



Ref: PNBHFL/SE/EQ/FY2025-26/98
October 27, 2025

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

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

Dear Sir(s),

Sub: Investor Presentation for the 2nd quarter and half year ended September 30, 2025

Ref: Our letter PNBHFL/SE/EQ/FY2025-26/97 dated October 27, 2025

We have enclosed the Investor Presentation of the Company for the 2nd quarter and half year ended September 30, 2025, which will be referred during earnings call with investors today at 06:00 P.M. (IST).

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 www.pnbhousing.com

Kindly take the above document on record.

Thanking You,

Yours faithfully,
For PNB Housing Finance Limited

Veena G Kamath
Company Secretary

Encl: As above.



Investor Presentation

Quarter Ended September 2025

27-October-2025

Table of Content



1

Key Performance Highlights

2

Business Update

3

Segment Update – Affordable

4

Segment Update – Emerging Markets

5

Segment Update – Prime

6

Asset Quality

7

Technology Update

7

Financial Performance

8

Annexure

Business Highlights

Disbursement Growth

Emerging + Affordable	25%
Total Retail	12%

Loan Book Growth

Emerging + Affordable	34%
Total Retail	17%

- Disbursements for Affordable + Emerging Markets up 25%; Continues to contribute 50% of total retail disbursements. Overall retail disbursement grew 12% YoY due to lower growth under Prime segment.
- Strong Loan book growth for Affordable + Emerging Markets; now contributes 38% of retail loan book. Overall retail loan book up 17%

Spread & Margins

- Spread for Q2 FY26 @ 2.26% vs 2.23% in Q1 FY26; NIM for Q2 FY26 @ 3.67% vs 3.74% in Q1 FY26
- Yield dropped marginally to 9.95% in Q2 FY26 vs 9.99% in Q1 FY26
- Cost of Borrowing improved to 7.69% in Q2 FY26 vs 7.76% in Q1 FY26

Asset quality & Profitability

- Recovered INR 59 crore in Q2FY26 and INR 116 crore in H1 FY26 from total written-off pool
- Gross NPA at 1.04% as on Q2 FY26 as compared to 1.06% in Q1 FY26 and 1.08% in Q4 FY25
- Return on Asset at 2.73% for Q2 FY26 (annualized); ROA stood at 2.65% for H1 FY26 and 2.55% for FY25

Key Performance Highlights

	Retail Segment	Corporate Segment	Total																														
 Disbursement (INR Crore)	<table><tr><th>Segment</th><th colspan="2">Q2 FY26</th><th colspan="2">H1 FY26</th></tr><tr><th></th><th>Amount</th><th>YoY</th><th>Amount</th><th>YoY</th></tr><tr><td>Affordable</td><td>823</td><td>31%</td><td>1,588</td><td>31%</td></tr><tr><td>Emerging Markets</td><td>2,122</td><td>23%</td><td>3,858</td><td>27%</td></tr><tr><td>Prime</td><td>3,050</td><td>2%</td><td>5,529</td><td>2%</td></tr><tr><td>Total</td><td>5,995</td><td>12%</td><td>10,975</td><td>13%</td></tr></table>	Segment	Q2 FY26		H1 FY26			Amount	YoY	Amount	YoY	Affordable	823	31%	1,588	31%	Emerging Markets	2,122	23%	3,858	27%	Prime	3,050	2%	5,529	2%	Total	5,995	12%	10,975	13%	NIL (Q2 FY26) NIL (H1 FY26)	5,995 (Q2 FY26) (12% YoY 20% QoQ) 10,975 (H1 FY26) (13% YoY)
Segment	Q2 FY26		H1 FY26																														
	Amount	YoY	Amount	YoY																													
Affordable	823	31%	1,588	31%																													
Emerging Markets	2,122	23%	3,858	27%																													
Prime	3,050	2%	5,529	2%																													
Total	5,995	12%	10,975	13%																													
 Loan Asset (INR Crore)	79,439 (30-Sep-25) (17% YoY 3% QoQ) - Affordable: 6,531 (121% YoY) - Emerging Markets: 23,994 (21% YoY) - Prime: 48,914 (8% YoY)	INR 332 (30-Sep-25) (-78% YoY -59% QoQ)	INR 79,771 (30-Sep-25) (15% YoY 3% QoQ)																														
 GNPA	1.05% (30-Sep-25) VS 1.07% (30-Jun-25) 1.27% (30-Sep-24)	Nil (30-Sep-25) VS Nil (30-Jun-25) Nil % (30-Sep-24)	1.04% (30-Sep-25) VS 1.06% (30-Jun-25) 1.24% (30-Sep-24)																														

Key Performance Highlights



AUM

INR 83,879 Crore

(12% YoY | 2% QoQ)



Loan Asset

INR 79,771 Crore

(15% YoY | 3% QoQ)



Deposits

INR 18,255 Crore

Public 84% | ICD 16%



Net NPA

0.69% (30-Sep-25) vs

0.69% (30-Jun-25) |

0.84% (30-Sep-24)



Spread

2.26% (Q2 FY26)

(5 bps YoY | 3 bps QoQ)

2.23% (H1 FY26)

(7 bps YoY)



NIM

3.67% (Q2 FY26)

(-1 bps YoY | -7 bps QoQ)

3.70% (H1 FY26)

(4 bps YoY)



ROA

2.73% (Q2 FY26)

(19 bps YoY | 15 bps QoQ)

2.65% (H1 FY26)

(20 bps YoY)



Capital Adequacy

29.80%

(67 bps YoY | 12 bps QoQ)

Tier I: 29.21% | Tier II: 0.59%



Gearing Ratio

3.63x

(+4 bps YoY | -8 bps QoQ)



Book Value Per Share

INR 690

(INR 649 31-Mar-25)

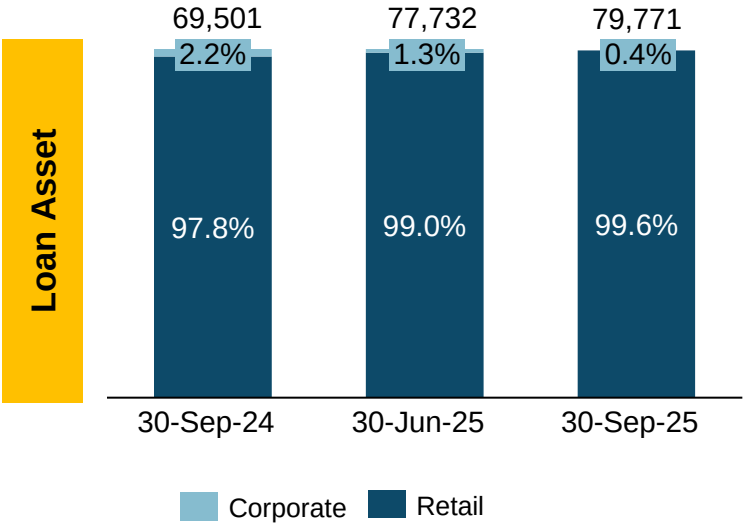


Overall Business Update

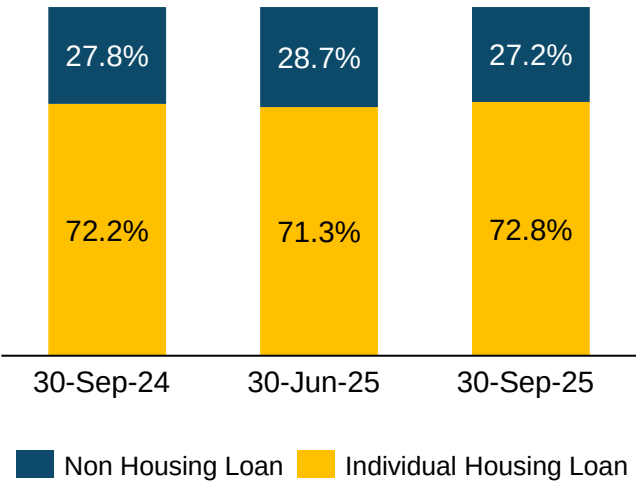
Loan Asset Mix

(INR Crore)

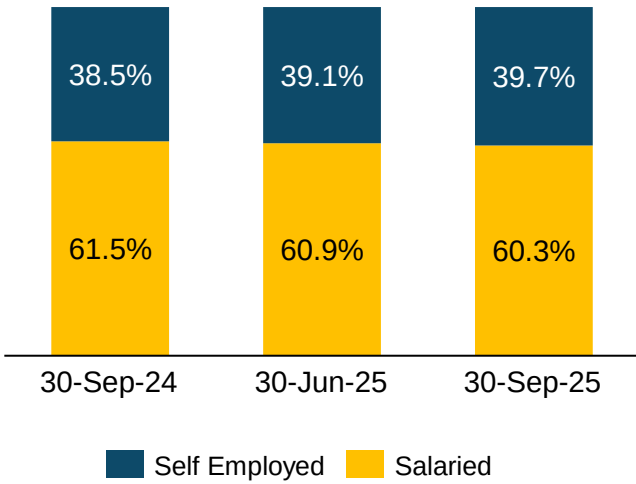
Segment Mix



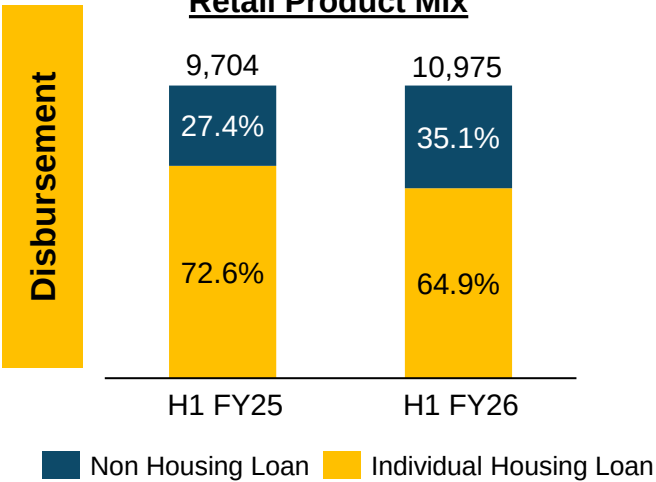
Retail Product Mix



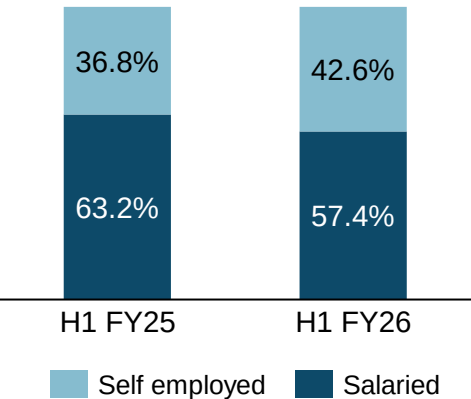
Retail Profile Mix



Retail Product Mix

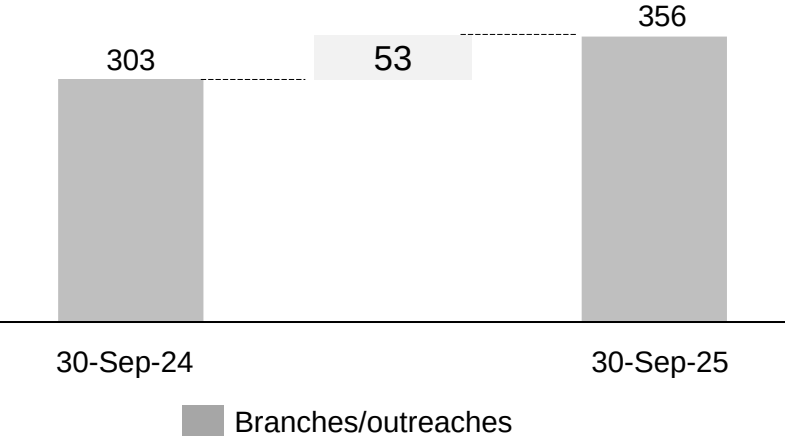
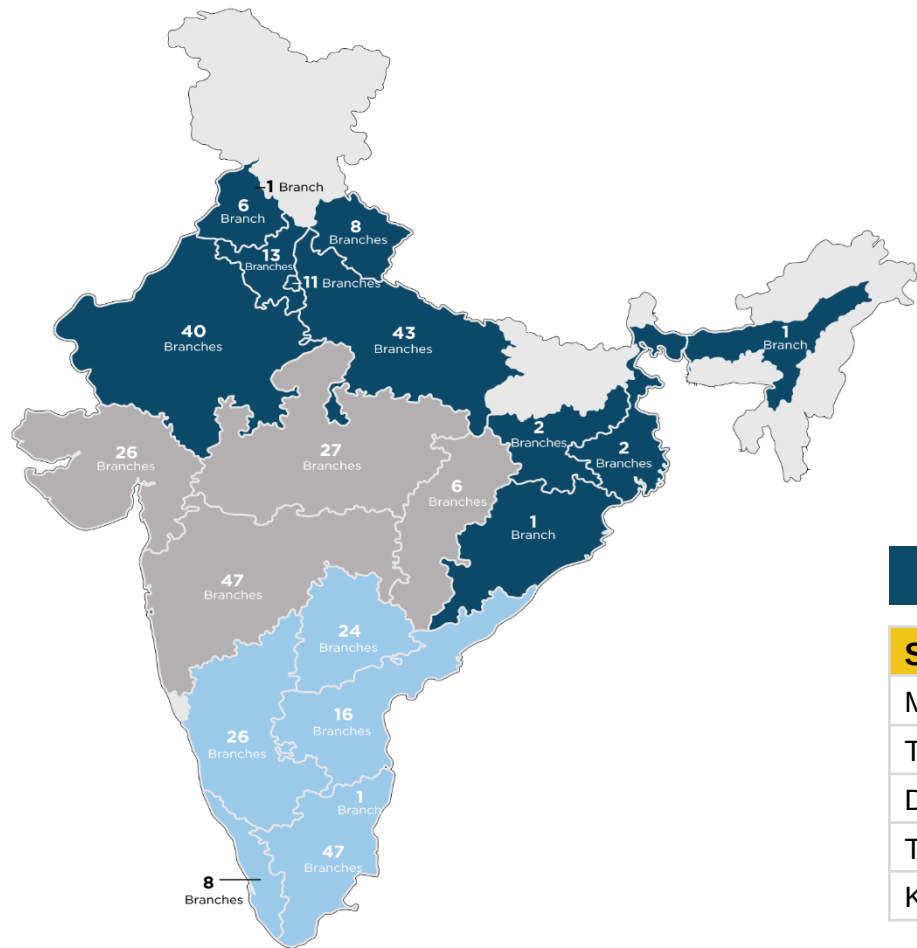


