



PNBHFL/SE/EQ/FY2026-27/08
April 20, 2026

BSE Limited
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 540173

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 on the financial performance of the Company for the quarter and financial year ended March 31, 2026

Ref: Our letter PNBHFL/SE/EQ/FY2026-27/07 dated April 20, 2026

Please find enclosed the Press Release on the financial performance of the Company for the quarter and financial year ended March 31, 2026.

This press release is submitted pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the same shall also be available on the website of the Company at <https://www.pnbhousing.com>

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

Press Release

For Immediate Release

20th April 2026, New Delhi

Consolidated Audited Financial Results for Q4 & FY2025-26 Ended 31st March 2026

The Board of Directors of PNB Housing Finance Limited today approved the Consolidated Audited Financial Results for the quarter and financial year ended 31st March 2026.

Key Performance Metrics for Q4 & FY26

Particulars	Q4 FY26	Q4 FY25	Growth (%)	FY26	FY25	Growth (%)
Loan Assets	87,347	75,765	15.3%	87,347	75,765	15.3%
Disbursement	9,355	6,854	36.5%	26,548	21,972	20.8%
Net Interest Income	813	734	10.8%	3,110	2,750	13.1%
PAT	656	550	19.2%	2,291	1,936	18.3%
NIM	3.69%	3.75%	-6 bps	3.68%	3.70%	-2 bps
Opex to ATA	1.08%	1.03%	5 bps	1.05%	1.05%	0 bps
ROA	2.89%	2.76%	13 bps	2.66%	2.55%	10 bps
ROE	13.94%	13.26%	68 bps	12.73%	12.19%	54 bps
GNPA	0.93%	1.08%	-15 bps	0.93%	1.08%	-15 bps

Performance Highlights

- **Assets Under Management** scaled beyond INR 90,000 crore milestone, reaching INR 90,921 crore as of FY26, reflecting a 13%YoY growth.
- **Retail Loan Asset** grew by **16% YoY** to INR 86,946 crore as on 31st March 2026, which is 99.5% of the Total Loan Asset.
- **Affordable** and **Emerging Markets** segment grew by **28% YoY** and contributes **40%** to the Retail Loan Asset.
- Q4 FY26 overall disbursements increased by **36% YoY** and **50% QoQ** to INR 9,355 crore, including **INR 335 crore** from the **disciplined re-entry into the Corporate lending segment**.
- **Retail disbursements clocked an all-time high of INR 9,020 crore in Q4 FY26.**
- **Net profit for Q4 FY26 grew by 19% YoY to INR 656 crore whereas for FY26 Net Profit grew by 18% YoY to INR 2,291 crore**, led by healthy improvement in operating leverage.
- **Spread** during the quarter **moderated by 10 bps** sequentially to **2.12%** on account of **softening of yield by 25 bps to 9.47%** due to lower incremental yield vs book yield.
- Our Q4 FY26 **cost of borrowing improved by 15 bps** sequentially to **7.35%**.
- **Net interest margin improved by 6 bps** in Q4 FY26 to **3.69%** compared to 3.63% during previous quarter.

- **Achieved significant milestone on asset quality** with **Gross NPA** reduced to **<1%** levels at 0.93% as on **31st March 2026**.
- **Recoveries** from **written-off pool** of **INR 332 crore** in FY26 resulted in a **negative credit cost** of **-0.45%**.
- **ROA improved** by **10 bps YoY** to **2.66%** and **ROE improved** by **54 bps YoY** to **12.73%**.
- The total number of **branches** stands at **393** as on 31st March 2026, with 37 additions in FY26.
- **Capital Risk Adequacy Ratio** stood at **27.26%** as on 31st March 2026; **Tier I** at **26.89%**.
- The Board of Directors recommended a dividend of INR 8 per equity share having face value of INR 10/- for FY26, subject to the shareholder's approval at the ensuing Annual General Meeting.

Commenting on the performance Mr. Ajai Shukla, Managing Director & CEO said:

“FY 2025-26 marked a year of resilient and balanced growth for the Company, reflecting the strength of our strategy and focused approach. We delivered a healthy expansion in our retail loan portfolio along with sustaining robust asset quality and profitability. The continued focus on disciplined collections and portfolio management resulted in GNPA improving to sub-1% levels. Our Return on Asset improved during the year, supported by strong financial performance and prudent management practices.

