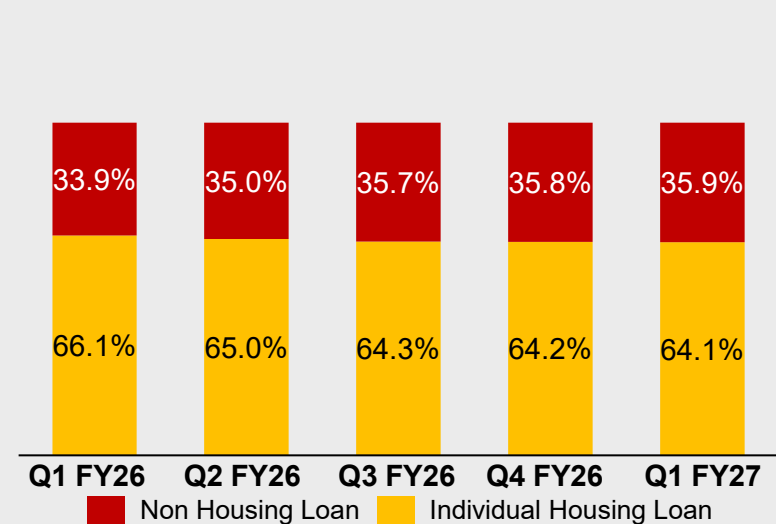
Segment Update:
Affordable

Affordable Segment Update

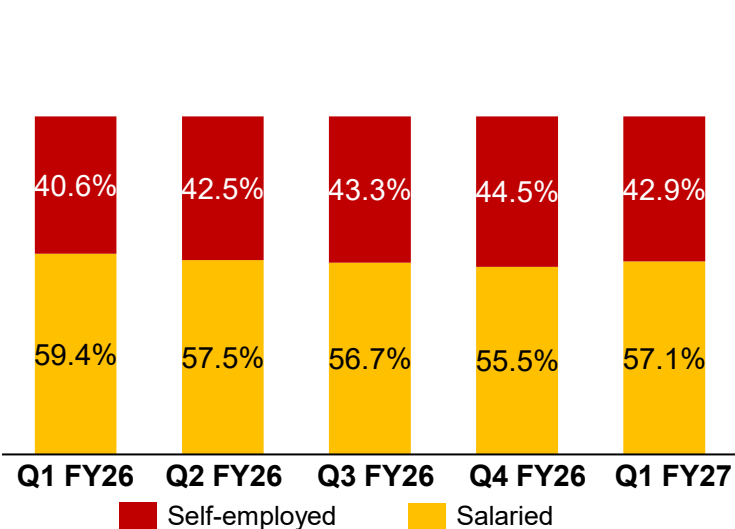
Loan Asset (INR crore)



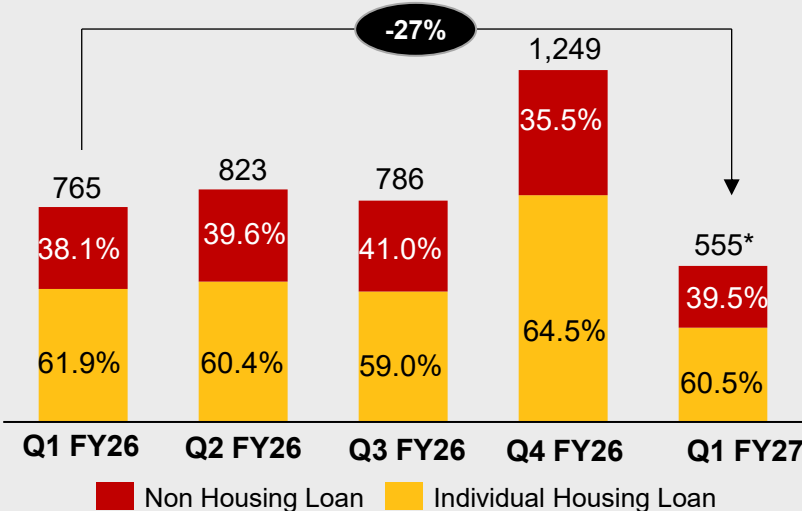
Loan Asset by Product (%)



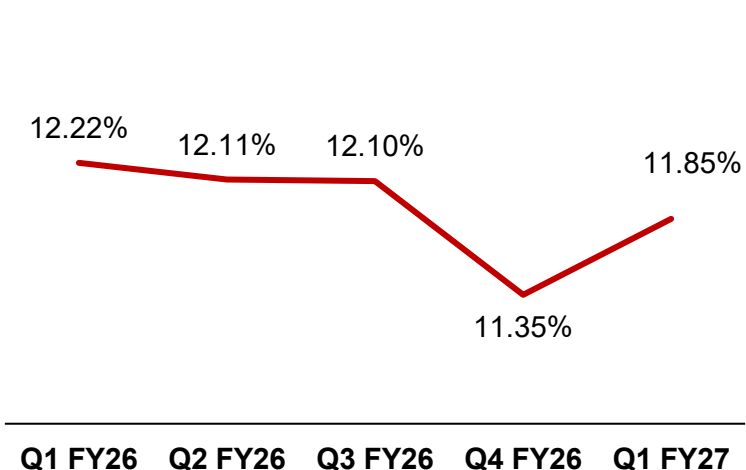
Loan Asset by Profile (%)



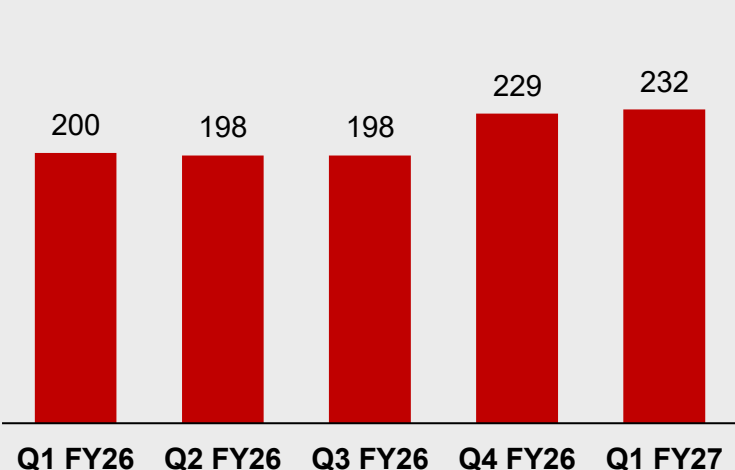
Disbursement (INR crore)



Incremental Yield (%)



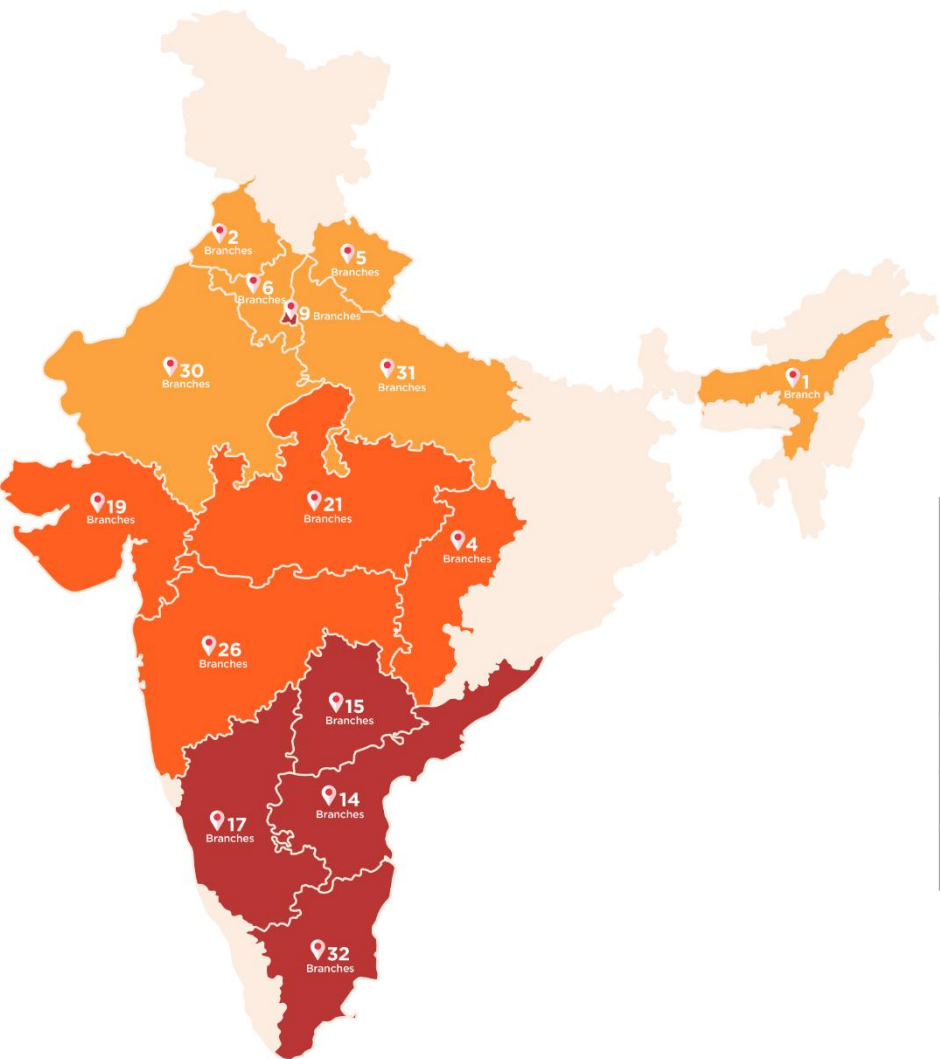
Branches



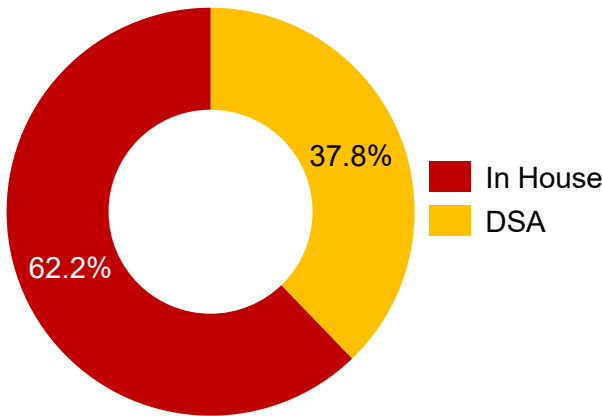
* On cheque handover basis, disbursement is 847 Cr (↑ by 11% YoY)

