



PNBHFL/SE/EQ/FY2026-27/90
October 28, 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(s),

Sub: Press Release on the financial performance of the Company for the quarter and half year ended September 30, 2026

Ref: Our letter PNBHFL/SE/EQ/FY2026-27/89 dated October 28, 2026

Please find enclosed the Press Release on the financial performance of the Company for the quarter and half year ended September 30, 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
Kamath

Veena G Kamath
Company Secretary

Encl: As above

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CIN: L65922DL1988PLC033856

Press Release

For Immediate Release

28th October 2026, New Delhi

Consolidated Audited Financial Results for Q2 & H1 FY2026-27 ended 30th September 2026

The Board of Directors of PNB Housing Finance Limited today approved the Consolidated Audited Financial Results for the quarter and half year ended 30th September 2026.

Key Performance Metrics for Q2 & H1 FY27

Particulars	Q2 FY27	Q1 FY27	Growth (%)	Q2 FY26	Growth (%)	H1 FY27	H1 FY26	Growth (%)
Loan Assets	95,079	89,670	6%	79,771	19%	95,079	79,771	19%
Disbursement	9,609	6,029	59%	5,995	60%	15,638	10,975	42%
Net Interest Income	878	803	9%	765	15%	1,681	1,525	10%
PAT	617	557	11%	582	6%	1,174	1,115	5%
NIM	3.67%	3.50%	17 bps	3.67%	0 bps	3.58%	3.70%	-12 bps
Opex to ATA	1.03%	0.99%	4 bps	1.02%	1 bps	1.02%	1.02%	0 bps
ROA	2.53%	2.37%	15 bps	2.73%	-20 bps	2.44%	2.65%	-21 bps
ROE	12.33%	11.44%	89 bps	13.14%	-81 bps	11.89%	12.77%	-88 bps
GNPA	0.91%	0.95%	-4 bps	1.04%	-13 bps	0.91%	1.04%	-13 bps

Retail disbursements reached an all-time high of INR 9,250 crore, registering a growth of 54% YoY and 59% sequentially

Performance Highlights

Loan Portfolio

- **Assets Under Management** stood at **INR 98,210 crore** as on 30 September 2026, registering a growth of **17% YoY**
- **Loan Asset** increased by **19% YoY** to **INR 95,079 crore** as on 30 September 2026. Retail Loan Asset stood at **INR 94,391 crore**, reflecting the growth of **19% YoY**
- **Affordable** and **Emerging Markets** segment grew by **45%** and **22% YoY** respectively, and together contributed **41%** to the Retail Loan Asset.

Disbursements

- Total disbursements for Q2 FY27 stood at **INR 9,609 crore**, reflecting a growth of **60% YoY**
- Retail disbursements reached an all-time high of **INR 9,250 crore**, registering a growth of **54% YoY**
- Corporate disbursement for Q2 FY27 stood at **INR 360 crore**

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Asset Quality

- Asset quality continued to strengthen, with **Gross Non-Performing Assets (GNPA)** improving to **0.91%** as on 30 September 2026
- **Recovered 75 crore** during **Q2 FY27** from total written off pool, resulting in credit cost of **-19 basis points**

Profitability

- **Net profit** for Q2 FY27 grew by **6% YoY** to **INR 617 crore**
- **Spread** improved by **31 basis points QoQ** to **2.43%** in Q2 FY27
- **Yield on loans** increased by **26 basis points QoQ** to **9.74%** during the quarter
- **Cost of borrowing** improved by **5 basis points QoQ** to **7.31%** in Q2 FY27
- **Net Interest Margin** expanded by **17 basis points QoQ** to **3.67%** in Q2 FY27
- **Opex to ATA** stood at **1.03%** in Q2 FY27.
- **ROA** for Q2 FY27 stood at **2.53%** and **ROE** at **12.33%**.
- The Company's distribution network comprised **404 branches** across India as on 30 September 2026
- **Capital Risk Adequacy Ratio** remained strong at **27.03%** as on 30 September 2026; with **Tier I** at **26.62%**.

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

"Q2 FY27 has been another encouraging quarter for PNB Housing Finance as we continued to deliver consistent growth across business parameters. Our focus on granular retail expansion, particularly in the Affordable and Emerging Markets segments, has enabled us to strengthen our market position while maintaining prudent risk discipline.