Retail Profile Mix



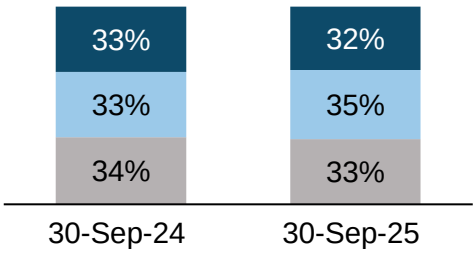
- > Live loan accounts serviced by the Company crossed 3,50,000 as on 30-Sep-25
- > Average ticket size for Individual Housing loan and Retail Non-Housing at INR 29 lac and INR 25 lac respectively (as on 30-Sep-25)
- > Affordable and Emerging Markets segment contributes 49% in Q2 FY26 and 50% in H1 FY26 of the Retail disbursement

OUR OFFICE NETWORK

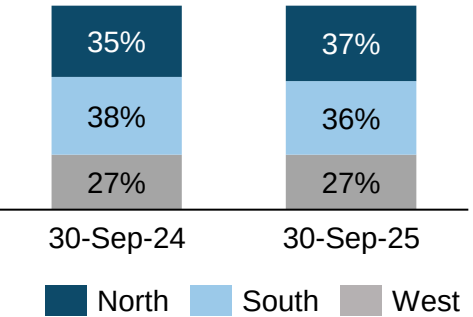


Top 5 State share in the Retail Loan Asset (%)		
State	30-Sep-25	30-Sep-24
Maharashtra	20.3%	23.1%
Tamil Nadu	12.2%	11.3%
Delhi NCR	10.3%	11.4%
Telangana	8.9%	9.4%
Karnataka	8.9%	8.5%

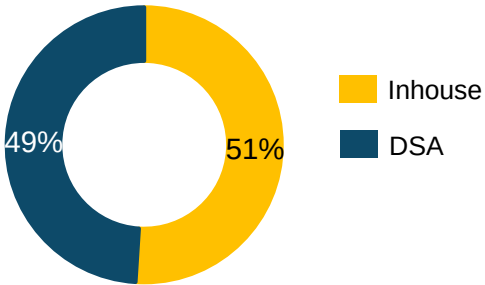
Loan Asset – Geographical Breakup



Disbursement - Geographical Break-up

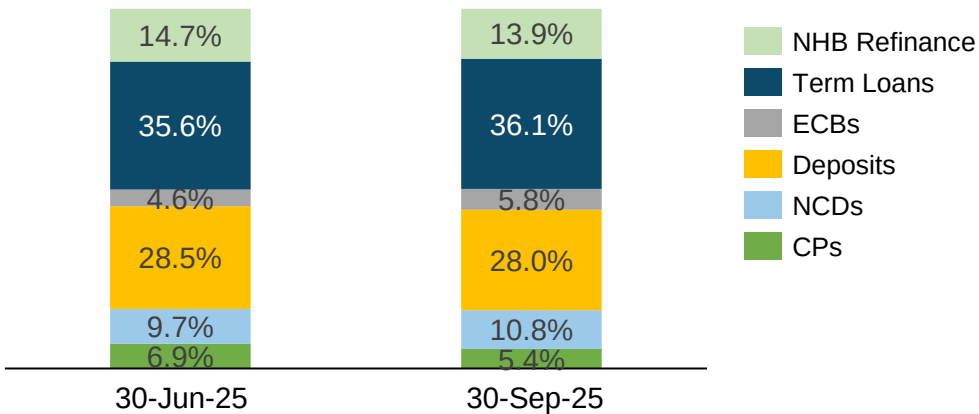


Disbursement Channel Mix –H1 FY26

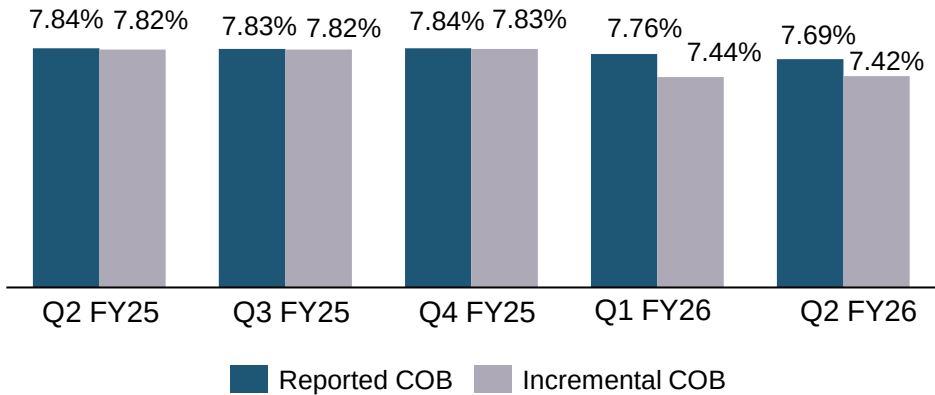


Well Diversified Borrowing Profile

Borrowing Mix



Cost of Borrowing



Borrowings

INR 64,844 Crore

INR 65,168 Crore

- ~66% of the total borrowings is floating
- Average daily Liquidity Coverage Ratio maintained at 169% for Q2 FY26
- SLR at 16.7% as on 30-Sep-25

Rating



AA+
(Outlook: Stable)





Retail Business Focus Areas

<u>LOAN Asset (INR crore)</u>	Q2 FY26	Q1 FY26	Q2 FY25	Change (YoY)
Affordable	6,531	5,744	2,959	121%
Emerging Markets	23,994	22,701	19,860	21%
Prime	48,914	48,478	45,151	8%
Total	79,439	76,923	67,970	
<u>Disbursement (INR crore)</u>	Q2 FY26	Q1FY26	Q2 FY25	
Affordable	823	765	630	31%
Emerging Markets	2,122	1,736	1,725	23%
Prime	3,050	2,479	2,987	2%
Total	5,995	4,980	5,342	12%
<u>Incremental Yield</u>	Q2 FY26	Q1FY26	Q2 FY25	
Affordable	12.1%	12.1%	12.0%	+18 bps
Emerging Markets	9.5%	9.6%	9.6%	-15 bps
Prime	9.1%	9.3%	9.3%	-12 bps
<u>No of Branches</u>	Q2 FY26	Q1FY26	Q2 FY25	
Affordable	198	200	160	+38
Emerging Markets	85	80	50	+35
Prime	73	76	93	-20

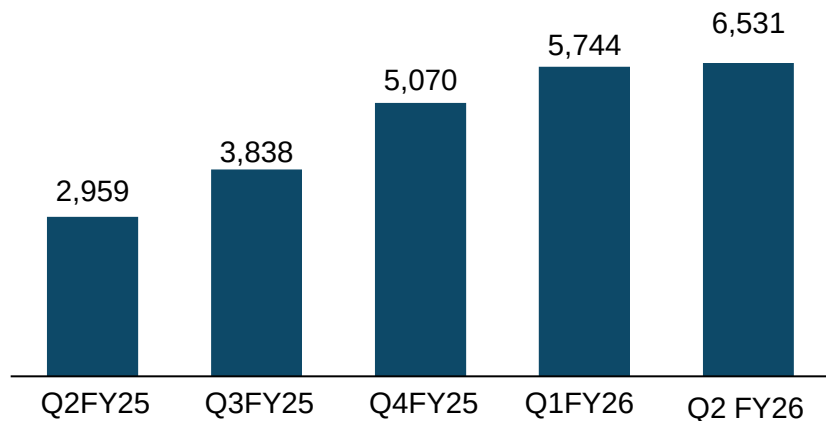
- Focus on Affordable and Emerging Markets Segment to enable higher growth in Retail Loan Asset
- Affordable and Emerging Markets segment continues to contribute 50% of the total Retail disbursement
- Affordable and Emerging Markets segment contributed 38% of Retail Loan Asset
- Focused approach in Emerging Markets segment continues to give 35 bps higher incremental yield as compared to Prime segment
- Branch expansion focused on high yielding Affordable and Emerging Markets segments



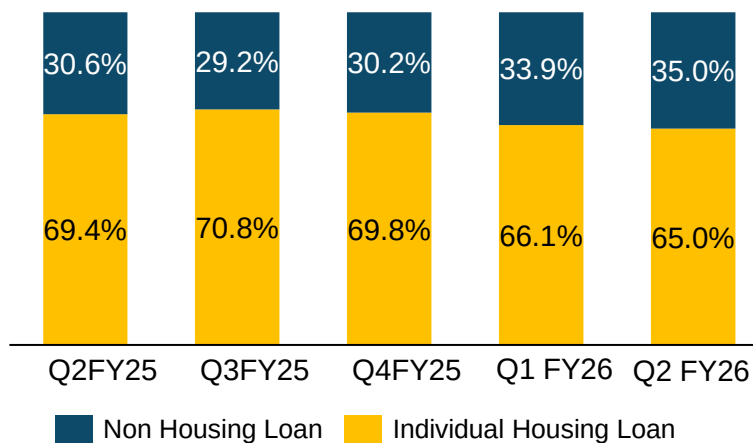
Segment Update – Affordable

Affordable Segment Update

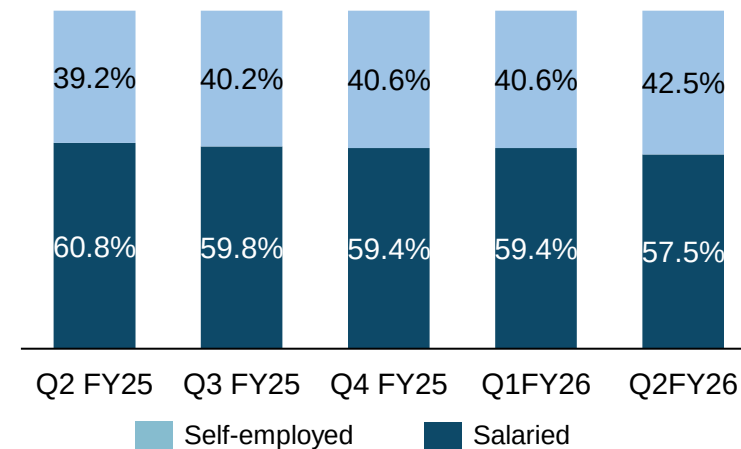
Loan Asset (INR crore)



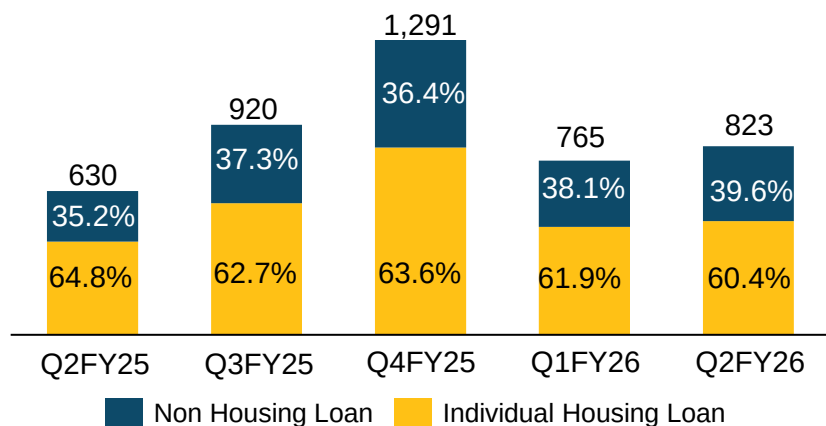
Loan Asset by Product (%)