Affordable Segment Distribution Strategy

OUR OFFICE NETWORK



Disbursement Channel Mix – Q1 FY27

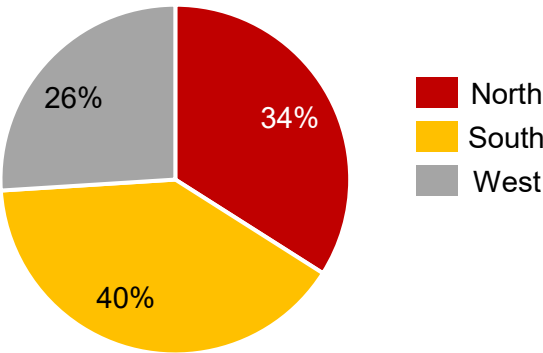


Geographic Presence

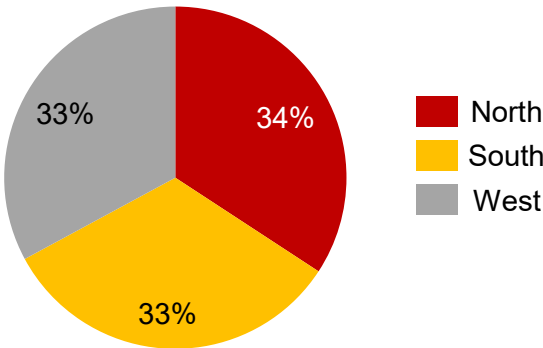
State	# Branches	% of Loan Asset	
		31-Jun-26	31-Jun-25
Uttar Pradesh	31	15.3%	16.2%
Tamil Nadu	32	15.0%	16.8%
Maharashtra	26	14.3%	14.1%
Madhya Pradesh	21	12.8%	14.1%
Rajasthan	30	12.7%	13.2%

Derisking the Geographical presence; with branch expansions, top 5 states contribution reduced to 70.1% of Loan Asset as on 30-Jun-26 vs 74.4% a year ago

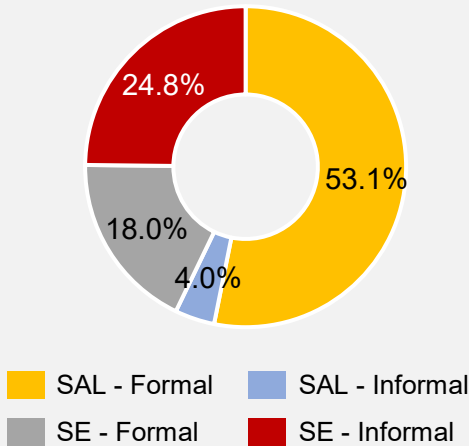
Disbursement Geographical Breakup – Q1 FY27



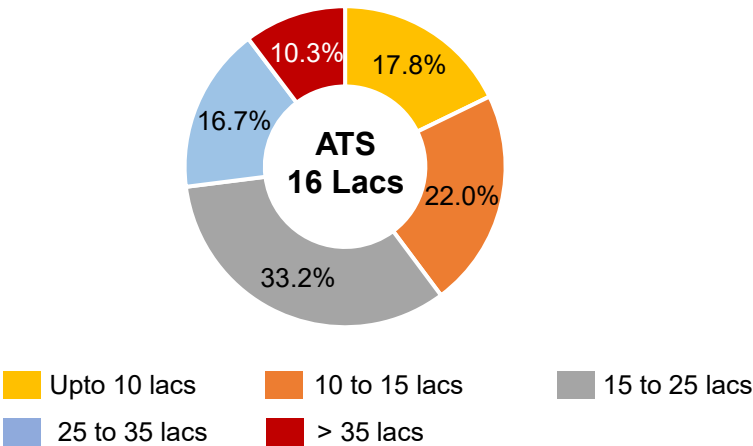
Loan Asset Geographical Breakup



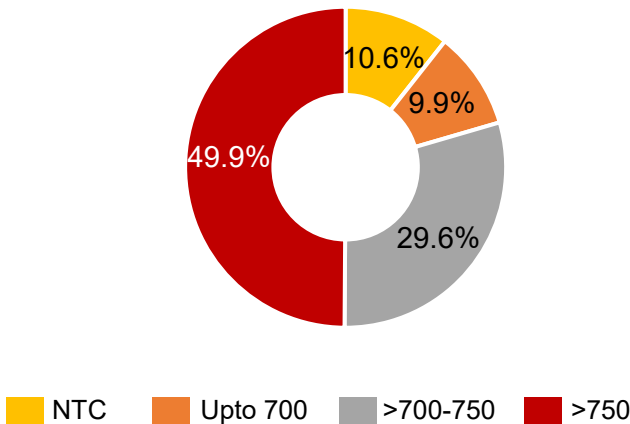
Loan Asset by Profile – Formal/Informal



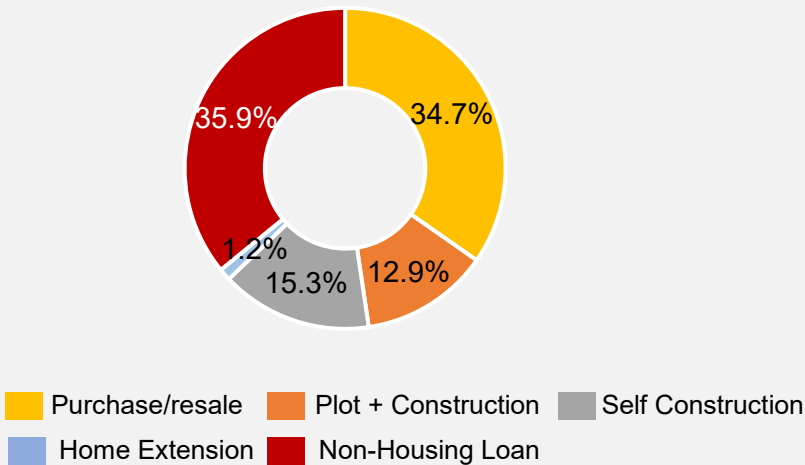
Loan Asset by Ticket Size



Loan Asset by Credit history

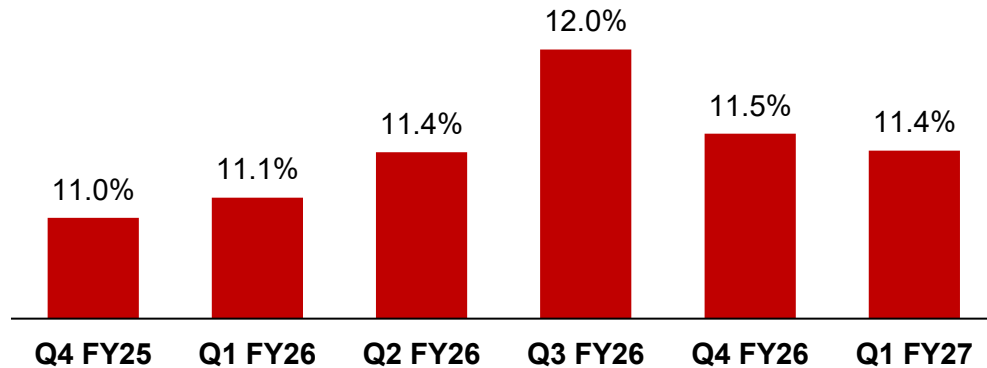


Loan Asset by Purpose

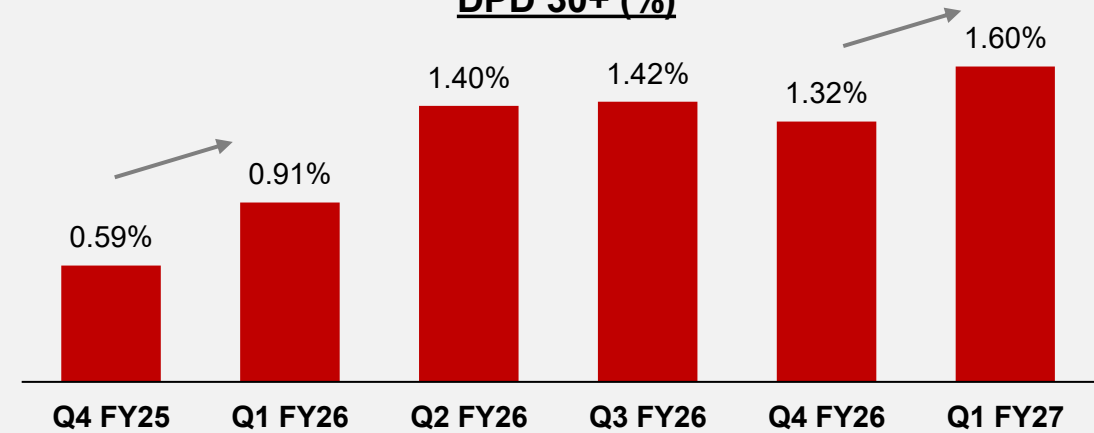


Affordable Segment Asset Quality

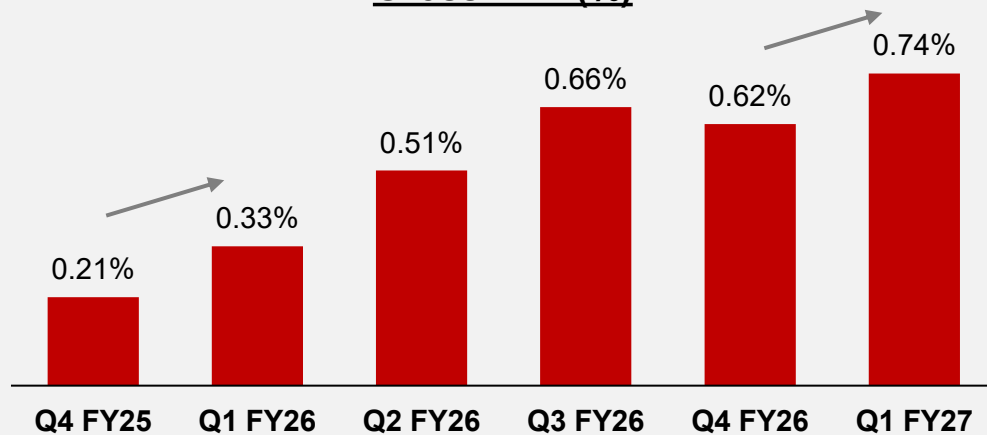
Bounce Rate



DPD 30+ (%)



