



PNBHFL/NSE/Debt/FY2026-27/07
April 20, 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 and financial year ended March 31, 2026.
Ref: Our letter PNBHFL/SE/EQ/FY2026-27/07 dated April 20, 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 and financial year ended March 31, 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.

Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001
Phone: 011-66030500, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLC033856

Public

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter and year ended March 31, 2026

Particular	For the quarter ended	For the year ended
	March 31, 2026	March 31, 2026
	Consolidated	Consolidated
Debt Equity Ratio	3.70	3.70
Debt Service Coverage Ratio **	Not Applicable	Not Applicable
Interest Service Coverage Ratio **	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity and value)	NIL	NIL
Capital redemption reserve/debenture redemption reserve *	Not Applicable	Not Applicable
Net Worth (₹ in crore)	19,219.13	19,219.13
Net Profit After Tax (₹ in crore)	655.80	2,291.24
Earnings Per Share: (not annualised for the quarter)		
Basic (₹)	25.17	88.01
Diluted (₹)	25.11	87.80
Current Ratio *	Not Applicable	Not Applicable
Long term debt to working capital ratio *	Not Applicable	Not Applicable
Bad debts to Account receivable ratio *	Not Applicable	Not Applicable
Current liability ratio *	Not Applicable	Not Applicable
Total Debts to Total Assets	0.76	0.76
Debtors turnover ratio *	Not Applicable	Not Applicable
Inventory turnover ratio *	Not Applicable	Not Applicable
Operating Margin (%) *	Not Applicable	Not Applicable
Net Profit Margin (%)	30.19	26.94
Sector Specific equivalent ratio		
Provision Coverage Ratio (%)	38.33	38.33
Gross Non-Performing Asset (GNPA) (%)	0.93	0.93
Net Non-Performing Asset (NNPA) (%)	0.57	0.57
CRAR (%) **	Not Applicable	Not Applicable
Liquidity Coverage Ratio (%) **	Not Applicable	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.



Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter and year ended March 31, 2026

Particular	For the quarter ended March 31, 2026	For the year ended March 31, 2026
	Standalone	Standalone
Debt Equity Ratio	3.70	3.70
Debt Service Coverage Ratio *	Not Applicable	Not Applicable
Interest Service Coverage Ratio *	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity and value)	NIL	NIL
Capital redemption reserve/debenture redemption reserve **	Not Applicable	Not Applicable
Net Worth (₹ in crore)	19,225.80	19,225.80
Net Profit After Tax (₹ in crore)	648.70	2,327.88
Earnings Per Share: (not annualised for the quarter)		
Basic (₹)	24.90	89.41
Diluted (₹)	24.84	89.20
Current Ratio **	Not Applicable	Not Applicable
Long term debt to working capital ratio **	Not Applicable	Not Applicable
Bad debts to Account receivable ratio **	Not Applicable	Not Applicable
Current liability ratio **	Not Applicable	Not Applicable
Total Debts to Total Assets	0.76	0.76
Debtors turnover ratio **	Not Applicable	Not Applicable
Inventory turnover ratio **	Not Applicable	Not Applicable
Operating Margin (%) **	Not Applicable	Not Applicable
Net Profit Margin (%)	30.03	27.34
Sector Specific equivalent ratio		
Provision Coverage Ratio (%)	38.28	38.28
Gross Non-Performing Asset (GNPA) (%)	0.93	0.93
Net Non-Performing Asset (NNPA) (%)	0.57	0.57
CRAR (%)	27.26	27.26
Liquidity Coverage Ratio (%)	145.09	179.48

* 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.