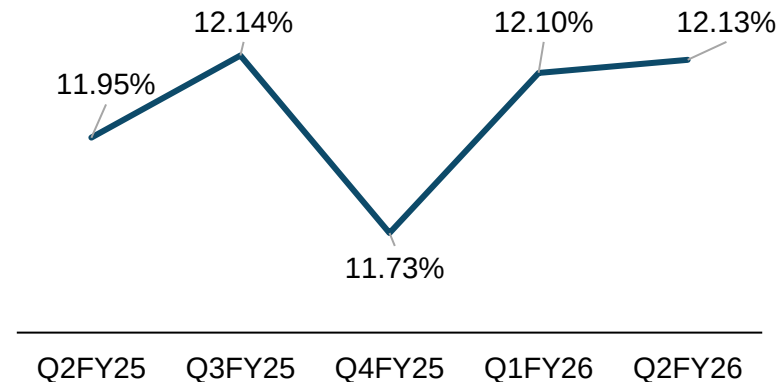
Loan Asset by Profile (%)



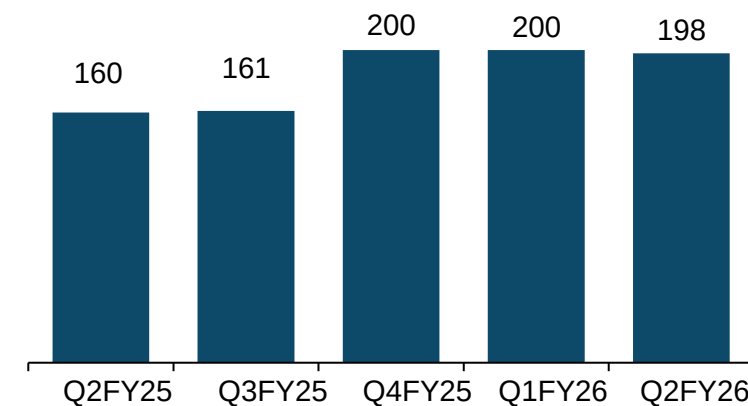
Disbursement (INR crore)



Incremental Yield (%)

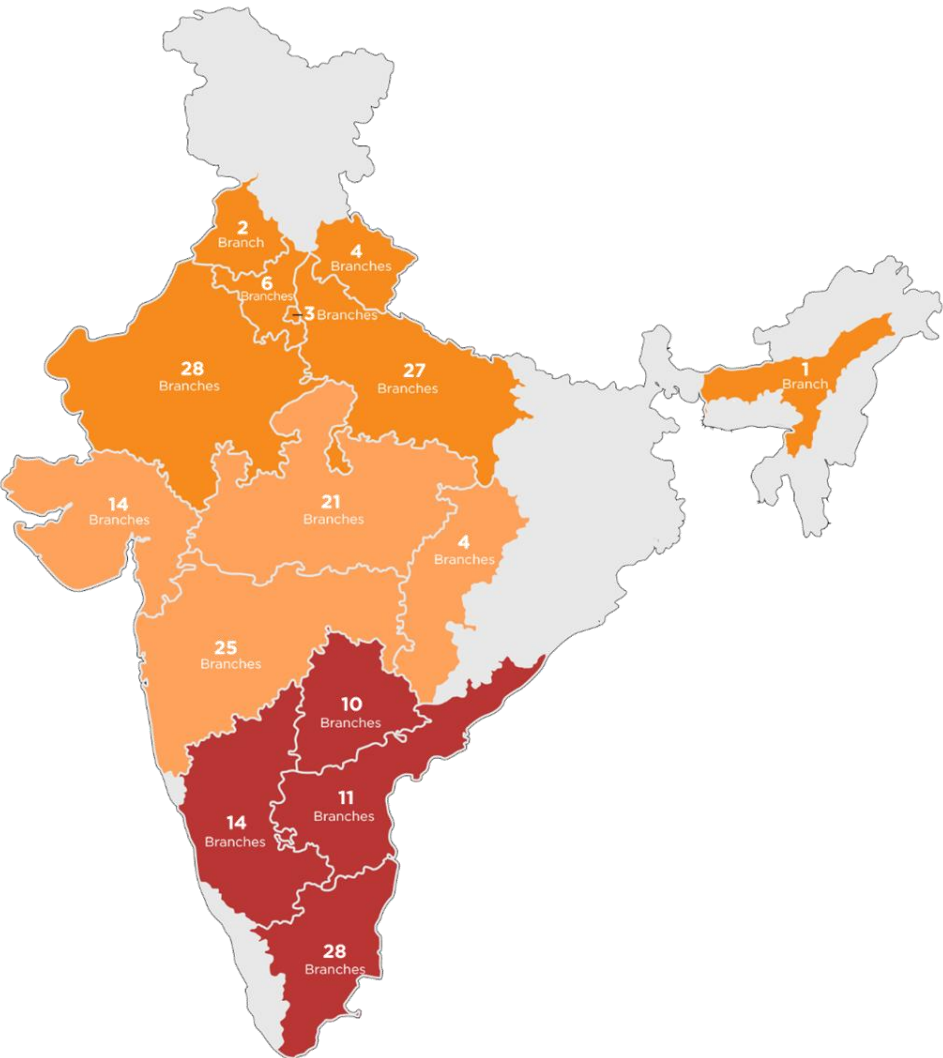


Branches

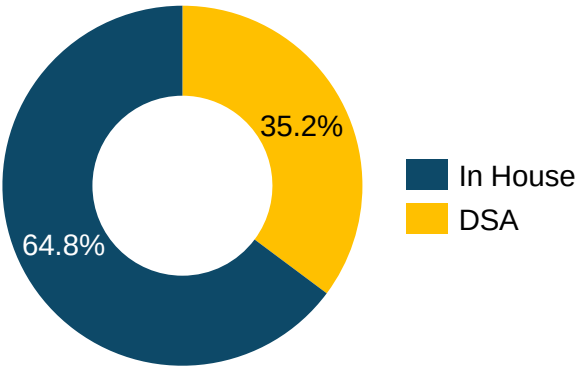


Affordable Segment Distribution Strategy

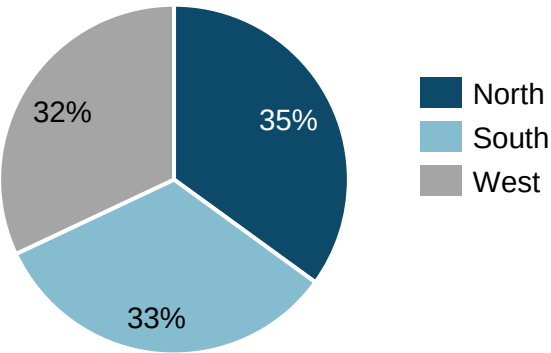
OUR ROSHNI OFFICE NETWORK



Disbursement Channel Mix – H1 FY26



Disbursement Geographical Breakup – H1 FY26

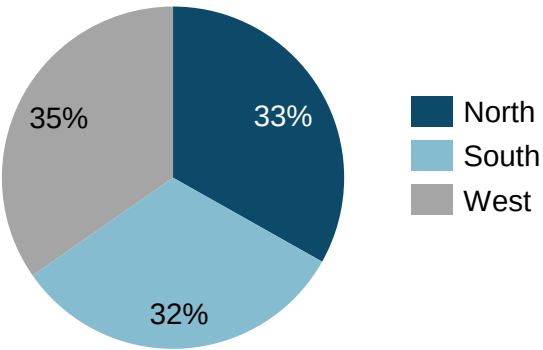


Geographic Presence

State	# Branches	% of Loan Asset	
		30-Sep-25	30-Sep-24
Tamil Nadu	28	15.8%	17.6%
Uttar Pradesh	27	15.7%	17.2%
Maharashtra	25	14.9%	14.7%
Madhya Pradesh	21	13.6%	15.0%
Rajasthan	28	12.9%	13.1%

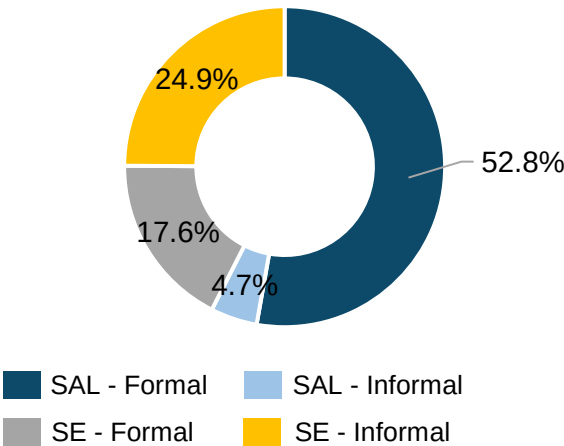
Derisking the Geographical presence; with branch expansions, top 5 states contribution reduced to 73% of Loan Asset as on 30-Sep-25 vs 78% a year ago