Gross NPA (%)



- All asset quality indicators stable: slight uptick due to seasonality in Q1 FY27 vs Q4 FY26
- Enhanced field collection efforts supported by coordinated legal actions
- Omnichannel customer outreach and tech-enabled collection processes are driving higher recovery efficiency
- All metrics better than industry benchmarks

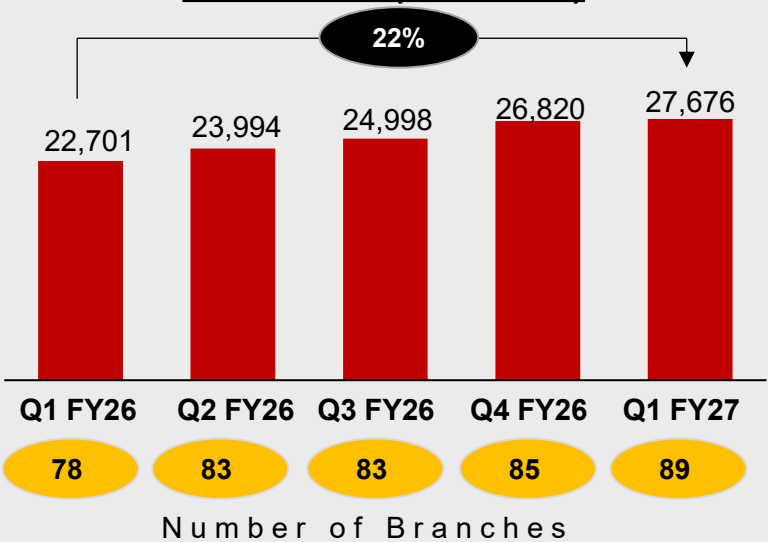
As per ICRA, the 30+ and 90+ delinquencies for AHFCs as on Dec-25 is 3.8% and 1.4%



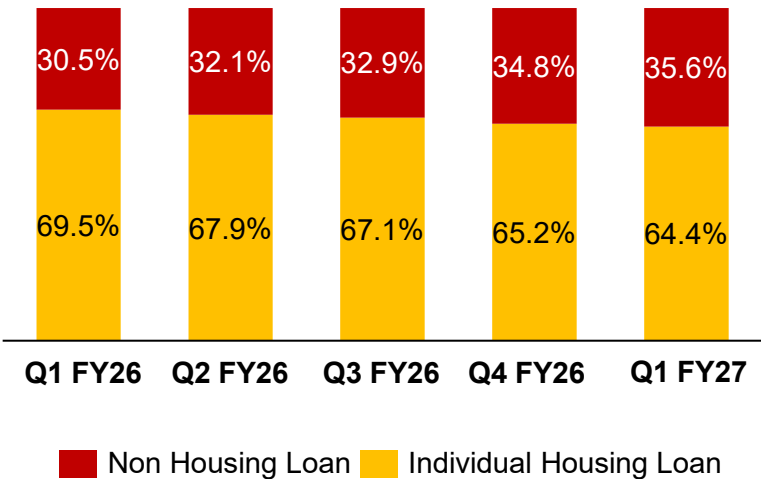
Segment Update: Emerging Markets

Emerging Markets Segment Update

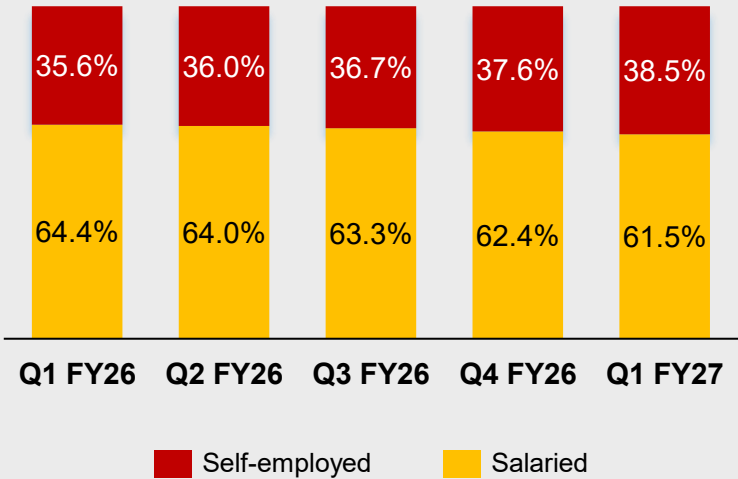
Loan Asset (INR crore)



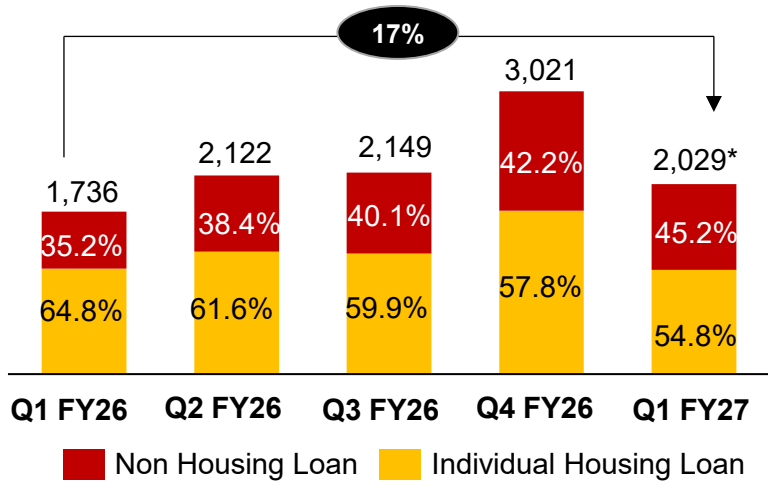
Loan Asset by Product (%)



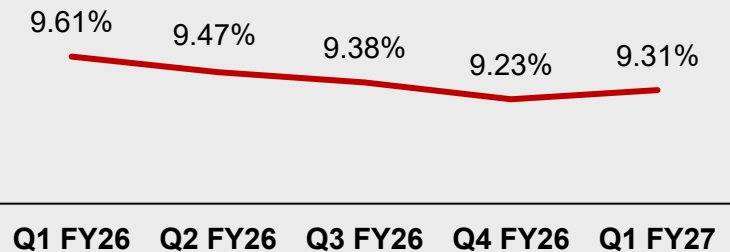
Loan Asset by Profile (%)



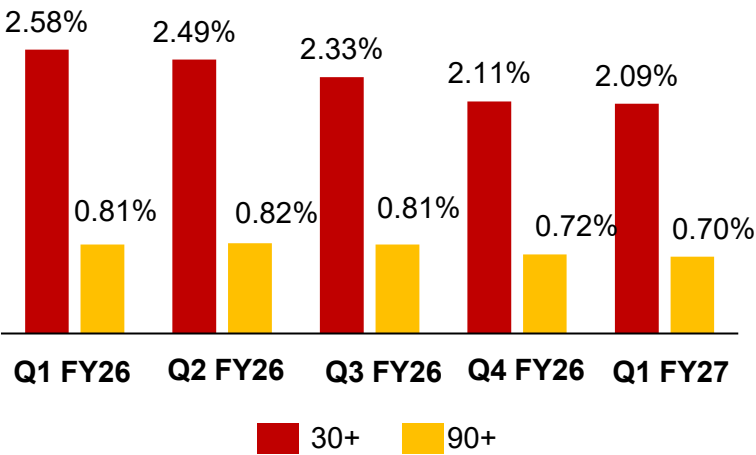
Disbursement (INR crore)



Incremental Yield (%)



30+ & 90+



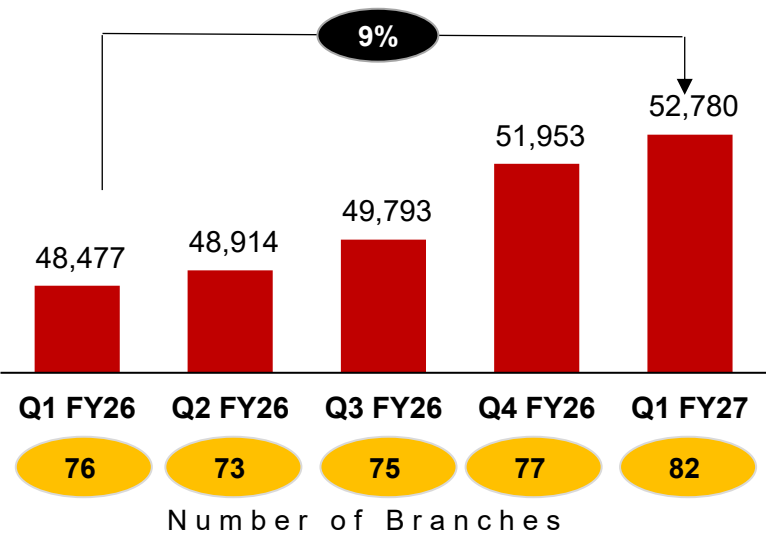
* On cheque handover basis, disbursement is 2,574 Cr (↑ by 48% YoY)



