Ghar Ki Baat

Ref: PNBHFL/SE/EQ/FY2025-26/01
Date: April 02, 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 /Madam,

Sub: Press Release with respect to crossing 5,000 crores Affordable Segment Loan Book

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Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith Press Release on our Milestone of crossing INR 5,000 crore loan book in Affordable segment as on March 31, 2025.

This above intimation is also made available on website of the Company https://www.pnbhousing.com/

This is for your information and records.

Thanking You,

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

Veena G Kamath

Digitally signed by Veena G Kamath
DN: c=IN, o=Personal, title=5077, pseudonym=9942b68a0dbb49ed816371284803a991, 2.5.4.20=de1d04e9ae2e3c0a5ed6d3694a05e25d1532e54e55595f42c6f52618dc9e0f42, postalCode=560076, st=Karnataka, serialNumber=bff4f73415298782ef1da67ec5594b8adcaf5208942a7d4a1e694fbb1f73c48f, cn=Veena G Kamath
Date: 2025.04.02 14:39:14 +05'30'

Veena G Kamath
Company Secretary

Ghar Ki Baat

PNB Housing achieves Affordable book of INR 5,000 crore

PNB Housing Finance Limited is delighted to announce a significant milestone of INR 5,000 crore Affordable book as on 31st March 2025.

This remarkable achievement is a testimony of our unwavering commitment to empowering individuals and families in their journey towards owning a home.

With the performance of Affordable and Emerging Markets Segment, the Retail segment loan book grew by ~18% YoY as on 31st March 2025. The total loan book of the Company crossed INR 75,000 crore as on 31st March 2025.

Commenting on the performance Mr. Girish Kousgi said: With the dedicated efforts of the team towards the common goal of making lives better, we are thrilled to achieve our first stated milestone of Affordable loan book of INR 5,000 crore. This accomplishment reflects our commitment towards enabling financial inclusion by providing accessible housing finance solutions to customers.

The housing sector is poised to continue its growth backed by favourable growth drivers viz improved affordability, rising urbanisation, nuclearization of families and government initiatives like PMAY 2.0 etc. PNB housing with its multiple product offerings through Prime, Emerging Markets and Affordable segment will continue to cater customers across the affordability pyramid and contribute towards the Government mission of “Housing for All”.

Note: The information mentioned with reference to 31st March 2025 is provisional and subject to review by the statutory auditors of the Company.

About PNB Housing Finance Limited

PNB Housing Finance Limited (NSE: PNBHOUSING, BSE: 540173) is promoted by Punjab National Bank and is a registered Housing Finance Company with National Housing Bank (NHB). The Company got listed on the Indian stock exchanges on 7th November 2016. The Company’s asset base comprises primarily of retail loans and corporate loans. The retail business focusses on organized mass housing segment financing for acquisition or construction of houses. In addition, it also provides loan against properties and loans for purchase & construction of non-residential premises. PNB Housing Finance is a deposit taking Housing Finance Company.

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