Loan Asset Geographical Breakup

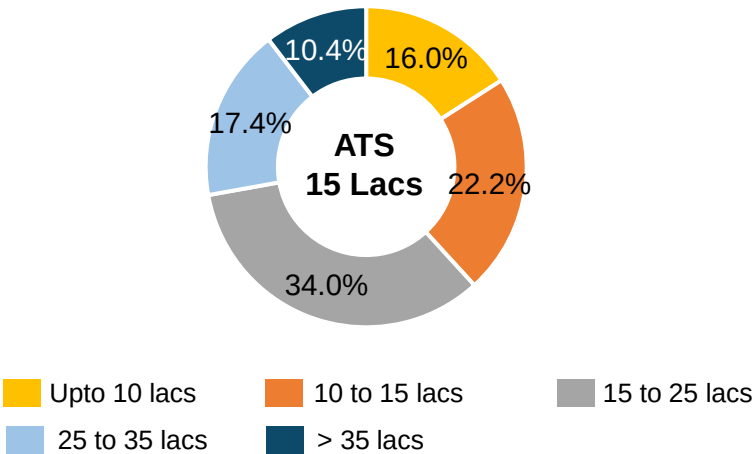


Affordable Segment Portfolio Matrix

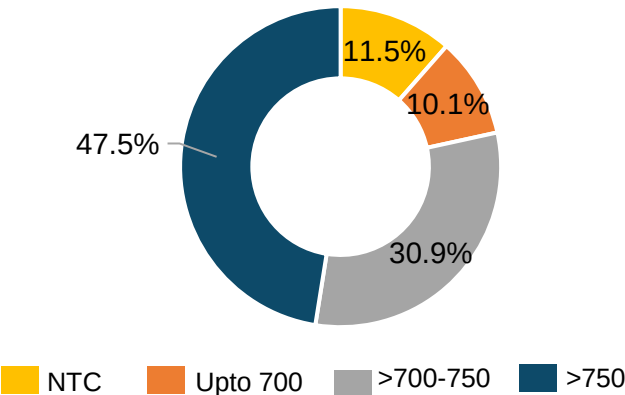
Loan Asset by Profile – Formal/Informal



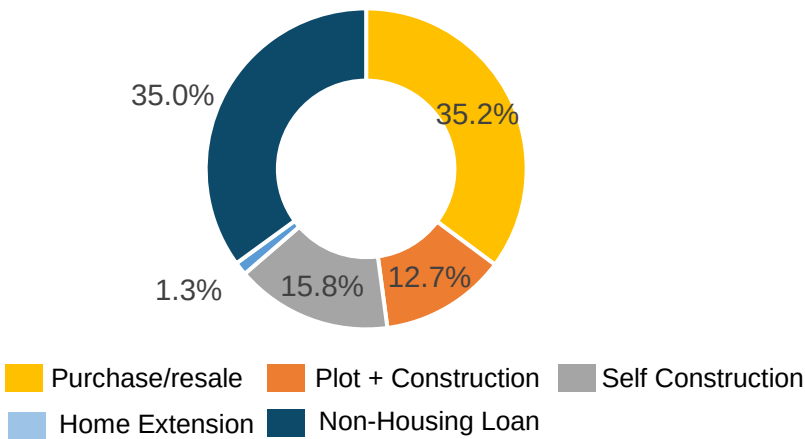
Loan Asset by Ticket Size



Loan Asset by Credit history

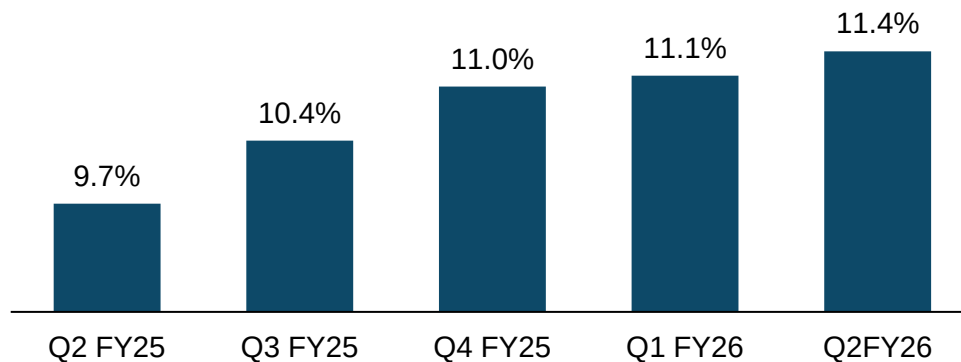


Loan Asset by Purpose

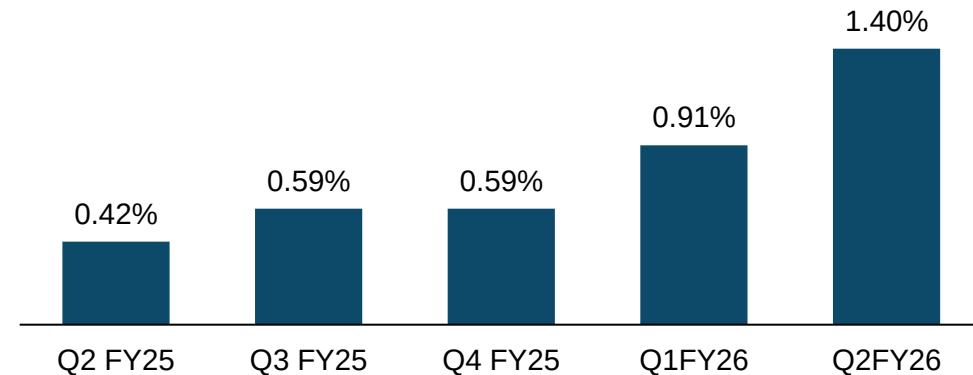


Affordable Segment Asset Quality

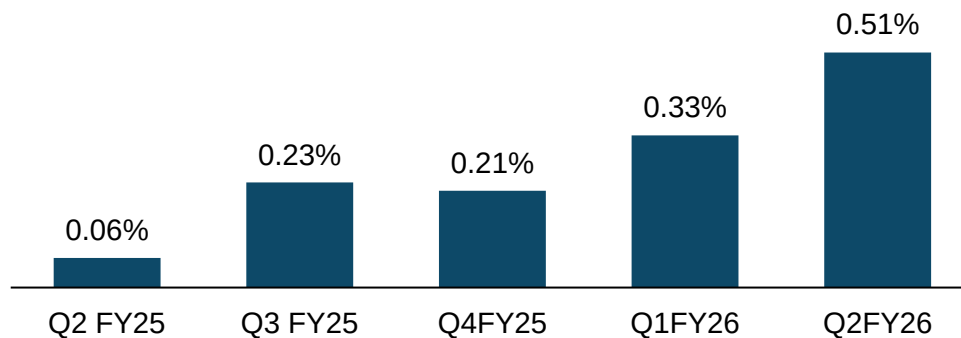
Bounce Rate



DPD 30+ (%)



Gross NPA (%)



- Sequential growth driven by portfolio seasoning. Early warning indicators remain within acceptable threshold.
- Overall delinquency remains within industry standards.
- Robust Collections framework backed with legal support is in place.
- Omnichannel communications with customers and technology driven collections to improve recovery efficiency

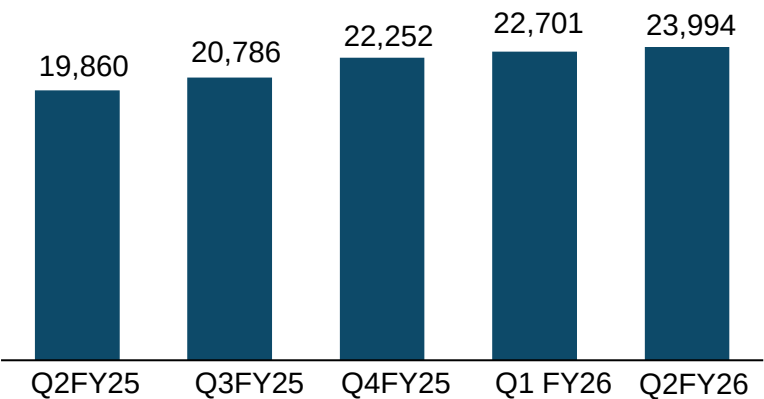
As per ICRA, the 30+ and 90+ delinquencies for AHFCs as on Jun-25 is 3.7% and 1.3%



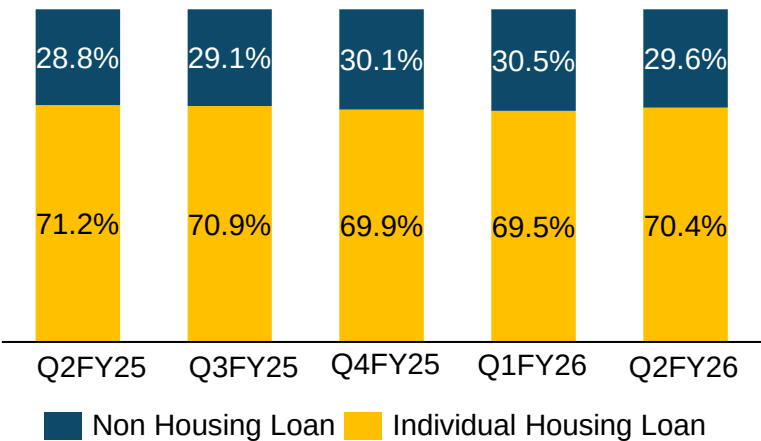
Segment Update – Emerging Markets

Emerging Markets Segment Update

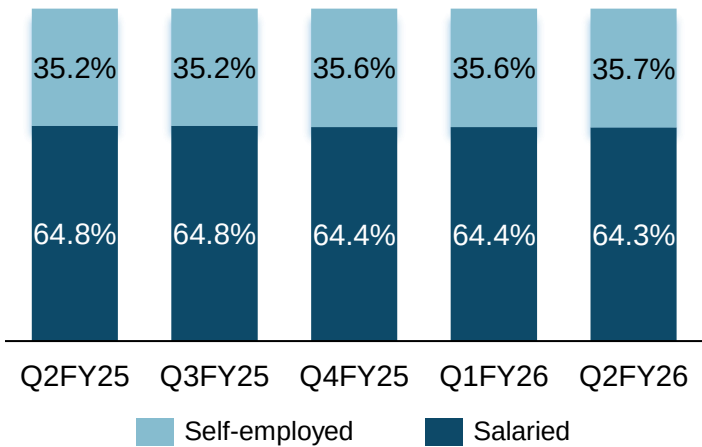
Loan Asset (INR crore)



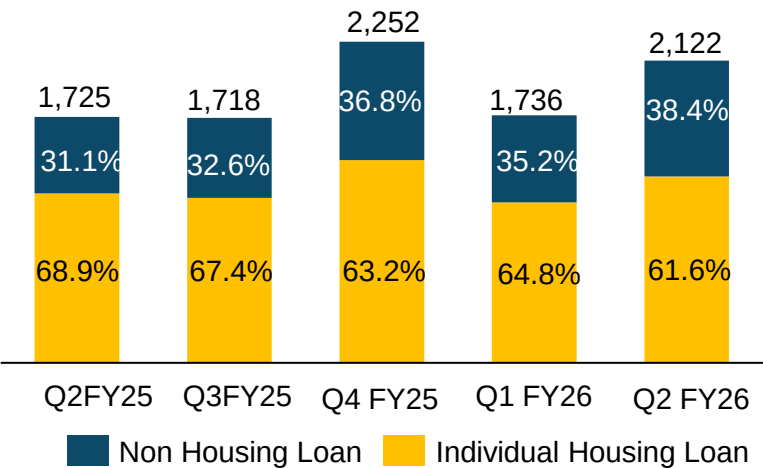
Loan Asset by Product (%)



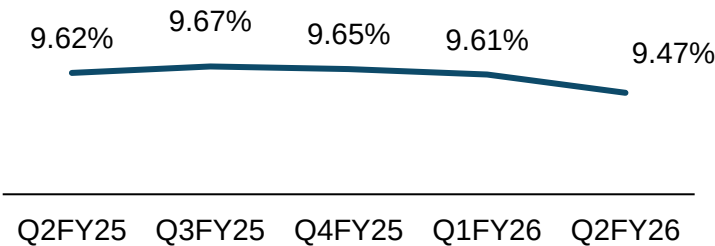
Loan Asset by Profile (%)



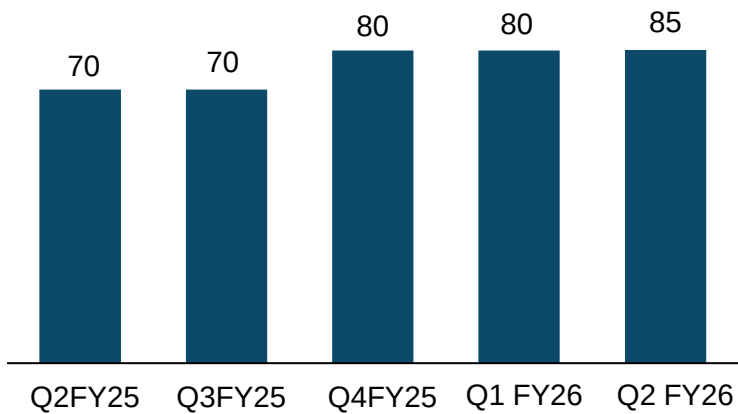
Disbursement (INR crore)



Incremental Yield (%)



Branches

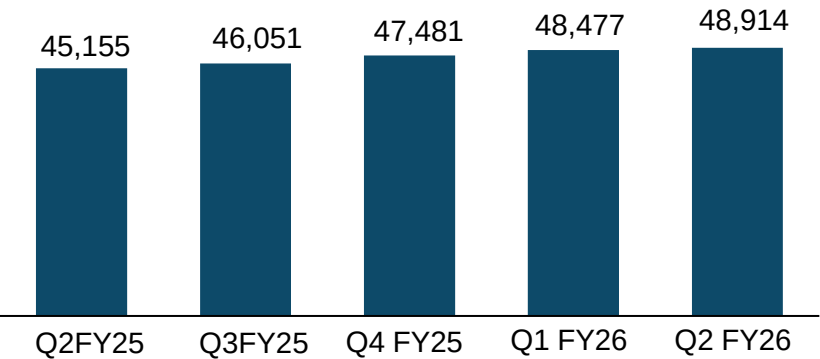




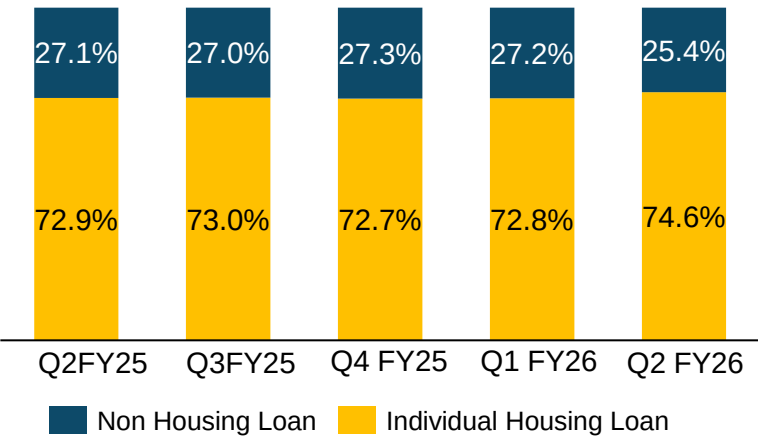
Segment Update – Prime

Prime Segment Update

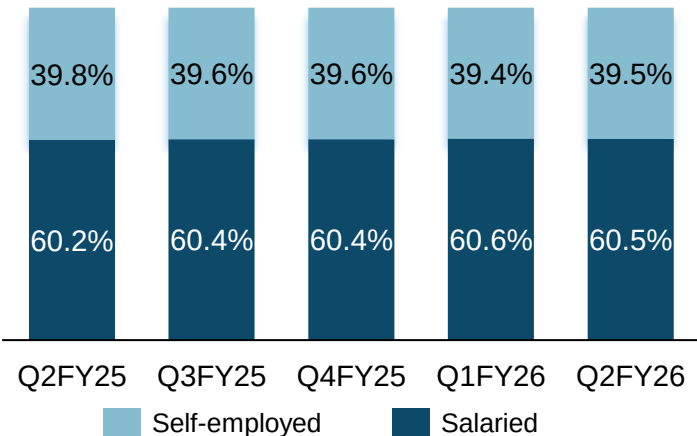
Loan Asset (INR crore)