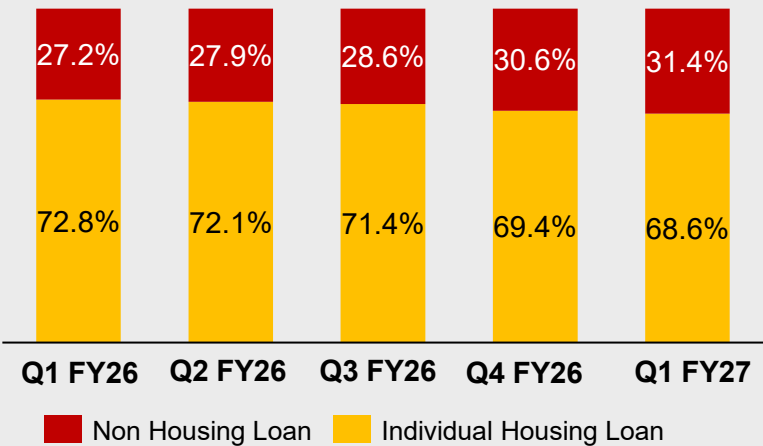
Segment Update:
Prime

Prime Segment Update

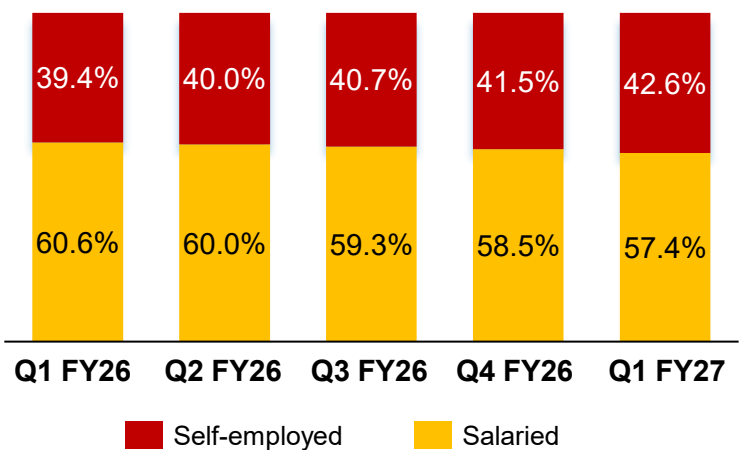
Loan Asset (INR crore)



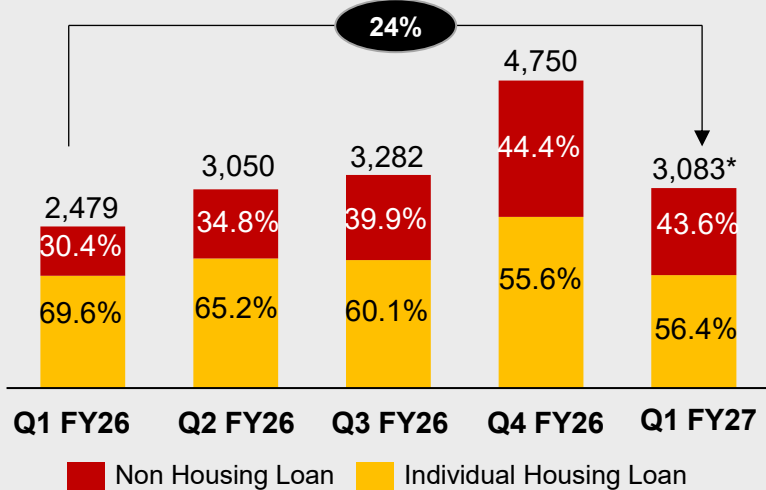
Loan Asset by Product (%)



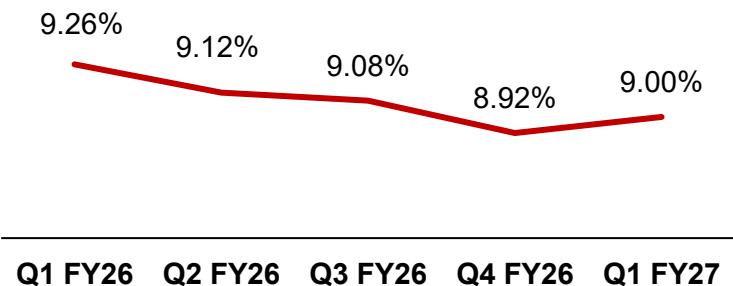
Loan Asset by Profile (%)



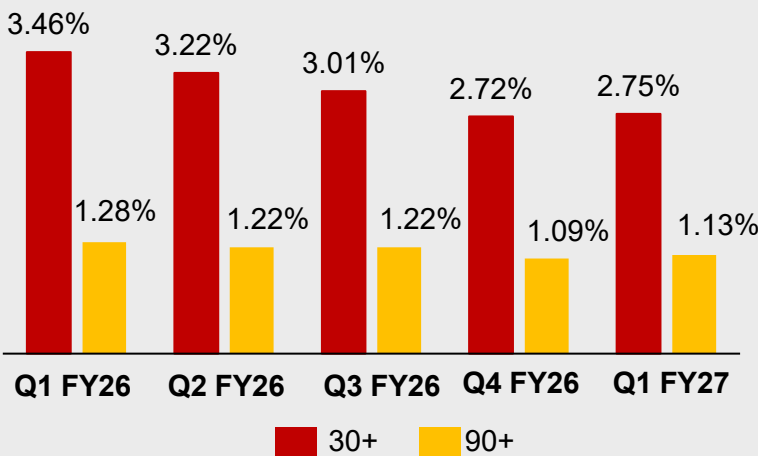
Disbursement (INR crore)



Incremental Yield (%)



30+ & 90+



* On cheque handover basis, disbursement is 4,116 Cr (↑ by 66% YoY)



Asset Quality

Sustainable growth

Total sanctions in Q1 FY27 were INR 12,019 crore; registering a growth of 52% over Q1 FY26.

Focussed approach

Consistent focus on mid and low-ticket loans; **95% of fresh sanction volume** on-boarded has ticket size of less than INR 1 crore.

Stable Credit Quality

Sourcing quality; **87%** of the loans booked in Q1 FY27 has financial applicant's **bureau score of more than 700**



Balance portfolio

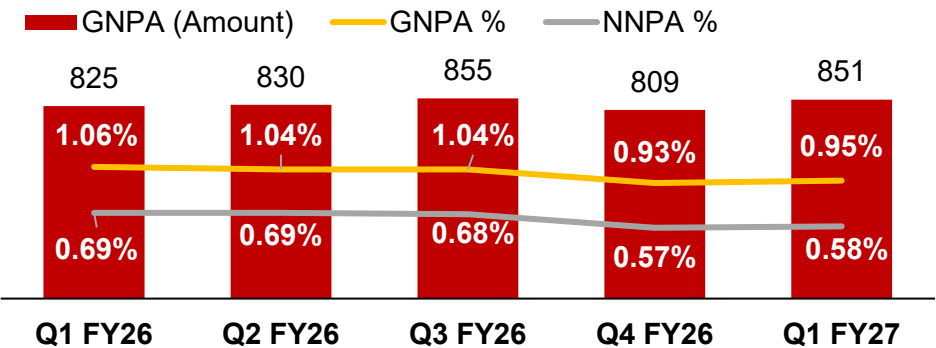
Maintained a balance portfolio with Individual Housing Loan at **67%** and salaried customer at **59%** of the retail portfolio

Controlled Delinquency

Controlled delinquency in business booked in last 12 and 24 months:

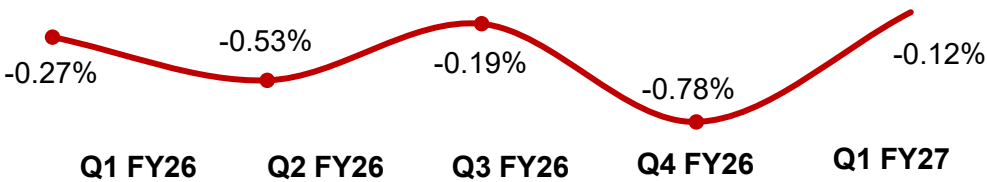
12 months	Q4 FY26	Q1 FY27
30+	0.08%	0.08%
90+	0.01%	0.03%
24 months	Q4 FY26	Q1 FY27
30+	0.35%	0.24%
90+	0.11%	0.14%

Overall GNPA

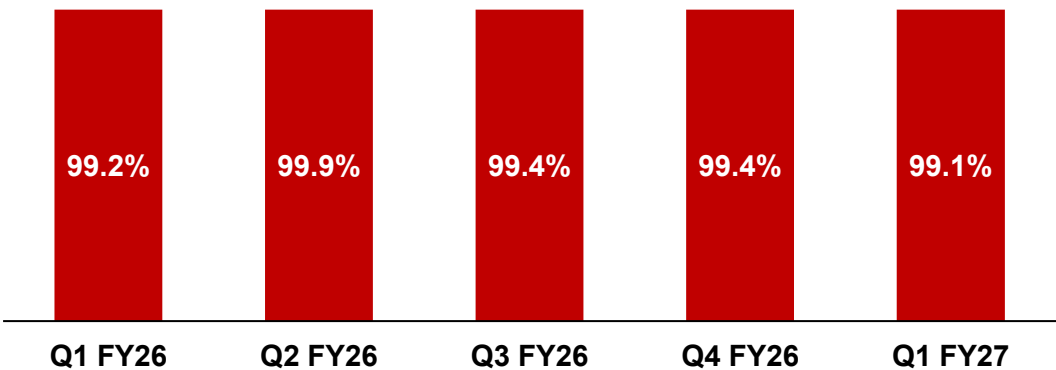


Corporate NPA Nil since Jun-24

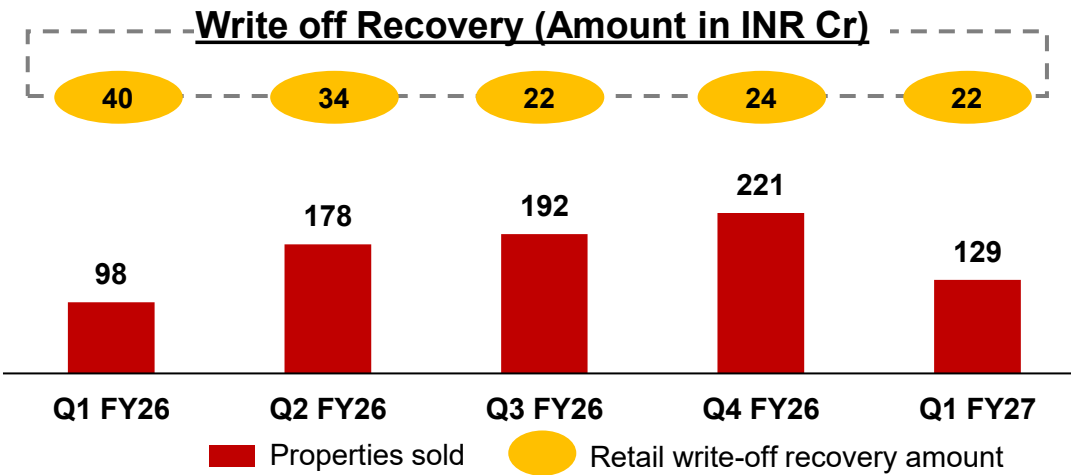
Credit Cost



Collection Efficiency



Write off Recovery (Amount in INR Cr)