We recorded strong growth in loan assets and achieved our highest-ever retail disbursements, underscoring the strength of our franchise and customer proposition. At the same time, asset quality continued to improve, supported by strong collection performance and sustained recovery efforts.

Our profitability metrics strengthened during the quarter, driven by improved spreads, stable margins and efficient cost management. We remain committed to driving profitable growth while maintaining a high-quality portfolio and a strong balance sheet.

As we move into the second half of FY27, we remain confident in the long-term housing finance opportunity and will continue to focus on expanding our retail footprint, enhancing customer experience and delivering sustainable value to our stakeholders."

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 interim financial results for the quarter and half year ended September

(₹ in crore)

S. no.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		(Unaudited)	(Unaudited)	(Audited)	(Unaudited)	(Audited)	(Audited)
	Revenue from operations						
(i)	Interest income	2,289.20	2,138.43	2,017.45	4,427.63	3,997.80	8,071.17
(ii)	Fees and commission income	130.51	121.78	96.18	252.29	177.89	394.50
(iii)	Net gain on fair value changes	3.44	3.23	14.23	6.67	28.28	38.85
I	Total revenue from operations	2,423.15	2,263.44	2,127.86	4,686.59	4,203.97	8,504.52
II	Other income	0.80	1.92	2.74	2.72	8.50	0.52
III	Total income (I+II)	2,423.95	2,265.36	2,130.60	4,689.31	4,212.47	8,505.04
	Expenses						
(i)	Finance cost	1,414.66	1,338.63	1,266.97	2,753.29	2,501.34	5,000.24
(ii)	Impairment on financial instruments & write-offs#	(47.56)	(29.14)	(113.18)	(76.70)	(169.40)	(386.15)
(iii)	Employee benefits expense	138.96	134.67	109.22	273.63	227.23	486.70
(iv)	Fees and commission expense	4.39	3.29	0.36	7.68	3.80	11.26
(v)	Depreciation, amortisation and impairment	16.78	16.36	16.40	33.14	31.10	66.48
(vi)	Other expenses	100.11	83.11	91.19	183.22	170.84	355.90
IV	Total expenses	1,627.34	1,546.92	1,370.96	3,174.26	2,764.91	5,534.43
V	Profit before tax (III-IV)	796.61	718.44	759.64	1,515.05	1,447.56	2,970.61
	Tax expense:						
	-Current tax	178.51	153.63	148.38	332.14	280.36	581.47
	-Deferred tax (charge/(credit))	1.55	7.47	29.67	9.02	52.11	97.90
VI	Total tax expense	180.06	161.10	178.05	341.16	332.47	679.37
VII	Net profit after tax (V-VI)	616.55	557.34	581.59	1,173.89	1,115.09	2,291.24
VIII	Other comprehensive income						
	A (i) Items that will not be reclassified to profit or loss: Remeasurement gain/ (loss) on defined benefit plan	2.49	(0.93)	0.22	1.56	(1.14)	0.84
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.62)	0.23	(0.05)	(0.39)	0.29	(0.21)
	B (i) Items that will be reclassified to profit or loss: Cash flow hedge	47.91	10.09	12.33	58.00	129.67	194.94
	(ii) Income tax relating to items that will be reclassified to profit or loss	(12.06)	(2.54)	(3.11)	(14.60)	(32.64)	(49.06)
IX	Total comprehensive income (VII+VIII)	654.27	564.19	590.98	1,218.46	1,211.27	2,437.75
X	Profit for the period / year, net of tax attributable to						
	Owners of the parent	616.55	557.34	581.59	1,173.89	1,115.09	2,291.24
	Non-controlling interest	-	-	-	-	-	-

XI	Other comprehensive income/(loss) for the period / year, net of tax attributable to						
	Owners of the parent	37.72	6.85	9.39	44.57	96.18	146.51
	Non-controlling interest	-	-	-	-	-	-
XII	Total comprehensive income for the period / year, net of tax attributable to						
	Owners of the parent	654.27	564.19	590.98	1,218.46	1,211.27	2,437.75
	Non-controlling interest	-	-	-	-	-	-
Earnings per share (of ₹ 10 each)*							
	-Basic (₹)	23.65	21.39	22.34	45.04	42.86	88.01
	-Diluted (₹)	23.59	21.33	22.29	44.92	42.77	87.80
Paid-up equity share capital (Face value of ₹ 10)		260.80	260.59	260.51	260.80	260.51	260.55
Reserves (excluding revaluation reserves) as at March 31							18,958.58

#Net of reversal of impairment allowance / bad debts (includes recovery from sale of security receipts amounting to ₹ 123.90 crore for the year ended March 31, 2026) recovery on sale of loan assets including fair value changes on investment in security receipts.