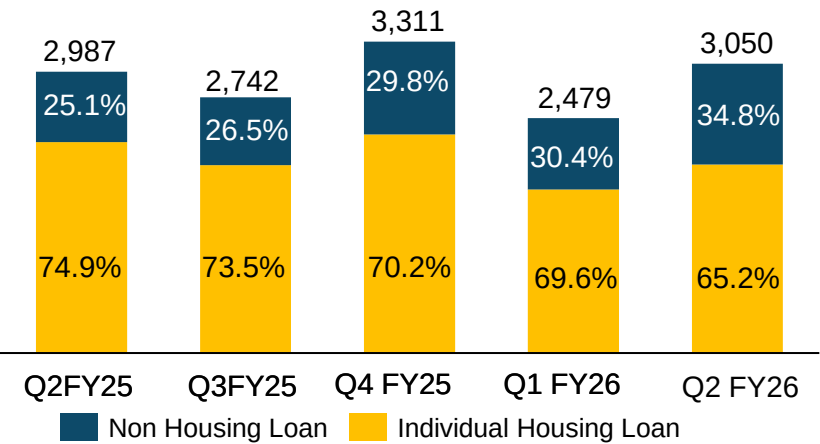
Loan Asset by Product (%)



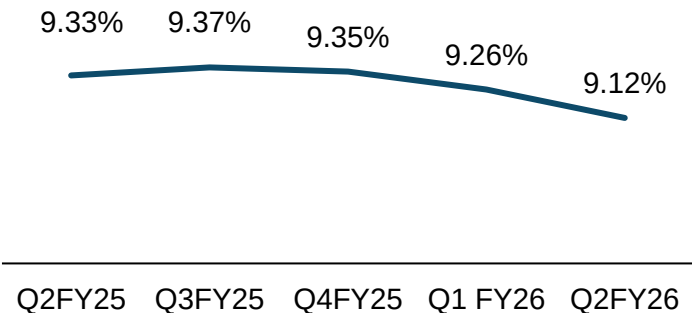
Loan Asset by Profile (%)



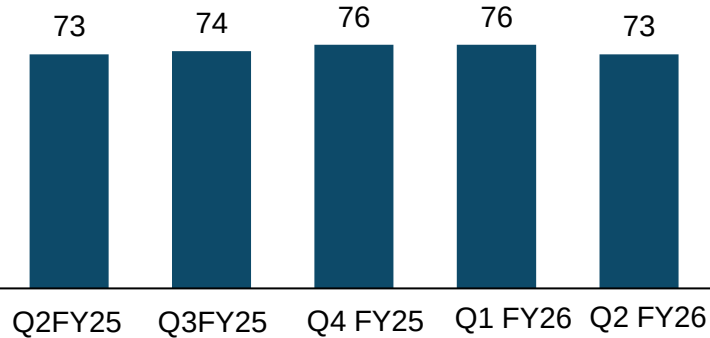
Disbursement (INR crore)



Incremental Yield (%)



Branches





Asset Quality

Sustainable growth

Total of 48,047 logins were booked in Q2 FY26 as against 43,906 logins in Q1 FY26

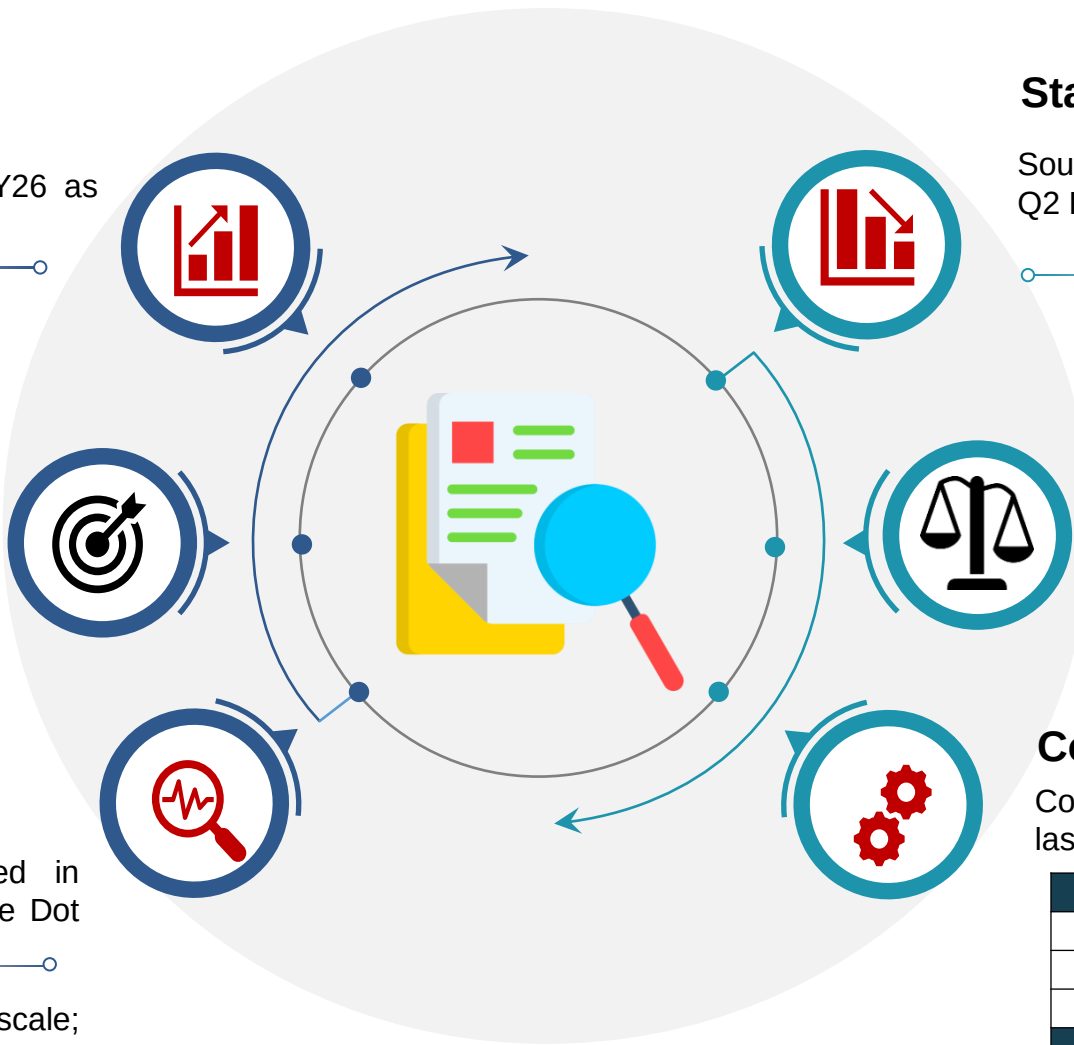
Focussed approach

Consistent focus on mid and low-ticket loans; ~97% of fresh sanction volume on boarded has ticket size of upto INR 1 cr.

Automation

Business rule engine Successfully deployed in Roshni business being processed in Salesforce Dot Com(SFDC)

Machine learning leading to economies of scale; ~28% of eligible salaried cases were STP in Q2 FY26.



Stable Credit Quality

Sourcing quality; 83% of the loans booked in Q2 FY26 has bureau score of more than 700

Balance portfolio

Maintained a balance portfolio with Individual Housing Loan at 73% and salaried customer at 60% of the retail portfolio

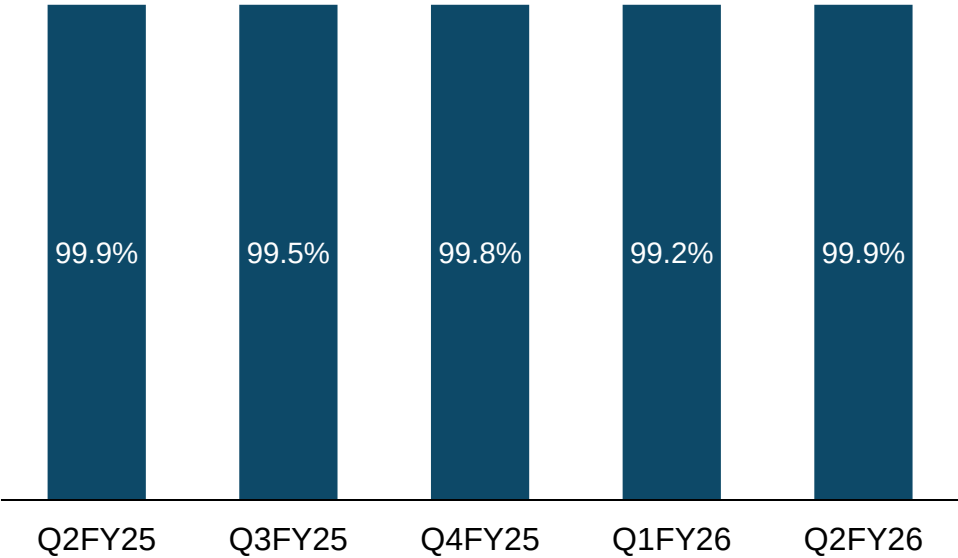
Controlled Delinquency

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

12 months	Q1 FY26	Q2 FY26
30+	0.16%	0.22%
90+	0.03%	0.04%
24 months	Q1 FY26	Q2 FY26
30+	0.56%	0.61%
90+	0.17%	0.19%

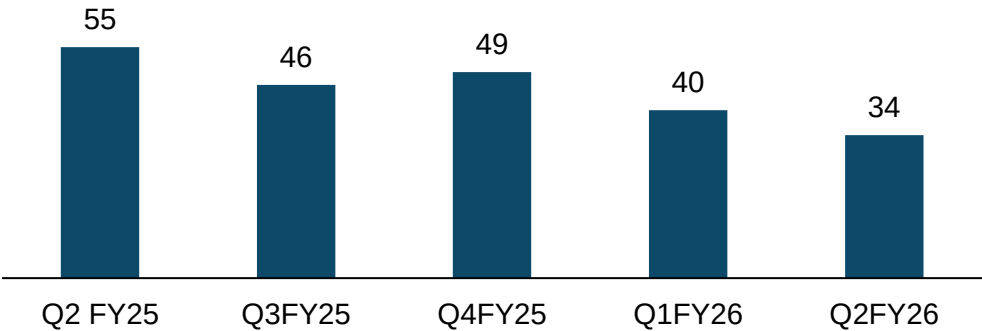
Collection Efficiency

Dedicated team to focus on bucket X, pre-NPA and NPA resolutions



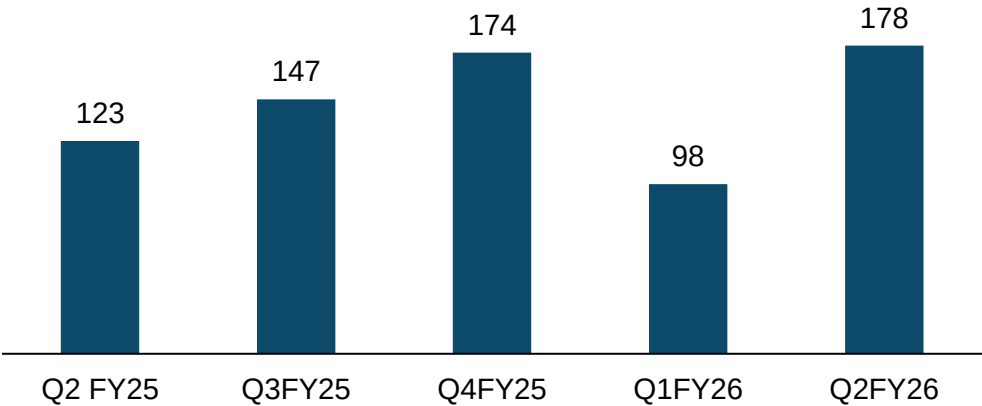
Write off Recovery (Amount in INR Cr)

Dedicated team is handling the written off cases with the help of legal to get maximum recovery through settlement



Properties Sold (Units)

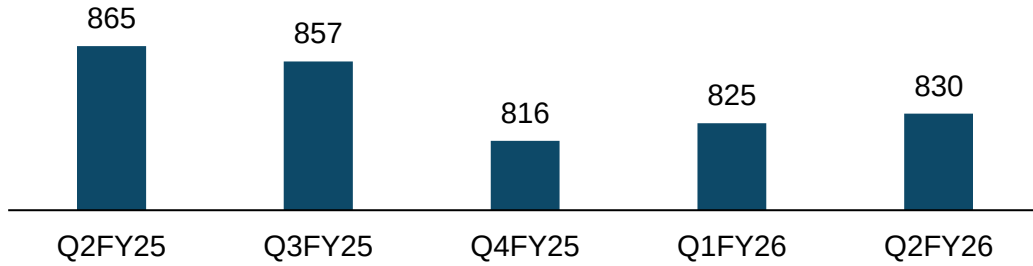
Dedicated team to focus on Disposal of repossessed properties