Strong recovery from written-off pool; INR 22 crore in retail and INR 45 crore in corporate driving negative credit cost

Expected Credit Loss (ECL) Provisions

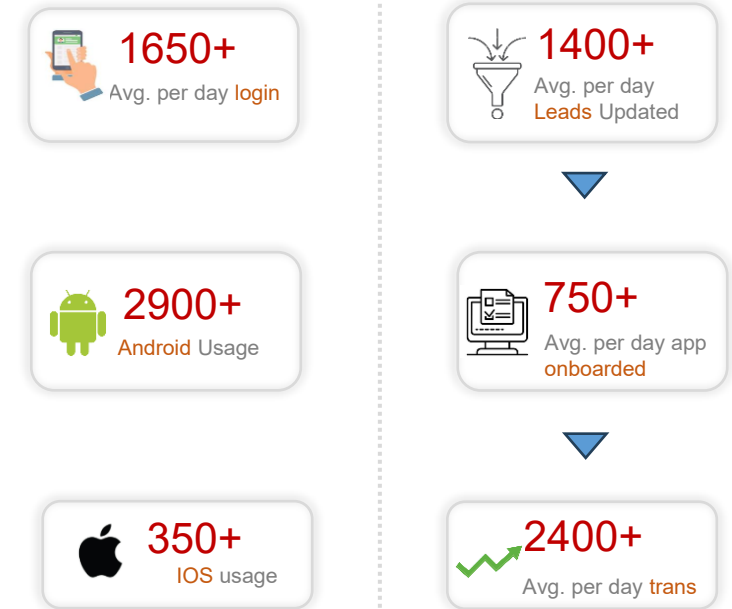
Particulars (INR Crore)	30-Jun-26	31-Mar-26	30-Jun-25
Gross Stage 1*	87,167	84,933	75,045
Gross Stage 1 as % to Loan Asset	97.21%	97.24%	96.54%
ECL Provision Stage 1	292	290	441
ECL Provision % Stage 1	0.34%	0.34%	0.59%
Gross Stage 2*	1,653	1,605	1,863
Gross Stage 2 as % to Loan Asset	1.84%	1.84%	2.40%
ECL Provision Stage 2	309	313	306
ECL Provision % Stage 2	18.68%	19.50%	16.43%
Gross Stage 3	851	809	825
Gross Stage 3 as % to Loan Asset	0.95%	0.93%	1.06%
ECL Provision Stage 3	335	310	292
ECL Provision % Stage 3	39.43%	38.33%	35.36%
Total Loan Asset	89,670	87,347	77,732
ECL Provision	936	913	1,039
Total ECL Provision / Total Loan Asset (%)	1.04%	1.05%	1.34%

As per IndAS
*With SICR
Consolidated basis



Technology Update

Digitizing Onboarding journey: In-house developed sales enablement platform “Infinity”



Digitizing Onboarding Journey: e-Sign & e-Stamp

Old Process – Manual Stamp & Wet Signing

Stamping Mechanism

Physical stamp papers procured through vendors, involving manual handling and dependency on availability

Document Execution

Agreements printed on paper and signed manually by customer and authorized signatories

Turnaround Time (TAT)

High TAT due to printing, courier, customer coordination, and physical movement of documents

Customer Experience

Requires branch visits or document courier, inconvenient especially for remote customers

Operational Cost & Effort

High operational cost due to printing, logistics, storage, and manual reconciliation

Audit, Security & Compliance

Limited traceability, manual logs and risk of document loss or damage

New Process – e-Stamp & eSign

Powered by
Leegality

Stamp duty paid digitally with instant generation of legally valid e-Stamp certificate

Agreements executed digitally using Aadhaar-based OTP, DSC, or eSign mechanisms

Near real-time execution with end-to-end digital processing

Completely remote and contactless experience, sign anytime, anywhere

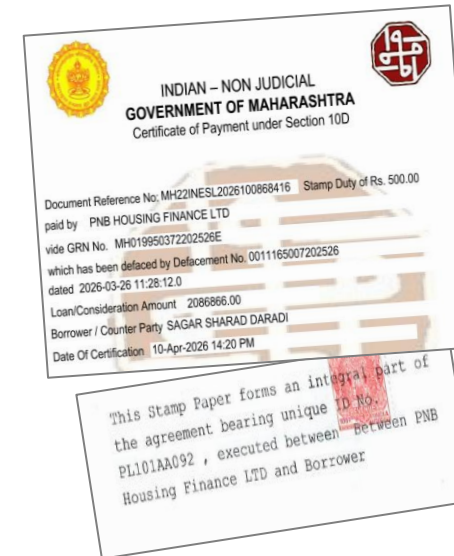
Significantly reduced costs through paperless, automated workflows

Tamper-proof documents with complete digital audit trail and regulatory compliance



2,610

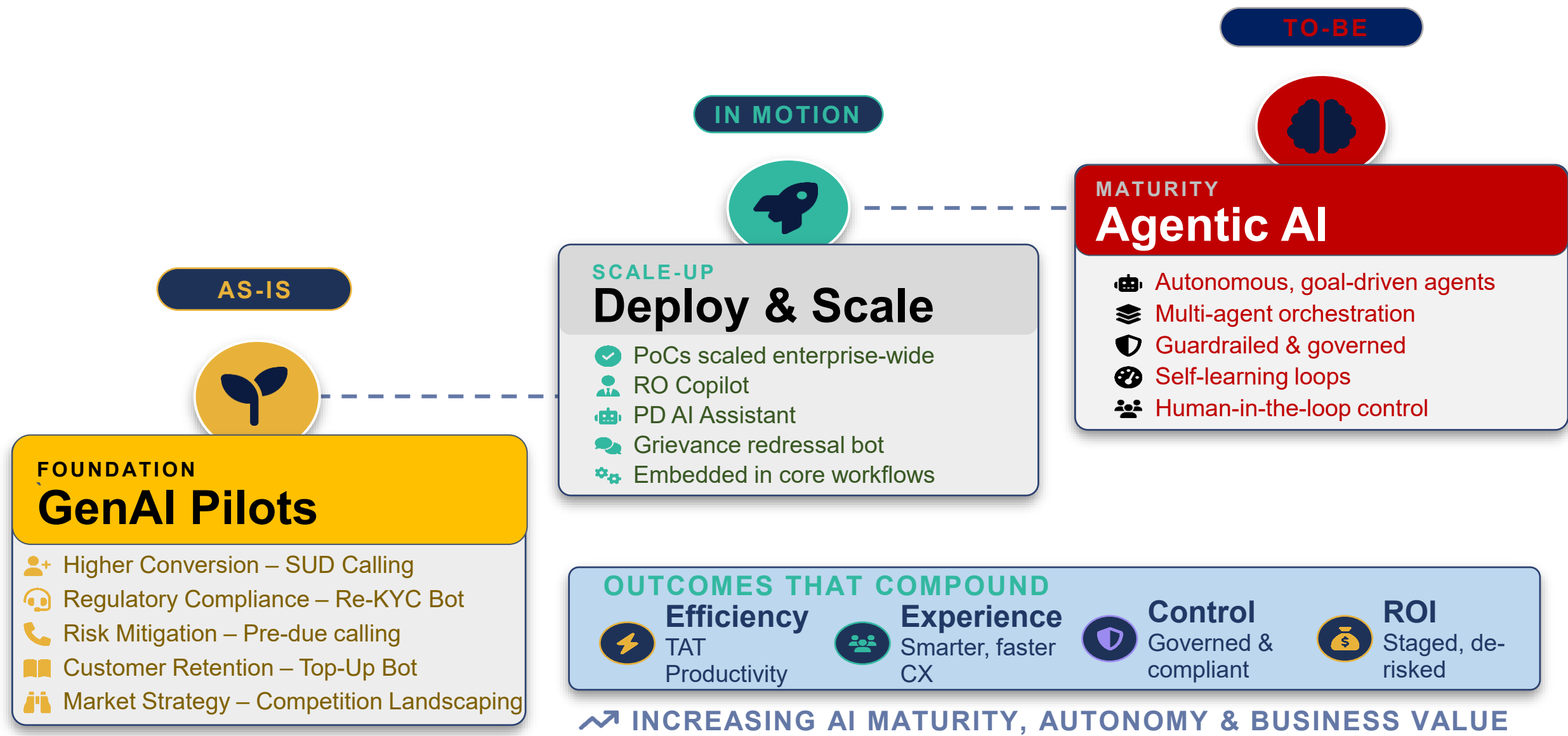
of **eSign** executed during Q1 FY27



eSigned using Aadhaar (Leegality.com - 01KNV97KAAZTHVYVYMC94D0N2 0) JYOTI SAGAR DARADI	eSigned using Doc Signer (Leegality.com - 01KNV97KAAZTHVYVYMC94D0N2 0) Anshul Dalela PNB HOUSING FINANCE LIMITED
Date: Fri Apr 10 14:22:54 IST 2026	Date: Fri Apr 10 17:35:57 IST 2026