The successful restart of our corporate lending business during the year represents a key strategic milestone and reinforces our confidence in calibrated, risk-aligned growth opportunities. Technology remained a critical enabler across the organisation, driving operational efficiencies and enabling a more seamless, transparent, and superior customer experience.

Aligned with our core purpose of enabling home ownership, we reached an important milestone during the year by facilitating over 5,000 subsidy benefits for our customers under the Pradhan Mantri Awas Yojana (PMAY-U 2.0). As we look ahead, we remain steadfast in our role as a responsible housing finance institution, committed to nation-building by enabling more home ownership dreams across geographies and income segments.”

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.

Disclaimer

No representation or warranty, express or implied is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of such information or opinions contained in this release. The information contained in this release is only current as of its date. Certain statements made in this release may not be based on historical information or facts and may be “forward looking statements”, including those relating to the Company’s general business plans and strategy, its future financial condition and growth prospects, and future developments in its industry and its competitive

and regulatory environment. Actual results may differ materially from these forward-looking statements due to a number of factors, including future changes or developments in the Company’s business, its competitive environment and political, economic, legal and social conditions in India. This communication is for general information purpose only, without regard to specific objectives, financial situations and needs of any particular person. This release does not constitute an offer or invitation to purchase or subscribe for any shares in the Company and neither any part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. The Company may alter, modify or otherwise change in any manner the content of this release, without obligation to notify any person of such revision or changes.

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Statement of consolidated financial results for the quarter and year ended March 31, 2026

(₹ in crore)

S.no.	Particulars	Quarter ended			Year ended	
		31-Mar-26	31-Dec-25	31-Mar-25	31-Mar-26	31-Mar-25
		(Audited) (Refer Note 12)	(Unaudited) (Refer Note 13)	(Audited) (Refer Note 12)	(Audited)	(Audited)
	Revenue from operations					
(i)	Interest income	2,053.98	2,019.39	1,905.92	8,071.17	7,273.73
(ii)	Fees and commission income	122.04	94.57	109.48	394.50	364.32
(iii)	Net gain on fair value changes	5.51	5.06	6.45	38.85	27.30
I	Total revenue from operations	2,181.53	2,119.02	2,021.85	8,504.52	7,665.35
II	Other income	-9.62	1.64	14.93	0.52	26.28
III	Total income (I+II)	2,171.91	2,120.66	2,036.78	8,505.04	7,691.63
	Expenses					
(i)	Finance cost	1,246.08	1,252.82	1,178.05	5,000.24	4,551.40
(ii)	Impairment on financial instruments & write-offs#	-176.22	-40.53	-64.83	-386.15	-158.53
(iii)	Employee benefits expense	125.60	133.87	105.11	486.70	421.47
(iv)	Fees and commission expense	4.10	3.36	4.51	11.26	13.82
(v)	Depreciation, amortisation and impairment	19.18	16.20	14.31	66.48	55.89
(vi)	Other expenses	98.56	86.50	88.42	355.90	321.81
IV	Total expenses	1,317.30	1,452.22	1,325.57	5,534.43	5,205.86
V	Profit before tax (III-IV)	854.61	668.44	711.21	2,970.61	2,485.77
	Tax expense:					
	-Current tax	156.80	144.31	168.39	581.47	569.83
	-Deferred tax (charge/(credit))	42.01	3.78	-7.56	97.90	-20.20
VI	Total tax expense	198.81	148.09	160.83	679.37	549.63
VII	Net profit after tax (V-VI)	655.80	520.35	550.38	2,291.24	1,936.14
VIII	Other comprehensive income					
	A (i) Items that will not be reclassified to profit or loss: Remeasurement gain/ (loss) on defined benefit plan	1.78	0.20	0.43	0.84	-0.44
	(ii) Income tax relating to items that will not be reclassified to profit or loss	-0.45	-0.05	-0.11	-0.21	0.11
	B (i) Items that will be reclassified to profit or loss: Cash flow hedge	63.73	1.54	-56.37	194.94	-92.65
	(ii) Income tax relating to items that will be reclassified to profit or loss	-16.04	-0.38	14.19	-49.06	23.32
IX	Total comprehensive income (VII+VIII)	704.82	521.66	508.52	2,437.75	1,866.48
X	Profit for the period / year, net of tax attributable to					
	Owners of the parent	655.80	520.35	550.38	2,291.24	1,936.14
	Non-controlling interest	-	-	-	-	-
XI	Other comprehensive income/(loss) for the period / year, net of tax attributable to					
	Owners of the parent	49.02	1.31	-41.86	146.51	-69.66
	Non-controlling interest	-	-	-	-	-
XII	Total comprehensive income for the period / year, net of tax attributable to					
	Owners of the parent	704.82	521.66	508.52	2,437.75	1,866.48
	Non-controlling interest	-	-	-	-	-
	Earnings per share (of ₹ 10 each)*					
	-Basic (₹)	25.17	20.0	21.18	88.01	74.52
	-Diluted (₹)	25.11	19.93	21.10	87.80	74.25
	Paid-up equity share capital (Face value of ₹ 10)	260.55	260.51	259.93	260.55	259.93
	Reserves (excluding revaluation reserves) as at March 31				18,958.58	16,603.20

