



PNBHFL/NSE/Debt/FY2026-27/31
August 04, 2026

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

Dear Sir/Madam,

Sub: Disclosure under Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2026.

Ref: Our letter PNBHFL/SE/EQ/FY2026-27/48 dated August 04, 2026

Pursuant to Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time, please find enclosed the disclosure of line items (Ratios) for the quarter ended June 30, 2026.

Kindly take the above document on record.

Thanking you,

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

Veena G Kamath
Company Secretary

Encl: As above.

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CIN: L65922DL1988PLC033856



Annexure I

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter ended June 30, 2026

Particular	For the quarter ended June 30, 2026 Consolidated
Debt Equity Ratio	3.72
Debt Service Coverage Ratio **	Not Applicable
Interest Service Coverage Ratio **	Not Applicable
Outstanding redeemable preference shares (quantity and value)	NIL
Capital redemption reserve/debenture redemption reserve *	Not Applicable
Net Worth (₹ in crore)	19,793.50
Net Profit After Tax (₹ in crore)	557.34
Earnings Per Share: (not annualised for the quarter)	
Basic (₹)	21.39
Diluted (₹)	21.33
Current Ratio *	Not Applicable
Long term debt to working capital ratio *	Not Applicable
Bad debts to Account receivable ratio *	Not Applicable
Current liability ratio *	Not Applicable
Total Debts to Total Assets	0.77
Debtors turnover ratio *	Not Applicable
Inventory turnover ratio *	Not Applicable
Operating Margin (%) *	Not Applicable
Net Profit Margin (%)	24.60
Sector Specific equivalent ratio	
Provision Coverage Ratio (%)	39.43
Gross Non-Performing Asset (GNPA) (%)	0.95
Net Non-Performing Asset (NNPA) (%)	0.58
CRAR (%) **	Not Applicable
Liquidity Coverage Ratio (%) **	Not Applicable

* The Company prepares the financial statement as per Division III, Schedule III of Companies Act 2013, hence these ratios are not applicable.

** Disclosure is not applicable at consolidated level for housing finance companies registered with NHB/RBI.





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Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter ended June 30, 2026

Particular	For the quarter ended June 30, 2026 Standalone
Debt Equity Ratio	3.72
Debt Service Coverage Ratio *	Not Applicable
Interest Service Coverage Ratio *	Not Applicable
Outstanding redeemable preference shares (quantity and value)	NIL
Capital redemption reserve/debenture redemption reserve **	Not Applicable
Net Worth (₹ in crore)	19,797.69
Net Profit After Tax (₹ in crore)	554.50
Earnings Per Share: (not annualised for the quarter)	
Basic (₹)	21.28
Diluted (₹)	21.22
Current Ratio **	Not Applicable
Long term debt to working capital ratio **	Not Applicable
Bad debts to Account receivable ratio **	Not Applicable
Current liability ratio **	Not Applicable
Total Debts to Total Assets	0.77
Debtors turnover ratio **	Not Applicable
Inventory turnover ratio **	Not Applicable
Operating Margin (%) **	Not Applicable
Net Profit Margin (%)	24.59
Sector Specific equivalent ratio	
Provision Coverage Ratio (%)	39.38
Gross Non-Performing Asset (GNPA) (%)	0.95
Net Non-Performing Asset (NNPA) (%)	0.58
CRAR (%)	28.26
Liquidity Coverage Ratio (%)	146.17

* Disclosure is not applicable for housing finance companies registered with NHB/RBI.

** The Company prepares the financial statement as per Division III, Schedule III of Companies Act 2013, hence these ratios are not applicable.

