



Ref: PNBHFL/SE/EQ/FY2025-26/120
December 15, 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: Intimation under Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 – Change in Senior Management Personnel (SMP)

We wish to inform you that Mr. Mukesh Agarwal has been elevated as a Function Head with effect from December 15, 2025. Currently he is serving as the Chief Sales Officer – Retail for Prime and Emerging Business of the Company.

Disclosures pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, are enclosed as Annexure-A regarding change in Senior Management Personnel.

The above intimation will also be made available on the website of the Company viz. <https://www.pnbhousing.com/>.

This is for your information and dissemination.

Thanking You,

Yours faithfully,
For PNB Housing Finance Limited

Veena G Kamath
Company Secretary

Encl: As above.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110 001
Phone: 011 – 66030500, E-mail: investor.services@pnbhfl.com, Website: www.pnbhfl.com
CIN: L65922DL1988PLC033856

Details as required under Regulation 30 read with Schedule III of the Listing Regulations and SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024

Sr. No.	Particulars	Details
1.	Reason for change (viz. appointment, re-appointment, resignation, removal, death or otherwise;) Elevation	Elevation as Function Head – Chief Sales Officer - Retail for Prime and Emerging Markets Business.
2.	Date of Appointment / cessation and term of appointment	Elevated w.e.f. December 15, 2025
3.	Brief Profile (in case of appointment)	<p>Mr. Mukesh Agarwal aged 44 years is a seasoned finance professional and Chartered Accountant (ICAI 2003) with over 21 years of experience in credit, underwriting, policy formulation, and sales leadership across leading financial institutions. Currently serving as Chief Sales Officer – Retail at PNB Housing Finance Ltd., leveraging deep expertise in credit risk management and business strategy.</p> <p>He has 13+ years' experience in PNB Housing Finance Ltd, progressing from Senior Manager – Underwriting to Chief Sales Officer – Retail. Held key leadership roles including National Head – Credit & Policy (Affordable Business), National Credit Manager – Prime, Zonal Credit Manager and Regional Credit Manager driving credit operations and policy frameworks.</p> <p>He had earlier worked with Standard Chartered Bank, ICICI Bank and IndusInd Bank, specializing in credit initiation, regional credit management, and audit.</p>
4.	Disclosure of relationships between directors (in case of appointment of a director)	Not applicable