LIVE Journey Started @ 21st Jan'26 in Affordable Segment

FY26-27 Roadmap : From Gen AI Pilots to an Agentic Enterprise



Voice AI initiatives

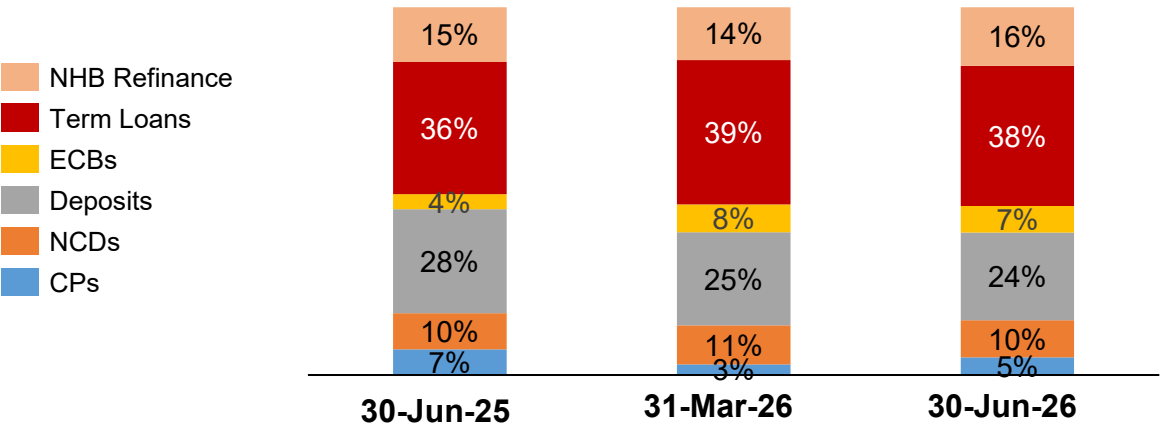
#	Project	Description	Start Date	POC / Go Live Date	Status
1	SUD AI Calling	Engages Sanctioned-Undisbursed customers to capture Disbursement Intended Date, resolve loan shortfall concerns and nudge them toward disbursement (3 months data)	Jan 2026	Mar 2026	POC Live
		86% Connected 56% Interested of connected Pool 41% Disb Date Captured of connected 19% Concerns 23% ROI Concerns 23% Docs/Process concern 15% Loan Amt Gap Proactive customer engagement drove improved business predictability, customer satisfaction, and stronger SDR (Sanction to Disbursement Rate)			
2	Pre-Delinquency AI Calling	Predicts first-time default risk (DPD 1+) using 3–4 quarters of internal payment patterns and bureau data. Powers proactive collection calls before an EMI is missed, reducing early delinquency	Feb 2026	Jun 2026	POC Live
		76% Connected 28.4% PTP 39.6% Acknowledged due date 1.2% Refuse + Dispute 41% Regional Language 3% Claiming Paid, Legal threat Voice AI delivered 2x higher connectivity (75% vs. 35%) while maintaining comparable bounce rate, expected to improve over the next 2–3 months.			
3	Top-Up AI Calling	Presents pre-approved top-up offers via voice, then guides customers through a PWA self-service flow with DigiLocker KYC, loan amount selection, e-sign and e-stamp — fully digital end-to-end.	Mar 2026	Aug 2026	Under UAT
4	Re-KYC AI Calling	Automated outbound voice agent nudges customers to complete mandatory Re-KYC via a PWA link on WhatsApp — prioritised by risk tier, ensuring regulatory compliance without requiring branch visits.	Feb 2026	Aug 2026	Under UAT



Financial Performance

Well Diversified Borrowing Profile

Borrowing Mix

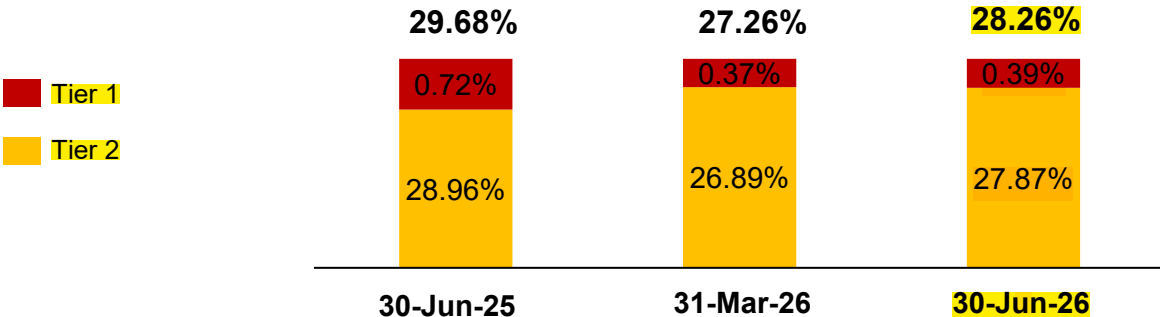


Borrowings

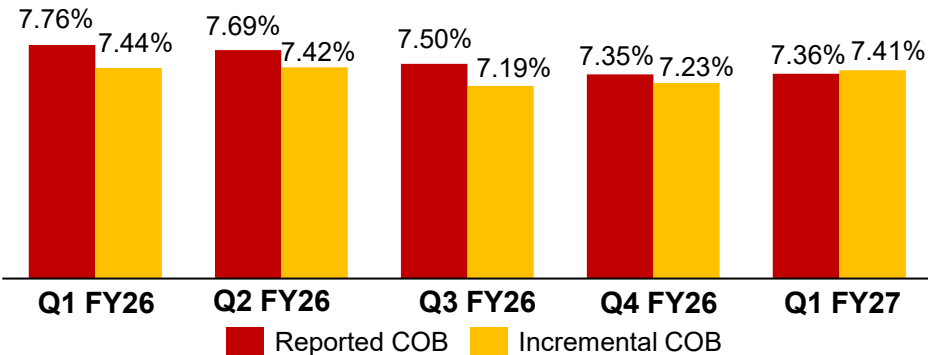
(INR Crore)

64,844 71,199 73,699

CRAR



Cost of Borrowing



Rating

AAA(Outlook: Stable)

India Ratings & Research
A Fitch Group Company

CARE Ratings

AA+ (Outlook: Stable)

CRISIL
An S&P Global Company

ICRA

Consolidated Profit & Loss Statement

Particulars (INR Crore)	Q1 FY27	Q1 FY26	YoY	Q4 FY26	QoQ	FY26	FY25	YoY	FY24
Total Income	2,142	1,994	7%	2,059	4%	8,110	7,301	11%	6,777
Finance Cost	1,339	1,234	8%	1,246	7%	5,000	4,551	10%	4,261
Net Interest Income	803	760	6%	813	-1%	3,110	2,750	13%	2,516
Net Total Income	927	848	9%	926	0%	3,505	3,140	12%	2,796
Operating Expenses	237	216	10%	247	-4%	920	813	13%	670
- Employee Benefit Expenses	135	118	14%	125	7%	487	421	15%	337
- Depreciation and Amortisation	16	15	11%	19	-15%	66	56	19%	51
- Other Expenses	86	83	4%	103	-16%	367	336	9%	282
PPOP	689	632	9%	678	2%	2,584	2,327	11%	2,125
Credit Cost	-29	-56	-48%	-176	-83%	-386	-159	144%	171
Profit Before Tax	718	688	4%	855	-16%	2,971	2,486	20%	1,954
Tax Expense	161	154	4%	199	-19%	679	550	24%	446
Net Profit after Tax	557	533	4%	656	-15%	2,291	1,936	18%	1,508
EPS (Basic)	21.4	20.5	-	25.2	-	88.0	74.5	-	58.4

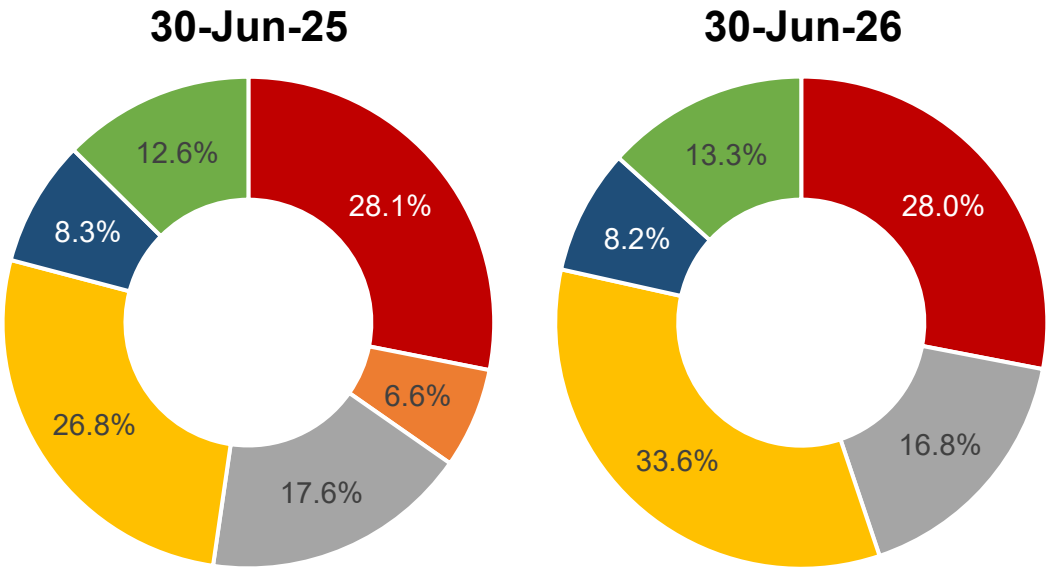
Consolidated Balance Sheet

	Particulars (INR Crore)	31-Mar-26	31-Mar-25	31-Mar-24
	LIABILITIES			
1	Financial Liabilities			
(a)	Derivative financial instruments	4	50	-
(b)	Debt Securities	9,270	8,573	7,852
(c)	Borrowings (Other than Debt Securities)	43,543	35,555	28,667
(d)	Deposits	18,055	17,642	17,758
(e)	Subordinated Liabilities	330	540	739
(f)	Other financial liabilities	2,881	3,042	2,200
	Sub Total - Financial Liabilities	74,084	65,401	57,216
2	Non-Financial Liabilities			
(a)	Current Tax Liabilities	8	-	-
(b)	Provisions	36	22	20
(c)	Other non-financial liabilities	166	234	194
	Sub Total - Non-Financial Liabilities	209	256	214
3	EQUITY			
(a)	Equity Share capital	261	260	260
(b)	Other Equity	18,959	16,603	14,715
	Sub Total – Equity	19,219	16,863	14,974
	TOTAL – EQUITY & LIABILITIES	93,512	82,520	72,405

