



PNBHFL/SE/EQ/FY2026-27/02
April 02, 2026

BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001
Scrip Code: 540173

National Stock Exchange of India Limited,
Listing Department
“Exchange Plaza”
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051
Symbol: PNBHOUSING

Dear Sir(s),

Subject: Disclosure under Regulation 30 of SEBI (LODR) Regulation, 2015

This is to inform that the Company has received a communication from National Housing Bank (“NHB”) on April 01, 2026, advising the Company to disclose in the notes to account of the balance sheet of the Company, the divergence, pertaining to the Financial Year ended March 31, 2023, in the Asset Classification and Provisioning in terms of Para 5.1A of Annex IV of the Master Direction NBFC-HFC (Reserve Bank), Direction 2021. Gist of the disclosure advised is as under:

S. N.	Particulars	Amount (in Rs./ Crore) (as on 31-03-2023) #
1	Gross NPA as per balance sheet	2,271.36
2	Additional NPA due to inspection observation	933.58
	Total Gross NPA	3,204.94

#- Additional NPA as on 31-03-2023 & subsequent quarters as the re-structuring carried out by the company in FY 2022-23 was not in compliance with Para 8.3.2 (b) NBFC-HFC (Reserve Bank), Directions, 2021.

The above disclosure advisory from the NHB pertains to FY2022-23 and is relating to two corporate/ project finance loan accounts wherein the Company had reduced rate of interest on the loan accounts as a commercial decision due to competitive reasons. In FY2021-22, both the loan accounts were once resolved/ restructured and classified as standard as per the extant regulatory guidelines. Thereafter and at the time of interest rate reduction during FY2022-23, both the loans were regular and were not in default.

Out of these two loans, one loan of Rs.598.39 crore stands closed and in the other loan the outstanding has come down from Rs.335.19 crore to Rs.67.39 crore as on date and the account has remained regular throughout its tenure post reduction in rate of interest.

As on date, there is no financial impact on the Company and, accordingly, the threshold prescribed under regulation 30 of SEBI (LODR) Regulation, 2015 is not applicable. Notwithstanding the foregoing, this disclosure is being made as a good governance practice. Further, the Company shall make necessary disclosure in the balance sheet for FY2025-26 as advised by the NHB.

The above intimation is also made available on website of the Company www.pnbhousing.com.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,
For PNB Housing Finance Limited

Veena G Kamath
Company Secretary