* EPS for the quarters/half year are not annualised.

Consolidated Interim Statement of Assets and Liabilities

(₹ in crore)

S. no.	Particulars	As at	
		30-Sep-26	31-Mar-26
		(Unaudited)	(Audited)
	ASSETS		
1	Financial assets		
(a)	Cash and cash equivalents	2,004.22	2,483.06
(b)	Bank balance other than (a) above	317.30	856.15
(c)	Derivative financial instruments	316.72	270.41
(d)	Receivables		
	Trade receivables	58.82	46.92
	Other receivables	0.02	0.12
(e)	Loans	94,124.48	86,433.37
(f)	Investments	3,708.10	2,778.81
(g)	Other financial assets	764.97	288.72
	Sub total - financial assets	1,01,294.63	93,157.56
2	Non - financial assets		
(a)	Current tax assets (net)	13.91	-
(b)	Deferred tax assets (net)	0.01	23.99
(c)	Investment property	0.51	0.51
(d)	Property, plant and equipment	80.72	83.39
(e)	Right of use assets	158.04	157.93
(f)	Capital work-in-progress	3.75	1.38
(g)	Intangible assets under developments	5.84	4.65

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CIN: L65922DL1988PLC033856

(h)	Other Intangible assets	30.87	32.24
(i)	Other non-financial assets	49.82	50.42
	Sub total - non - financial assets	343.47	354.51
	TOTAL – ASSETS	1,01,638.10	93,512.07
	LIABILITIES		
1	Financial liabilities		
(a)	Derivative financial instruments	15.14	4.14
(b)	Payables		
	(I) Trade Payables		
	(i) total outstanding dues of micro enterprises and small enterprises	2.70	1.85
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	26.09	12.68
	(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	13,456.79	9,270.38
(d)	Borrowings (other than debt securities)	48,396.34	43,543.17
(e)	Deposits	17,704.04	18,055.39
(f)	Subordinated liabilities	39.67	329.66
(g)	Other financial liabilities	1,624.15	2,866.55
	Sub total - financial liabilities	81,264.92	74,083.82
2	Non financial liabilities		
(a)	Current tax liabilities	-	7.68
(b)	Provisions	37.05	35.62
(c)	Other non-financial liabilities	86.94	165.82
	Sub total - non financial liabilities	123.99	209.12
3	EQUITY		
(a)	Equity share capital	260.80	260.55
(b)	Other equity	19,988.39	18,958.58
	Subtotal – equity	20,249.19	19,219.13
	TOTAL - EQUITY AND LIABILITIES	1,01,638.10	93,512.07

Notes:

- The above consolidated interim 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 interim 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.

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4. 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, RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26, 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*	790.11	67.13	3.90	69.09	649.99
Corporate persons	-	-	-	-	-
of which, MSMEs	-	-	-	-	-
Others^	-	-	-	-	-
Total	790.11	67.13	3.90	69.09	649.99

* Retail loans

\$ Principal outstanding as at the end of the previous half year (i.e. as on March 31, 2026).

@ Principal outstanding (including capitalised interest, disbursement) for the live restructured accounts as on September 30, 2026.

^Corporate finance loans

5. Disclosure of loans transferred / acquired during the quarter and half year ended September 30, 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:

(ia) Detail of loans transferred not in default (through PTC) during the quarter and half year ended September 30, 2026.

Particulars	Quarter ended September 30, 2026	Half year ended September 30, 2026
Number of accounts	924	924
Aggregate principal outstanding of loan transferred (₹ in crore)	207.19	207.19
Weighted average residual tenor of the loans transferred (years)	11.56	11.56
Weighted average holding period (years)	4.94	4.94
Retention of beneficial economic interest %	13.12	13.12
Net book value of loans transferred (at the time of transfer) (₹ in crore)	180.00	180.00
Aggregate consideration (₹ in crore)	180.00	180.00
Coverage of tangible securities of secured loans transferred	100%	100%
Rating wise distribution of rated loans at pool level	ICRA/CARE AAA	ICRA/CARE AAA

Note: The Company has provided first loss tranche to the subscriber of PTC.