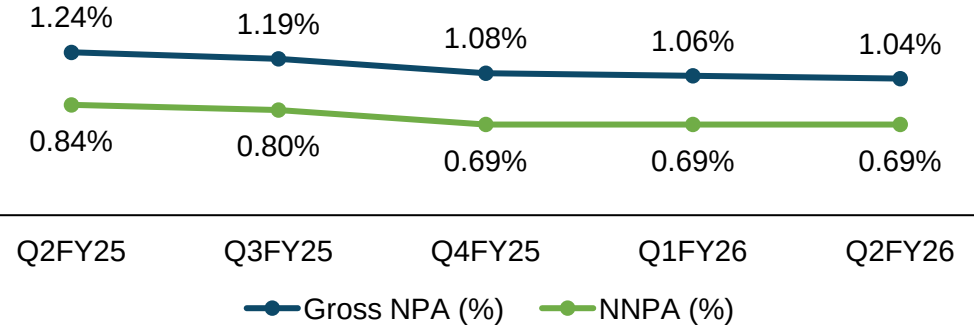
Asset Quality

GNPA (INR Crore)

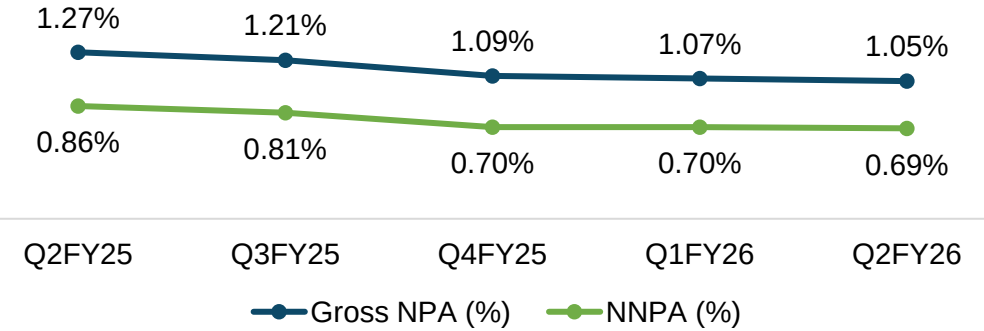
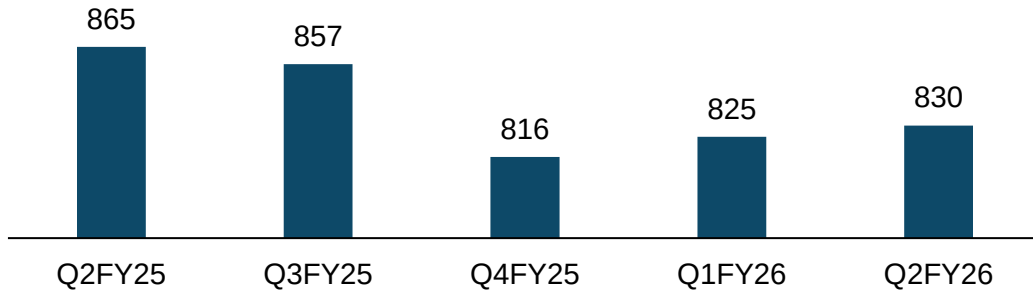
Overall



GNPA & NNPA (%)



Retail



Credit Cost



Corporate GNPA Nil since Jun-24

Expected Credit Loss (ECL) Provisions

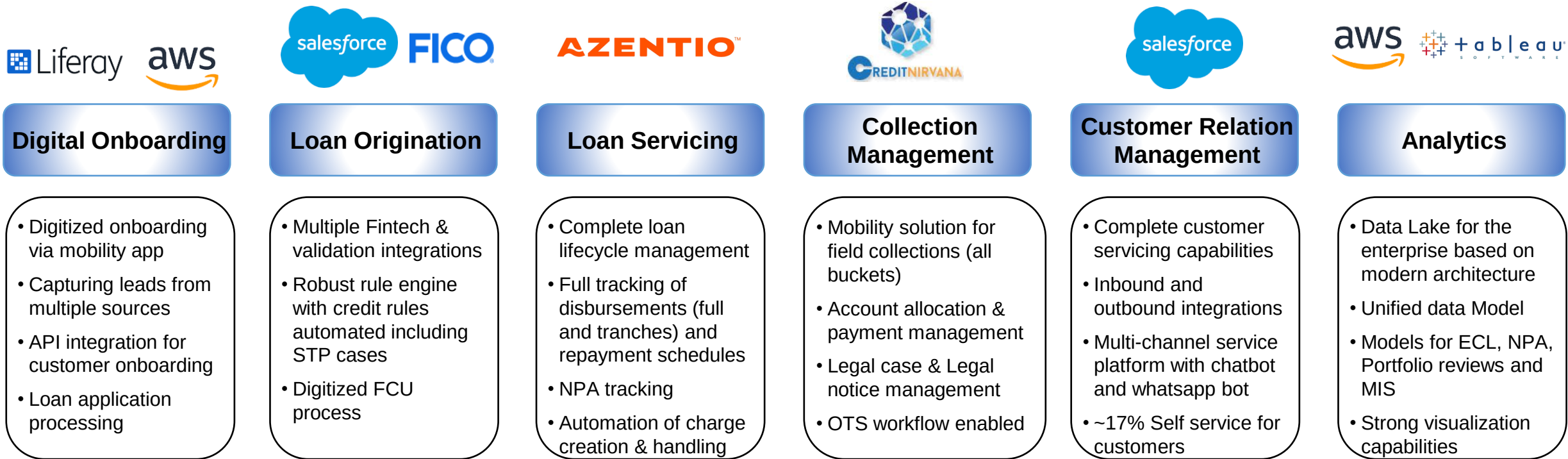
Particulars (INR Crore)	30-Sep-25	30-Jun-25	30-Sep-24
Gross Stage 1*	77,179	75,045	66,688
Gross Stage 1 as % to Loan Asset	96.75%	96.54%	95.95%
ECL Provision Stage 1	381	441	503
ECL Provision % Stage 1	0.49%	0.59%	0.75%
Gross Stage 2*	1,761	1,863	1,948
Gross Stage 2 as % to Loan Asset	2.21%	2.40%	2.80%
ECL Provision Stage 2	289	306	332
ECL Provision % Stage 2	16.41%	16.43%	17.04%
Gross Stage 3	830	825	865
Gross Stage 3 as % to Loan Asset	1.04%	1.06%	1.24%
ECL Provision Stage 3	284	292	283
ECL Provision % Stage 3	34.17%	35.36%	32.72%
Total Loan Asset	79,771	77,732	69,501
ECL Provision	953	1,039	1,118
Total ECL Provision / Total Loan Asset (%)	1.20%	1.34%	1.61%



Technology Update

IT Transformation: Completed for all major platforms & capabilities

Scalable Technology Platform Powered with Modern technology, Cloud based scalability, Advanced Analytics



Transformation In Progress

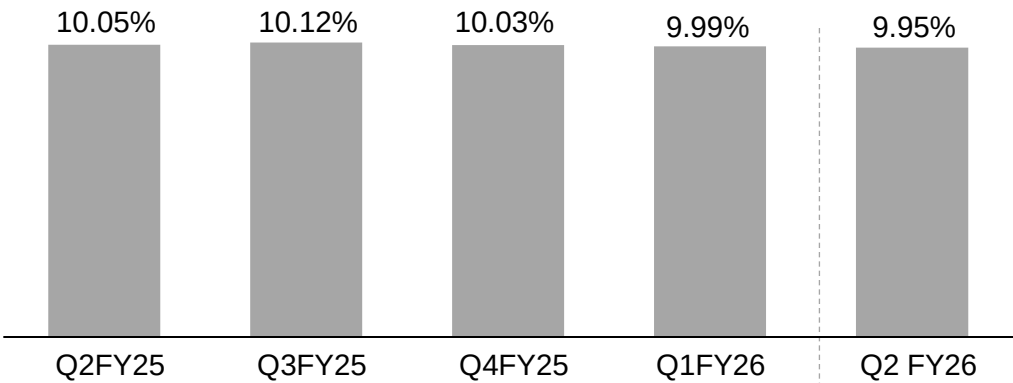




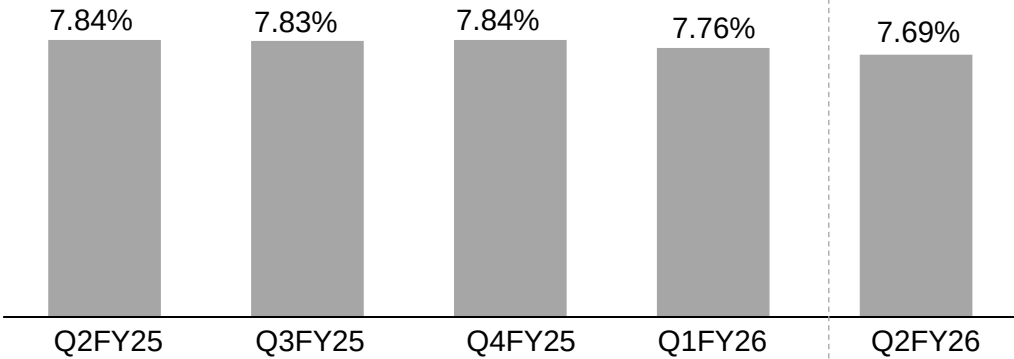
Financial Performance

Financial Ratio Analysis – Quarter on Quarter

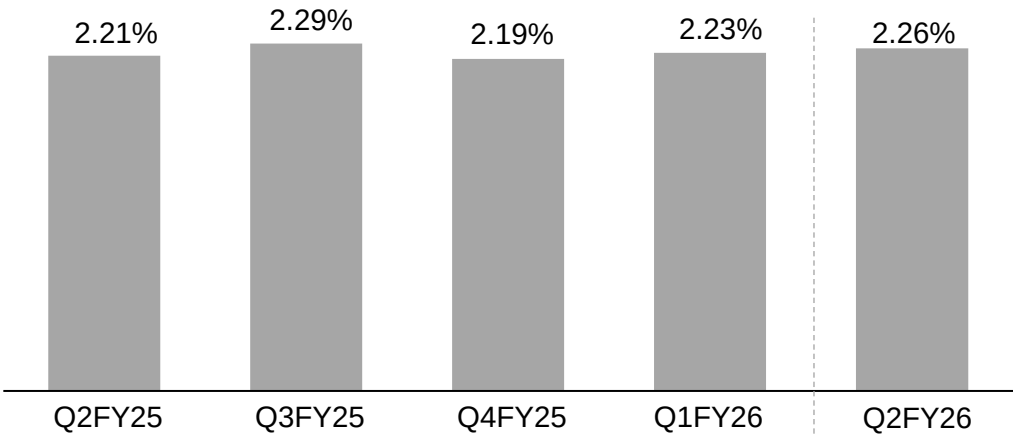
Average Yield



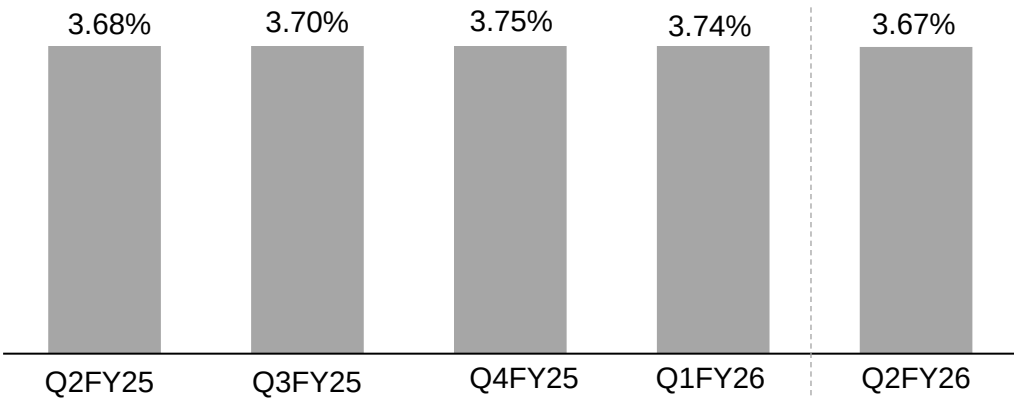
Average Cost of Borrowing



Spread



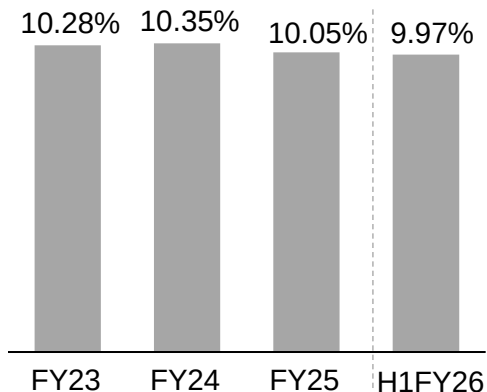
Net Interest Margin



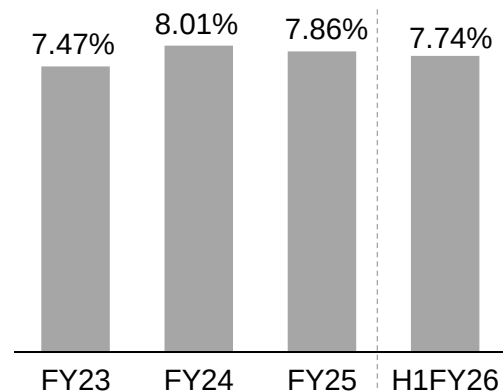
Ratios are calculated on Monthly Average