#Net of reversal of impairment allowance / bad debts (includes recovery from sale of security receipts amounting to ₹ 103.49 crore in quarter ended March 31, 2026 [FY 2025-26 ₹ 123.90 crore]) recovery on sale of loan assets including fair value changes on investment in security receipts.

* EPS for the quarters are not annualised.

Consolidated Statement of Assets and Liabilities

(₹ in crore)

S. no.	Particulars	As at	
		31-Mar-26	31-Mar-25
		(Audited)	
	ASSETS		
1	Financial assets		
(a)	Cash and cash equivalents	2,483.06	2,160.38
(b)	Bank balance other than (a) above	856.15	1,439.75
(c)	Derivative financial instruments	270.41	-
(d)	Receivables		
	Trade receivables	46.92	49.56
	Other receivables	0.12	0.41
(e)	Loans	86,433.37	74,645.32
(f)	Investments	2,778.81	3,380.92
(g)	Other financial assets	288.72	346.55
	Sub total - financial assets	93,157.56	82,022.89
2	Non - financial assets		
(a)	Current tax assets (net)	-	7.48
(b)	Deferred tax assets (net)	23.99	171.16
(c)	Investment property	0.51	0.51
(d)	Property, plant and equipment	83.39	81.84
(e)	Right of use assets	157.93	132.63
(f)	Capital work-in-progress	1.38	4.67
(g)	Intangible assets under developments	4.65	11.47
(h)	Other Intangible assets	32.24	24.20
(i)	Other non-financial assets	50.42	63.51
	Sub total - non - financial assets	354.51	497.47
	TOTAL – ASSETS	93,512.07	82,520.36
	LIABILITIES		
1	Financial liabilities		
(a)	Derivative financial instruments	4.14	50.12
(b)	Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	1.85	1.27
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	12.68	16.27
	(II) Other Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c)	Debt securities	9,270.38	8,573.45
(d)	Borrowings (other than debt securities)	43,543.17	35,555.02
(e)	Deposits	18,055.39	17,641.55
(f)	Subordinated liabilities	329.66	539.59
(g)	Other financial liabilities	2,866.55	3,024.19
	Sub total - financial liabilities	74,083.82	65,401.46
2	Non financial liabilities		
(a)	Current tax liabilities	7.68	-
(b)	Provisions	35.62	21.96
(c)	Other non-financial liabilities	165.82	233.81
	Sub total - non financial liabilities	209.12	255.77
3	EQUITY		
(a)	Equity share capital	260.55	259.93
(b)	Other equity	18,958.58	16,603.20
	Subtotal - equity	19,219.13	16,863.13
	TOTAL - EQUITY AND LIABILITIES	93,512.07	82,520.36

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CIN: L65922DL1988PLC033856

Consolidated Statement of Cash Flow

(₹ in crore)