	Particulars (INR Crore)	31-Mar-26	31-Mar-25	31-Mar-24
	ASSETS			
1	Financial Assets			
(a)	Cash and cash equivalents	2,483	2,160	2,142
(b)	Loans	86,433	74,645	64,108
(c)	Investments	2,779	3,381	4,346
(d)	Other Financial Assets	1,462	1,836	1,221
	Sub Total - Financial Assets	93,158	82,023	71,818
2	Non - Financial Assets			
(a)	Tax Assets (Net)	24	179	313
(b)	Property, Plant and Equipment	83	82	67
(c)	Right of use assets	158	133	123
(d)	Other Intangible assets	32	24	17
(e)	Other non-financial assets	57	80	68
(f)	Assets held for sale		-	-
	Sub Total - Non - Financial Assets	355	497	587
	TOTAL - ASSETS	93,512	82,520	72,405



Ownership & Governance



Outstanding Shares	26,01,33,915	26,05,89,923
--------------------	--------------	--------------

- Promoter

Foreign Inst. Investors

Public & Others
- GIC Singapore

Mutual Funds

Bodies Corporates

Top 10 Shareholders

- Promoter (PNB)
- Birla Sun Life Mutual Fund
- HSBC Mutual Fund
- Vanguard
- ICICI Prudential Mutual Fund
- SBI Life Insurance
- PI Opportunities AIF V LLP
- HDFC Mutual Fund
- Franklin Templeton Mutual Fund
- Canara Robeco Mutual Fund

Distinguished Board of Directors



D. Surendran

Chairperson (Non-Executive Nominee Director)



Tejendra Mohan Bhasin

Independent Director



Gita Nayyar

Independent Director



Neeraj Vyas

Independent Director



Dipankar Mahapatra

Non-Executive Nominee Director



Rajiv Kumar Singh

Additional Director (Independent Director)

**Joined on 10 July 2026*



Shreekant

Additional Director (Independent Director)