Financial Ratio Analysis

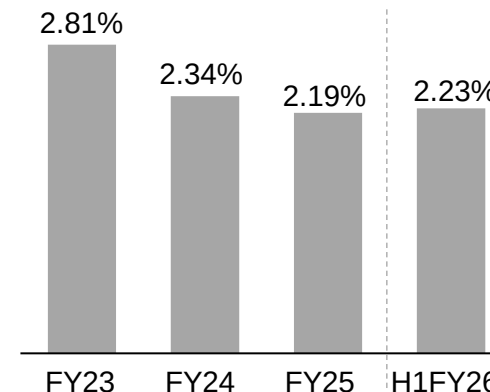
Average Yield



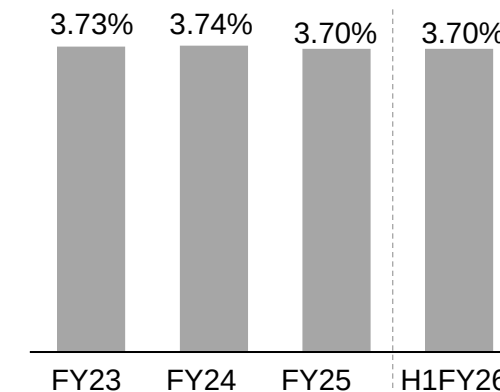
Average Cost of Borrowings



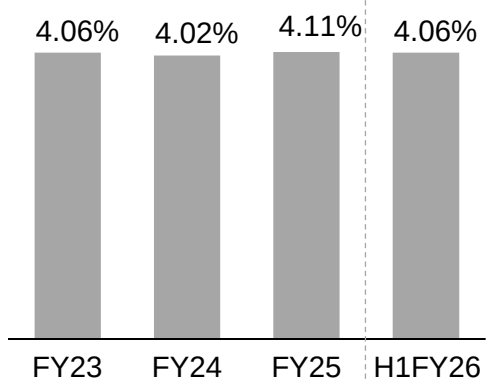
Spread



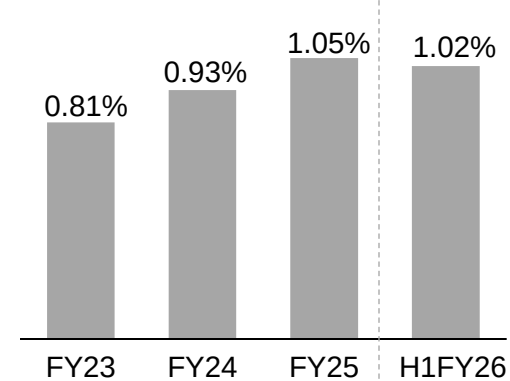
Net Interest Margin



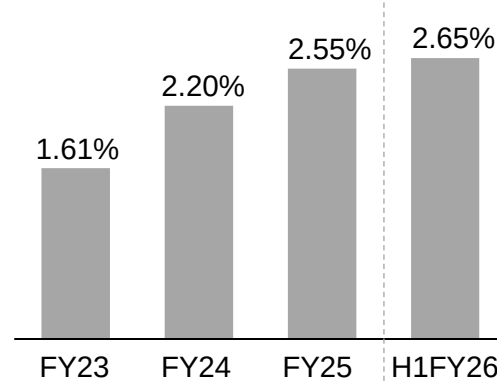
Gross Interest Margin



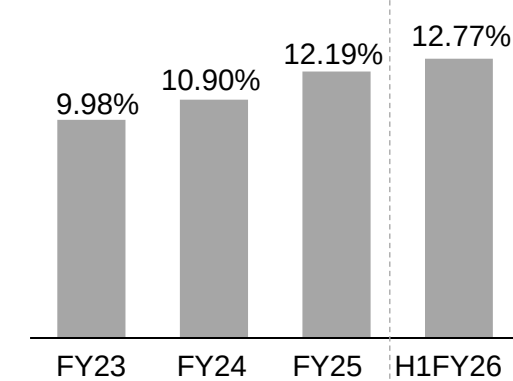
Opex to ATA Ratio



Return on Asset



Return on Equity



Ratios are calculated on Monthly Average
Gross Interest Margin is net of acquisition cost
Opex to ATA includes CSR & Esop cost

Consolidated Profit & Loss Statement

Particulars (INR Crore)	Q2 FY26	Q2 FY25	YoY	Q1 FY26	QoQ	H1 FY26	H1 FY25	YoY	FY25	FY24	FY23
Interest Income	2,017	1,780	13%	1,980	2%	3,998	3,519	14%	7,274	6,742	6,199
Add: Net gain on fair value changes	14	7	109%	14	1%	28	16	81%	27	35	34
Add: Income on derecognized (assigned) loans	-	-	-	-	-	-	-	-	-	-	11
Less: Finance Cost	1,267	1,119	13%	1,234	3%	2,501	2,215	13%	4,551	4,261	3,899
Net Interest Income	765	669	14%	760	1%	1,525	1,320	16%	2,750	2,516	2,346
Net Fees and other Income	99	93	7%	87	13%	186	177	5%	391	280	286
Gross Income	864	761	13%	847	2%	1,711	1,496	14%	3,140	2,796	2,631
Operating Expenses											
Less: Employee Benefit Expenses	109	109	0%	118	-7%	227	218	4%	421	337	266
Less: Fee & Commission Expenses	0	3	-89%	3	-90%	4	6	-39%	14	12	12
Less: Net loss on fair value changes	-	-	-	-	-	-	-	-	-	-	-
Less: Other Expenses	91	76	20%	80	14%	171	143	19%	322	270	202
Less: Impairment on assets held for sale	-	-	-	-	-	-	-	-	-	-	48
Less: Depreciation and Amortisation	16	14	18%	15	12%	31	27	14%	56	51	51
Operating Profit	646	559	16%	632	2%	1,278	1,101	16%	2,327	2,125	2,052
Less: Impairment on financial instruments & Write-offs (Expected Credit Loss)	-113	-46	148%	-56	101%	-169	-58	194%	-159	171	691
Profit Before Tax	760	605	26%	688	10%	1,448	1,159	25%	2,486	1,954	1,361
Less: Tax Expense	178	135	32%	154	15%	332	256	30%	550	446	315
Net Profit after Tax	582	470	24%	533	9%	1,115	902	24%	1,936	1,508	1,046
Add: Other Comprehensive Income	9	-4	-	87	-	96	-21	-561%	-70	-16	77
Total Comprehensive Income	591	466	27%	620	-5%	1,211	882	37%	1,866	1,492	1,123
EPS (Basic)	22.3	18.1		20.5		42.9	34.8		74.5	58.4	53.2

Consolidated Balance Sheet

	Particulars (INR Crore)	30-Sep-25	31-Mar-25	31-Mar-24	31-Mar-23
	LIABILITIES				
1	Financial Liabilities				
(a)	Derivative financial instruments	-	50	-	-
(b)	Debt Securities	9,999	8,573	7,852	3,994
(c)	Borrowings (Other than Debt Securities)	36,375	35,555	28,667	31,175
(d)	Deposits	18,255	17,642	17,758	17,214
(e)	Subordinated Liabilities	540	540	739	1,238
(f)	Other financial liabilities	2,466	3,042	2,200	1,993
	Sub Total - Financial Liabilities	67,634	65,401	57,216	55,615
2	Non-Financial Liabilities				
(a)	Current Tax Liabilities	22		-	-
(b)	Provisions	32	22	20	18
(c)	Other non-financial liabilities	98	234	194	227
	Sub Total - Non-Financial Liabilities	151	256	214	245
3	EQUITY				
(a)	Equity Share capital	261	260	260	169
(b)	Other Equity	17,710	16,603	14,715	10,845
	Sub Total – Equity	17,971	16,863	14,974	11,014
	TOTAL – EQUITY & LIABILITIES	85,756	82,520	72,405	66,874

	Particulars (INR Crore)	30-Sep-25	31-Mar-25	31-Mar-24	31-Mar-23
	ASSETS				
1	Financial Assets				
(a)	Cash and cash equivalents	1,331	2,160	2,142	3,678
(b)	Loans	78,818	74,645	64,108	57,840
(c)	Investments	3,116	3,381	4,346	3,196
(d)	Other Financial Assets	2,075	1,836	1,221	1,546
	Sub Total - Financial Assets	85,339	82,023	71,818	66,260
2	Non - Financial Assets				
(a)	Tax Assets (Net)	87	179	313	410
(b)	Property, Plant and Equipment	84	82	67	66
(c)	Right of use assets	139	133	123	66
(d)	Other Intangible assets	26	24	17	14
(e)	Other non-financial assets	81	80	68	58
(f)	Assets held for sale	-	-	-	-
	Sub Total - Non - Financial Assets	417	497	587	614
	TOTAL - ASSETS	85,756	82,520	72,405	66,874

Key Takeaways



Focus on Retail Loan Growth including Emerging Markets Segment

Continued focus on Retail Segment incl. high yielding Emerging Markets business

Pan India presence through 356 locations (incl. Emerging Markets & Affordable segment)



Grow Affordable Segment

Expanded presence to 198 locations to support growth

Scale-up in the Affordable segment; Build Loan Asset of INR 6,533 crore as on 30-Sep-25



Asset Quality

Augmented Collections efforts led to improvement in Gross and Net NPA to 1.04% and 0.69% respectively

Corporate NPA stands Nil as on 30-Sep-25



Recovery from written-off Pool

Recovered ~INR 34 crore from retail written-off pool and ~INR 25 crore from corporate written off pool in Q2 FY26 and INR 74 crore and 42 crore from retail and corporate written-off pool in H1 FY26



Liability Mix

Multiple sources of funding to help in reducing Cost of Borrowing

Focus on NHB, ECB and Debt Capital Market for further borrowing

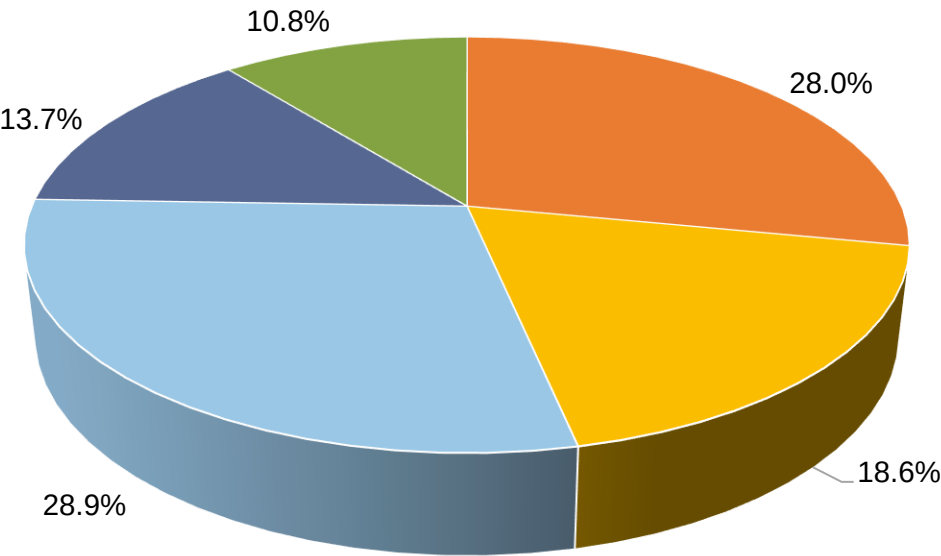


Enhance Profitability & Return Ratios

Improvement in Return on Asset to 2.73% in Q2FY26 (annualized) and 2.65% in H1 FY26 (annualized)

Annexure

Shareholding as on 30-Sep-25



Promoter

Mutual Funds

Public & Others

Foreign Inst. Investors

Bodies Corporates

Outstanding Shares – 26,05,08,563 shares

Top 10 Shareholders

- Promoter (PNB)
- Birla Sun Life Mutual Fund
- HSBC Mutual Fund
- Vanguard
- SBI Life Insurance
- Nippon Mutual Fund
- Kotak Mutual Fund
- Canara Robeco Mutual Fund
- Tata Mutual Fund
- HDFC Mutual Fund