Particulars	For the year ended	
	31-Mar-26	31-Mar-25
	(Audited)	
Cash flow from operating activities		
Profit before tax	2,970.61	2,485.77
Adjustment to reconcile profit before tax to net cash flows:		
Depreciation, amortisation and impairment	66.48	55.89
Net loss/(profit) on sale of property, plant and equipment	0.61	(0.00)
Impairment on financial instruments	(331.19)	34.87
Impairment on assets held for sale	-	0.28
Net (gain)/loss on financial asset at fair value through profit and loss	1.36	(13.44)
Share based payment expense	21.94	17.68
Impact of effective interest rate on financial assets	(126.18)	(145.82)
Impact of effective interest rate on financial liabilities	(2.64)	(3.49)
Interest expenses	4,987.96	4,541.15
Unwinding/(income) on derecognised (assigned) loans	60.86	210.95
Loss/ (gain) on restructured financial assets	9.71	24.30
Interest on leases including modification gain / (loss)	11.45	9.61
Bad debts written-off	132.43	253.77
	4,832.79	4,985.75
Operating profits before changes in working capital	7,803.40	7,471.52
Working Capital changes		
(Decrease)/increase in trade payables	(3.01)	(2.20)
Increase/(decrease) in provisions	14.50	1.73
Increase/(decrease) in other financial liabilities	(80.44)	808.60
(Decrease)/increase in non financial liabilities	(67.99)	39.82
(Increase)/decrease in loans at amortised cost	(11,590.02)	(10,530.52)
Decrease/(increase) in receivables	3.06	1.27
(Increase)/decrease in other financial assets	(1.83)	11.86
Decrease/(increase) in other non financial assets	13.09	(11.51)
(Increase)/decrease in asset held for sale	-	(0.28)
Decrease/(increase) in bank balance other than cash and cash equivalents	583.60	(975.02)
	(11,129.04)	(10,656.25)
Cash (used in)/ generated from operations before adjustments for interest and taxes paid	(3,325.64)	(3,184.73)
Interest Paid	(5,089.77)	(4,478.18)
Taxes paid (net of refunds)	(568.14)	(394.42)
Net cash (used in) / generated from operating activities	(8,983.55)	(8,057.33)
Cash flow from investing activities		
Purchase of property, plant and equipment and other intangible assets including capital work-in-progress and intangible assets under development	(33.06)	(49.05)
Proceeds from sale of property, plant and equipment and other intangible assets	0.77	0.57
Investments (net)	716.62	805.58
Net cash generated from/ (used in) investing activities	684.33	757.10
Cash flow from financing activities		
Proceeds from		
Debt securities and subordinated liabilities	2,325.00	2,230.01
Borrowing from banks	35,959.06	35,667.87
Commercial papers	14,319.88	15,044.37
Repayment of		
Debt securities and subordinated liabilities	(710.00)	(1,605.00)
Borrowing from banks	(27,984.25)	(28,590.94)
Commercial papers	(15,450.00)	(15,150.00)
Deposits (net)	408.24	(161.82)
Lease liabilities	(46.29)	(37.60)
Proceeds from issue of share capital including securities premium	28.37	6.97
Dividend paid	(130.23)	-
Net cash generated from/ (used in) financing activities	8,719.78	7,403.86
Net changes in cash & cash equivalents	420.56	103.63
Cash or cash equivalents at the beginning of the year	2,062.50	1,958.87
Cash or cash equivalents at the end the of the year	2,483.06	2,062.50
Net decrease of cash & cash equivalents during the year	420.56	103.63

Note : Figures in bracket denotes application of cash

(₹ in crore)

Components of cash and cash equivalents	As at	
	31-Mar-26	31-Mar-25
	(Audited)	
Cash on hand	1.04	1.43
Balances with banks in current accounts	434.73	1,193.95
Bank deposit with maturity of less than 3 months	200.07	665.32
Certificate of deposits with maturity of less than 3 months	1,847.22	299.68
Stamps on hand	0.00	0.00
Less: Overdraft facilities	-	(97.88)
Cash or cash equivalents at the end of the year	2,483.06	2,062.50

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CIN: L65922DL1988PLC033856

Notes:

- The consolidated financial results of the Company and its wholly owned subsidiary Companies (herewith referred to as "Company") have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act 2013 (the "Act"), read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and are in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/ National Housing Bank (NHB) to the extent applicable. There are no changes in the accounting policies during the current reported period as compared to the corresponding periods / years.
- The consolidated financial results have been prepared in accordance with Ind AS 110 – Consolidated Financial Statements, prescribed under section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder and the other relevant provisions of the Act. The Company is having following subsidiaries:

Name of the Company	Shareholding & voting power	Remarks
PHFL Home Loans and Services Limited	100%	Considered in consolidated financial results
Pehel Foundation	100%	Registered as a charitable organisation under Section 8 of the Companies Act, 2013 and it is prohibited to give any right over its profits to any of its members, hence not considered for consolidation.