**Joined on 10 July 2026*



Ajai Kumar Shukla

Managing Director and CEO

Experienced and Professional Management Team



Ajai Kumar Shukla
Managing Director and CEO



Jatul Anand
Executive Director



Vinay Gupta
Chief Financial Officer



Mukesh Agarwal
Chief Business Officer - Retail



Satish Singh
Chief Business Officer
Affordable Business



Valli Sekar
Ex Chief Business Officer
Affordable Business



Smita Jain
Head – Human Resources



Veena Kamath
Company Secretary



Krishna Kant
Chief Compliance Officer



Vipin Malhotra
Head - Internal Audit



Anshul Dalela
Chief of Operations &
Customer Service



Anubhav Rajput
Chief Information Officer



Vikas Rana
Head - Construction Finance



Neeraj Manchanda
Chief Risk Officer



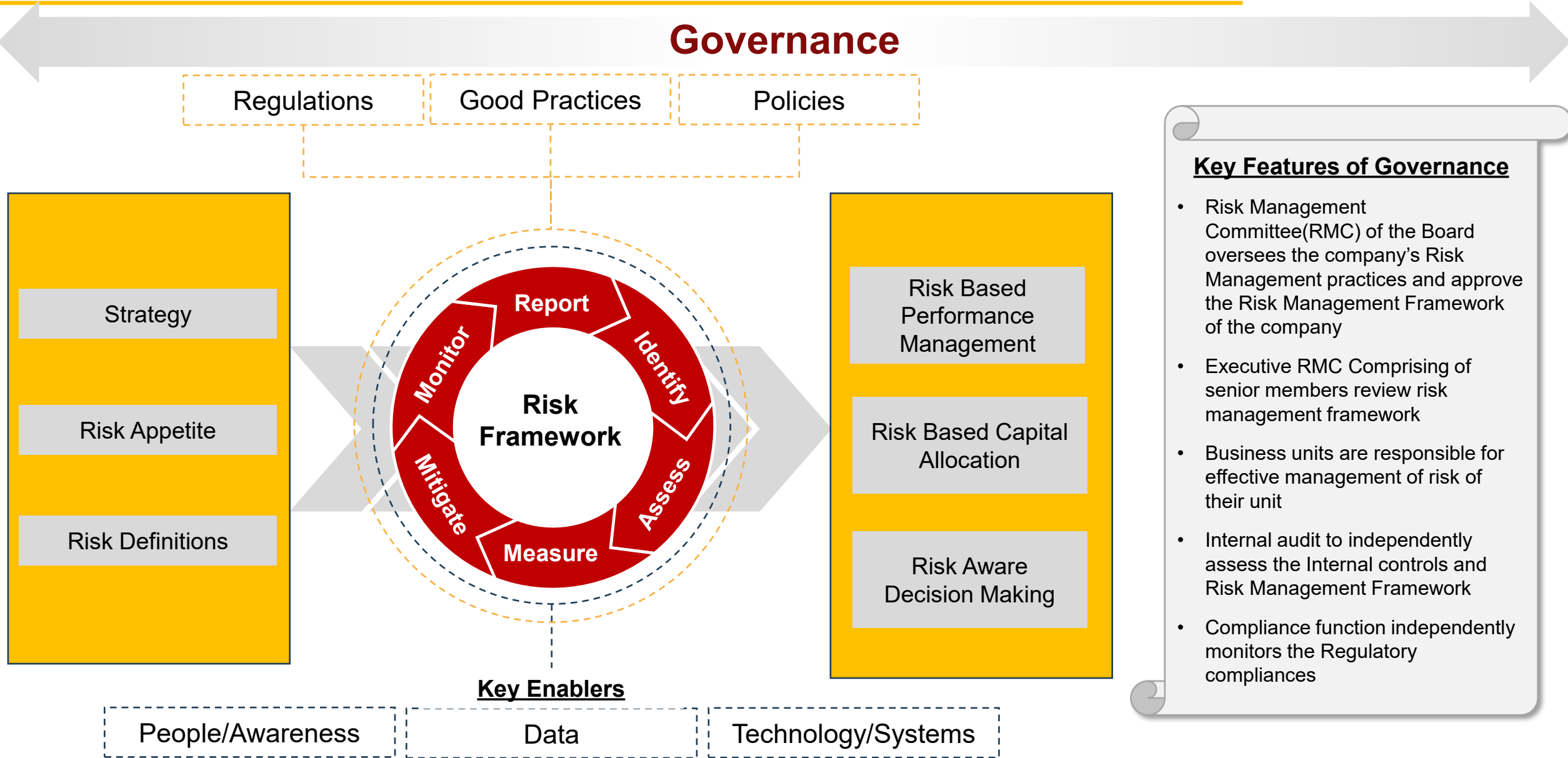
Rahul Jain
Chief Strategy Officer



Bhavya Taneja
Chief Marketing Officer



ESG Update & Awards

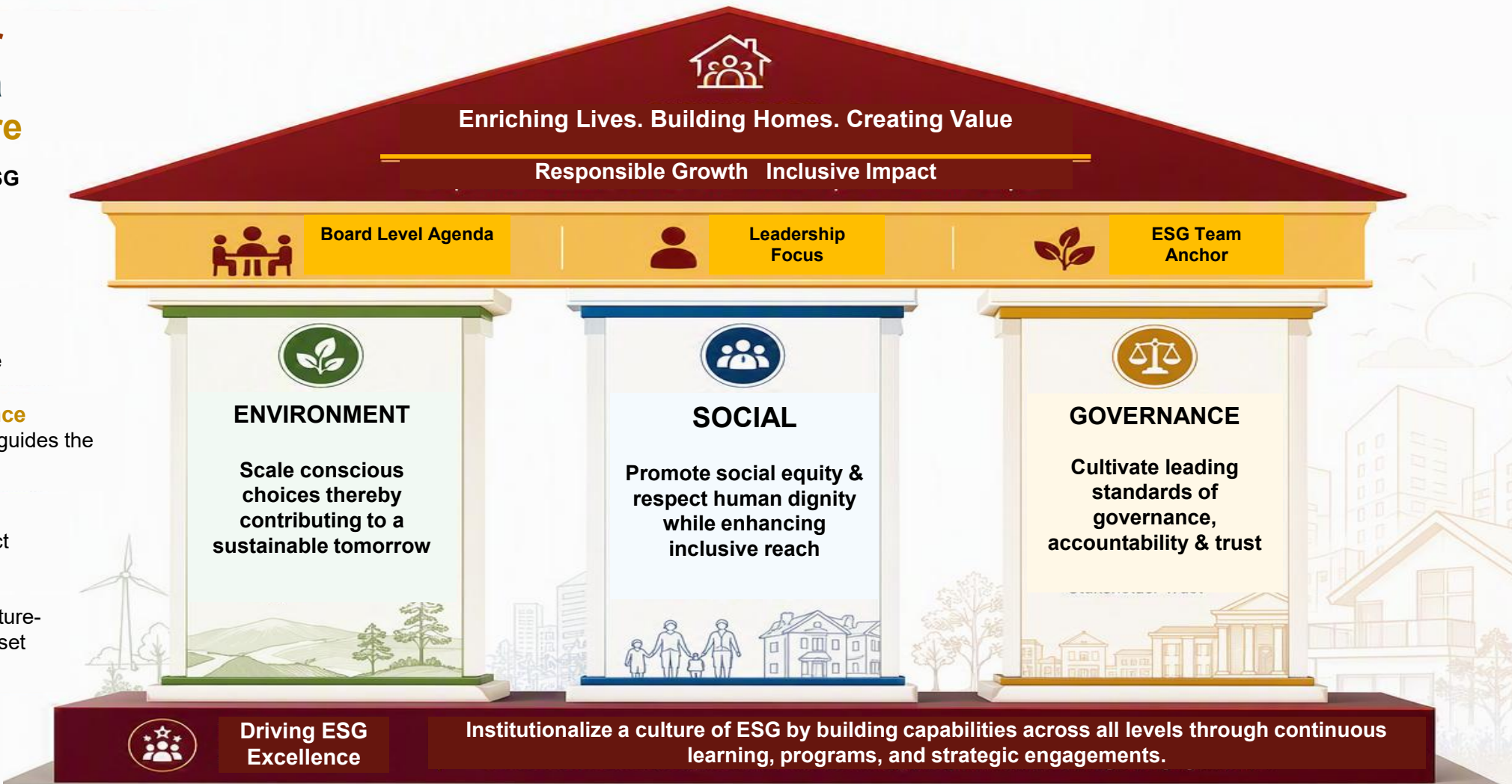


Overarching ESG Framework

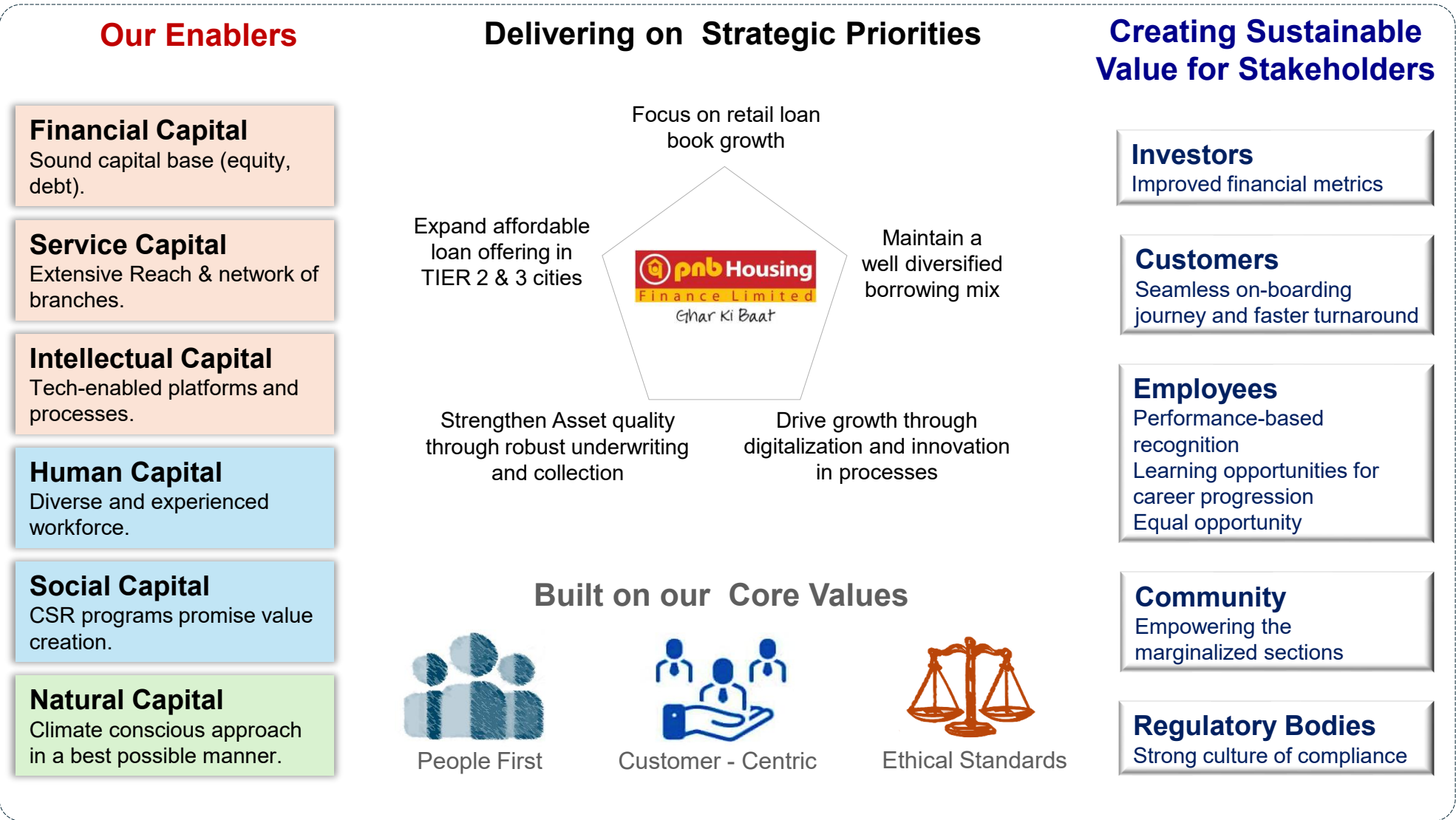
Building Stronger Foundations for a Sustainable Future

Embed a high performance ESG Culture through continuous capability building and engagement.

-  **Our Motivation**
Create Long term sustainable Value
-  **Good Governance**
Governance that guides the ESG journey
-  **ESG Ethos**
Conserve Respect Practice
-  **Cultivating a Future-Ready ESG Mindset**
-  **Aligned** with national priorities



Sustainable Value Creation Model



ESG Scorecard Landscape - Domestic & Global

ESG Rating Grade:
A+

Resurgent ESG Services Private Ltd.

ESG Rating Category:
Aspiring

NSE Sustainability Ratings & Analytics**

Top Quintile

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

Global

Domestic
(SEBI Registered ERPs)

*** As of 09/02/2026
** Feb 2026. ESG Ratings or Scores are not intended to predict a company's future performance or serve as the sole basis for investment decisions. ESG ratings / scores do not constitute recommendations to buy, hold or sell any securities. ERPs – ESG rating providers. ESG Ratings from Resurgent are on solicited basis as on 16-04-26.

Environment

~2.49 GJ/ crore revenue
Energy Intensity

~0.49 Ton/ crore revenue
CO₂e Emissions Intensity
Scope 1 & Scope 2 combined
using CEA & GHG protocol

~0.13 Ton/passenger
CO₂e Emissions Intensity
(Scope 3 – Business Travel
by Air) using DESNZ
Database based on GHG
protocol

Aligning with PCAF
framework for
computation of
Financed emissions
and inventorization

Social



3X
Times in a
row



19.5% Women
Employees

15.8% Women
in senior management

25300 Hours clocked
in Learning

134 Hours
clocked in POSH training

100 Hours
in ESG learning

Empowering women
of migrant construction
workers through skill-based
livelihoods and crèche
support for children.



Double Storey
Building & solar
at a shelter home for
homeless in Gurugram

Financial inclusion:
Enhancing affordable
homeownership and
empowering women
borrowers through
**inclusive lending
practices.**

~82% Women
Loan Applicants/Co-
Applicants**

~17% Women
Primary Loan
Applicants**

80%+
Loan Applicants from
EWS, LIG & MIG
In Individual Housing
Loans in Q1 FY27*

Governance

100%
Disclosures on
Essential & Leadership
Indicators in BRSR

Aligning with
Latest GRI
Sustainability Reporting
Standards

ISO 27001 : 2022
Certified.
ensures alignment with
all data-protection &
information security
protocols.

Expert Software
Platform for
Compliance
Management and
monitoring

- * EWS – Economically weaker section Annual Income: <0.3 Million. LIG, MIG – Low (Annual Income: 0.3 – 0.6 million) & Medium (Annual income: 0.6 – 1.8 million) Income Group
- **Basis Live Loan Accounts as on 30th June 2026.
- ESG Learning Hours is from 1st April 2026 – 30th June 2026. PCAF – Partnership for Carbon Accounting Financials. GRI – Global Reporting Initiative.

MANY MILESTONES. 1 JOURNEY OF EXCELLENCE.



BW Excel Award
Use of Content



e4m Performance Marketing Award
Best Full Funnel Strategy



Synnex India Credit Risk Award
Mortgage Lender of the Year



National Feather Awards
Most Trusted Housing Finance Brand



National Feather Awards
Excellence in Inclusive Housing Finance Solutions



Elets BFSI Leadership Excellence Award
Most Trusted Education Enabler NBFC



Synnex India HR Award
Best CSR Strategy of the Year



Eggfirst Chalo Bharat Award
AI-driven Social Media Marketing Campaign



Occasion Based Marketing Campaign



AIBCF CSR & Sustainability Award
Best Healthcare Initiative



Elets India AI Award
Excellence in AI in Banking & Process Automation



LACP Vision Awards
Technical Achievement Award



LACP Vision Awards
Top 100 Reports Worldwide



LACP Vision Awards
Gold Award for Annual Report



Fintech India Innovation Awards
Fastest Growing Housing Finance

Ratios	Formulas Used
Average Yield (%)	$(\text{Interest Income} + \text{Assignment Income}) \text{ on Loans} / \text{Average Loan Book}$
NIM (%)	$\text{Net Interest Income including assignment income} / \text{Average Earning Assets}$
Opex to ATA (%)	$\text{Total Operating Expenditure net of acquisition cost} / \text{Average Total Assets as per Balance sheet}$

ATA	Average Total Assets
ATS	Average Ticket Size
AUM	Asset Under Management
COB	Cost of Borrowing
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

GIM	Gross Interest Margin
GNPA	Gross Non-Performing Asset
NCDs	Non-Convertible Debentures
NIM	Net Interest Margin
NNPA	Net Non-Performing Asset
NTC	New to credit
PAT	Profit After Tax
PPOP	Pre-provision Operating Profit
ROA	Return on Asset
ROE	Return on Equity
STP	Straight Through Process

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Thank You

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