**Company was added in NSE F&O
from 28-Mar-25**

Distinguished Board of Directors



Nilesh Shivji Vikamsey
Independent Director



Chandrasekaran Ramakrishnan
Independent Director

Tenure completed on 6th Oct 2025



Tejendra Mohan Bhasin
Independent Director



Sudarshan Sen
Independent Director

Tenure completed on 30th Sep 2025



Neeraj Vyas
Independent Director



Pavan Kaushal
Independent Director

Tenure completed on 26th Oct 2025



Gita Nayar
Independent Director



Dilip Kumar Jain
Non-Executive Nominee Director



D Surendran
Non-Executive Nominee Director



Girish Kousgi
Managing Director and CEO

Serving notice upto 28th Oct 2025

Experienced and Professional Management Team



Girish Kousgi
Managing Director and CEO

Serving notice upto 28th Oct 2025



Jatul Anand
Executive Director



Vinay Gupta
Chief Financial Officer



Satish Singh
Chief People Officer



Ajay Kumar Mohanty
Head - Internal Audit and Chief of
Internal Vigilance



Valli Sekar
Chief Business Officer - Affordable
Business



Veena Kamath
Company Secretary



Krishna Kant
Chief Compliance Officer



Anshul Dalela
Head – Customer Service &
Operations



Anubhav Rajput
Chief Information Officer



Vikas Rana
Head- Construction Finance



Bhavya Taneja
Chief Marketing Officer

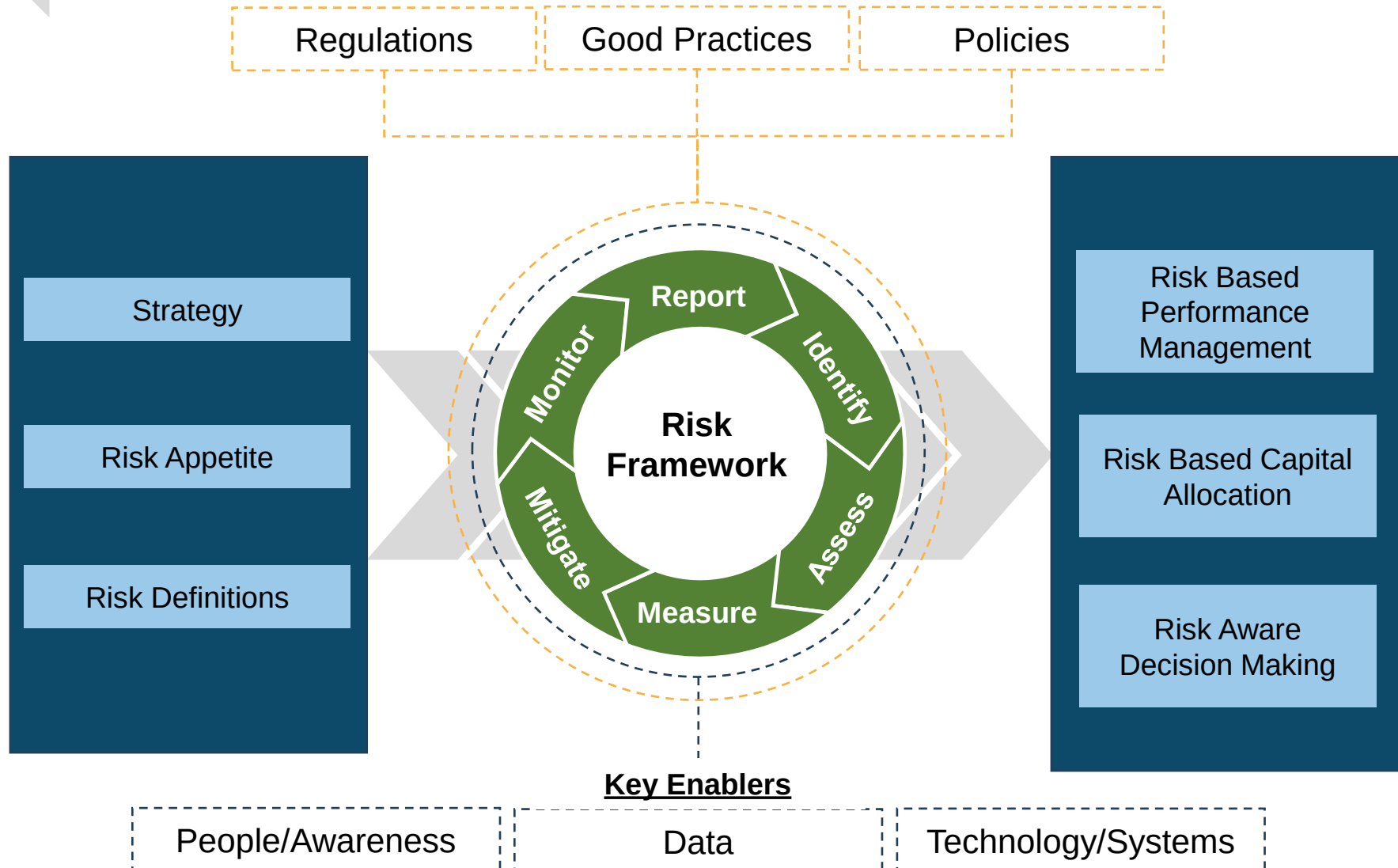


Neeraj Manchanda
Chief Risk Officer



Mukesh Agarwal
Chief Sales Officer - Retail

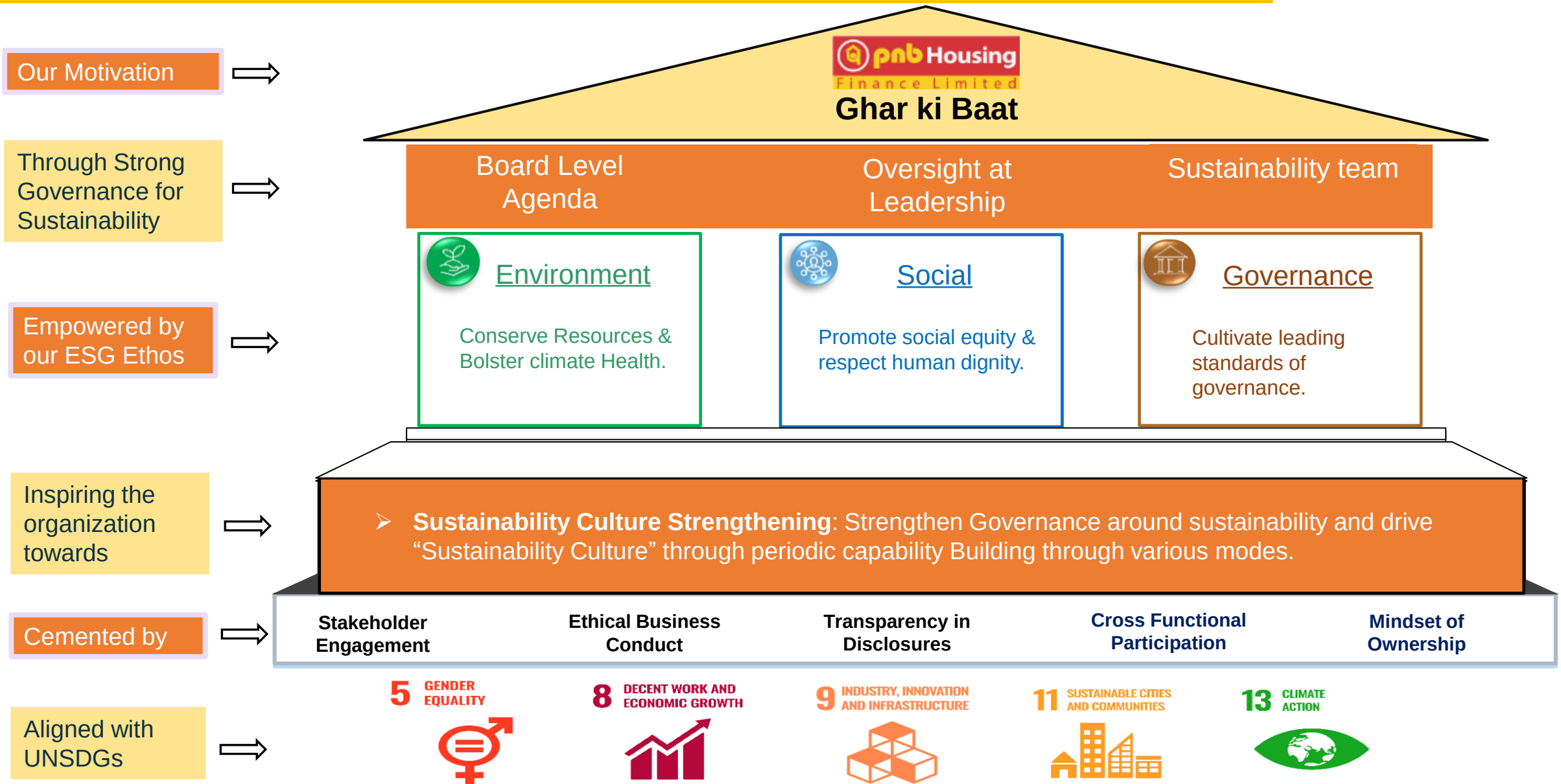
Governance



Key Features of Governance

- Risk Management Committee(RMC) of the Board oversees the company's Risk Management practices and approve the Risk Management Framework of the company
- Executive RMC Comprising of senior members review risk management framework
- Business units are responsible for effective management of risk of their unit
- Internal audit to independently assess the Internal controls and Risk Management Framework
- Compliance function independently monitors the Regulatory compliances

Overarching ESG Framework



Sustainable Value Creation Model

Our Enablers

Financial Capital

Sound capital base (equity, debt).

Service Capital

Extensive Reach & network of branches.

Intellectual Capital

Tech-enabled platforms and processes.

Human Capital

Diverse and experienced workforce.

Social Capital

CSR programs promise value creation.

Natural Capital

Climate conscious approach in a best possible manner.

Delivering on Strategic Priorities

Focus on retail loan book growth

Expand affordable loan offering in TIER 2 & 3 cities



Maintain a well diversified borrowing mix

Strengthen Asset quality through robust underwriting and collection

Drive growth through digitalization and innovation in processes

Built on our Core Values



People First



Customer - Centric



Ethical Standards

E

Aligned with 'CONSERVE'

S

Aligned with 'RESPECT'

G

Aligned with 'PRACTICE'

Creating Sustainable Value for Stakeholders

Investors

Improved financial metrics

Customers

Seamless on-boarding journey and faster turnaround

Employees

Performance-based recognition
Learning opportunities for career progression
Equal opportunity

Community

Empowering the marginalized sections

Regulatory Bodies

Strong culture of compliance

Ratings

60+

ESG rating by
NSE Sustainability Ratings & Analytics**
(out of 100)

Rated



MORNINGSTAR | SUSTAINALYTICS

Medium Risk

of experiencing material financial impacts from ESG factors – assessed by Morningstar Sustainability

S&P Global

Top 3rd in the Diversified Financial Services and Capital Markets industry in the S&P Global Corporate Sustainability Assessment.***

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** <https://www.nse-esgrating.com/esg-ratings/327?fiscalYear=2023-2024>

*** As of 28/02/2025

Environment

~4.00 GJ/revenue (in crore) Energy Intensity

~0.80 Ton/revenue (in crore)
CO2e Emissions Intensity
Scope 1 & Scope 2
combined using CEA & GHG protocol

~0.15 Ton/passenger
CO2e Emissions Intensity
(Scope 3 – Business Travel
by Air) using DESNZ
Database based on GHG
protocol

Aligning with Industry
Standards –
Carbon & Energy Proxy
Accounting (CEPA)
methodology

Social



Great Place To Work
Certified
JAN 2025 - JAN 2026
INDIA

2X
Times in a row



285 women from construction worker community were skilled to pursue career in export industry

17%+ Women Employees

15%+ Women in senior management

20,000+ Hours clocked in Learning

1,000+ Hours clocked in POSH training

50+ Hours in Sustainability learning



12,000 saplings plantation target achieved at Chennai

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

16%+ Women Primary Loan Applicants**

28%+ Loan Applicants from EWS

15%+ Loan Applicants from LIG

34%+ Loan Applicants from MIG

In Individual Housing Loans in Q2FY26*

Governance

- 100% BRSR Disclosures on Essential & Leadership Indicators
- Aligning with Industry Standards Note/Framework
- ☐ Simplified the process of periodic updating of KYC (Self-declaration by customers using digital and non-digital modes)
- ☐ Development of CKYC integration with upgraded API is completed

*EWS – Economically weaker section Annual Income: <0.3 Million. LIG, MIG – Low (Annual Income: 0.3 million – 0.6 million & Medium (Annual income: 0.6 million – 1.8 million) Income Group,
**Basis Live Loan Accounts as on 30th September 2025.

An award studded journey. One shared spirit.



Awarded as the top performer in growth in Housing Loan Portfolio by NHB

Ratios	Formulas Used
Average Yield (%)	(Interest Income + Assignment Income) on Loans / Average Loan Book
NIM (%)	Net Interest Income including assignment income / Average Earning Assets
Opex to ATA (%)	Operating Expenditure(Employee Cost + Other Expenses + Depreciation - Acquisition Cost + ESOP cost + CSR cost - Fair value on repossessed assets) / Average Total Assets as per Balance sheet

ATA	Average Total Assets
ATS	Average Ticket Size
AUM	Asset Under Management
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

GNPA	Gross Non-Performing Asset
NCDs	Non-Convertible Debentures
NIM	Net Interest Margin
NNPA	Net Non-Performing Asset
NTC	New to credit
ROA	Return on Asset
ROE	Return on Equity
RPA	Robotic Process Automation
SLR	Statutory Liquidity Ratio
STP	Straight Through Process

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Thank You

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