- The Company's main business is to provide loans against/for purchase, construction, repairs & renovations of houses/flats/commercial properties etc. All other activities of the Company revolve around the main business. As such, there are no separate reportable segment, as per the Operating Segments (Ind AS 108), notified by the Companies (Accounting Standard) Rules, 2015, as amended.
- Disclosure pertaining to Resolution Framework for COVID-19-related Stress and resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses to be read with Reserve Bank of India (Non Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025, RB11D0R12025-261357 DOR.STR.REC.276121.04.048/2025-26, dated November 28, 2025.

(₹ in crore)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A) (\$)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year (@)
Personal Loans*	901.64	95.52	6.20	105.33	790.11
Corporate persons	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others^	-	-	-	-	-
Total	901.64	95.52	6.20	105.33	790.11

* Retail loans

§ Principal outstanding as at the end of the previous half year (i.e. as on September 30, 2025).

@ Principal outstanding (including capitalised interest, disbursement) for the live restructured accounts as on March 31, 2026.

^Corporate finance loans

- Disclosure of loans transferred / acquired during the quarter and year ended March 31, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025" are given below:

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CIN: L65922DL1988PLC033856

(ia) The Company has not transferred, any loans not in default during the quarter and year ended March 31, 2026.

(ib) Details of loans not in default acquired (through assignment) during the quarter and year ended March 31, 2026.

(₹ in crore)

Particulars	Quarter and year ended March 31, 2026
Amount of loans acquired	24.12
Weighted average residual maturity (years)	15.18
Weighted average holding period (years)	1.32
Retention of beneficial economic interest	10%
Coverage of tangible securities coverage	100%
Rating wise distribution of rated loans	Unrated

(ii) The Company has not transferred or acquired, any stressed loan during the quarter and year ended March 31, 2026.

(iii) Details of ratings on security receipts as on March 31, 2026:

Rating Agency	Rating	Trust Name	Book value of security receipts (₹ in crore)	Book value of security receipts (net of provisions)	Recovery rating scale
Infomercs Valuation and Rating Limited	IVR RR3	ACRE 122 TRUST	119.00	-	More than 50% and upto 75%

6. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating twenty nine existing labour laws. The Labour Codes, amongst other things introduces changes including a uniform definition of wages. The Ministry of Labour & Employment published draft Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has considered restructured compensation of its employees with effect from April 01, 2026, consistent with the Labour Codes, draft rules, FAQs and the opinion from the consultant. The Company has assessed the financial impact of these changes which has resulted in an increase of ₹5.89 crore in the gratuity liability arising out of the past service cost and same has been considered in the financial results for the year ended March 31, 2026. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effect on the basis of such developments as needed.

7. Disclosure related to project finance for the quarter and year ended March 31, 2026 pursuant to Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025 dated November 28, 2025, as amended from time to time, is given below:

Sl. No	Item Description	Number of accounts	Total outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	-	-
2	Projects under implementation accounts sanctioned during the quarter	1	220.53
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	1	220.53
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-

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6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

8. During the year ended March 31, 2026, the Company has allotted 6,24,535 (Q4 FY26 41,015) equity shares of ₹ 10 each pursuant to exercise of stock options / restricted stock units by employees.
9. 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 are attached as Annexure I.
10. The Company is a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Master Circular no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 (Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper) dated October 15, 2025. Necessary disclosure pertaining to the same shall be made to the stock exchanges accordingly.
11. The Board of Directors have recommended a dividend of ₹ 8 per equity share (Previous Year ₹ 5 per equity share). This is subject to the approval of shareholders at the ensuing Annual General Meeting.
12. Figures for the quarter ended March 31, 2026 and March 31, 2025 are the balancing figures between full financial year and the reviewed year to date figure upto the third quarter of the respective financial year which were subjected to limited review.
13. Figures for the quarter ended December 31, 2025 is the balancing figures between reviewed figures for the nine months ended December 31, 2025 and audited figures for the half year ended September 30, 2025.
14. Statutory Auditors of the Company have audited the consolidated financial results for the quarter and year ended March 31, 2026, in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The above consolidated financial results have been reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at their meeting held on April 20, 2026.

For and on behalf of the Board of Directors

Date: April 20, 2026

Place: Gurugram

Ajai Kumar Shukla
Managing Director & CEO
DIN: 11358498

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
	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.