(ib) Details of loans not in default acquired (through assignment) during the quarter and half year ended September 30, 2026.

Particulars	Quarter ended September 30, 2026			
	Deal 1	Deal 2	Deal 3	Deal 4
Amount of loans acquired (₹ in crore)	38.61	556.79	28.32	25.10
Weighted average residual maturity (years)	11.99	10.95	14.90	17.02
Weighted average holding period (years)	0.84	1.75	1.91	0.65
Retention of beneficial economic interest	10%	10%	10%	10%
Coverage of tangible securities of secured loans transferred	100%	100%	100%	100%
Rating wise distribution of rated loans*	NA	NA	NA	NA

Particulars	Quarter ended September 30, 2026			
	Deal 5	Deal 6	Deal 7	Deal 8
Amount of loans acquired (₹ in crore)	120.96	28.54	6.04	34.06
Weighted average residual maturity (years)	12.19	13.39	9.66	12.92
Weighted average holding period (years)	0.96	1.08	0.54	1.07
Retention of beneficial economic interest	10%	10%	10%	10%

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Coverage of tangible securities of secured loans transferred	100%	100%	100%	100%
Rating wise distribution of rated loans*	NA	NA	NA	NA

Particulars	Quarter ended June 30, 2026			
	Deal 1	Deal 2	Deal 3	Deal 4
Amount of loans acquired (₹ in crore)	42.07	39.57	26.73	38.88
Weighted average residual maturity (years)	12.80	12.47	10.73	17.22
Weighted average holding period (years)	1.10	1.47	1.14	0.90
Retention of beneficial economic interest	10%	10%	10%	10%
Coverage of tangible securities of secured loans transferred	100%	100%	100%	100%
Rating wise distribution of rated loans*	NA	NA	NA	NA

*The loans acquired are not rated as these loans are to non-corporate borrowers.

(ii) The Company has not transferred or acquired, any stressed loan during the quarter and half year ended September 30, 2026.

(iii) Details of ratings on security receipts as on September 30, 2026:

Rating Agency	Rating	Trust Name	Book value of security receipts (₹ in crore)	Book value of security receipts (net of provisions)	Recovery rating scale
Infomercials 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 Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has restructured compensation of its employees with effect from April 01, 2026 consistent with the Labour Codes, Rules, FAQs and the opinion from the consultant. The Company continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
7. Disclosure related to project finance for the quarter ended September 30, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025", as amended from time to time, are given below:

Sl. No.	Item Description	Number of accounts	Total outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	1	25.00
2	Projects under implementation accounts sanctioned during the quarter*	2	329.16
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)	3	354.16
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.	-	-
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.	-	-

*Including additional disbursement pertaining to accounts sanctioned in previous quarters resulting additional outstanding of ₹ 19.73 crore at the reporting date.

8. Disclosure related to Co-lending arrangements (CLAs) on an aggregate basis as at September 30, 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", as amended from time to time, are given below:

Particulars	As at September 30, 2026
As Originator RE	
Quantum of CLAs	
- Number of CLA Partners	1
- Number of accounts (outstanding cases)	205
- Aggregate principal outstanding as on date (₹ in crore)	65.86
Weighted average rate of interest (%)	10.29%
Fees charged (₹ in crore)	0.12
Fees paid (₹ in crore)	-
Broad sector of Co-lending arrangement	Mortgage- Housing Loans, Non -Housing Loans
Performance of loans	
- Standard loans (₹ in crore)	64.66
- NPA loans (₹ in crore)	1.20
Default loss guarantee (if any)	NA

9. Regulation 52(7) and 52(7A) of the SEBI (LODR) Regulations, 2015 are not applicable for the quarter ended September 30, 2026, as there were no unutilised issue proceeds and no deviation or variation in the utilisation of issue proceeds during the quarter.
10. During the quarter ended September 30, 2026, the Company has allotted 2,54,335 (Q2 FY2027 2,13,990) equity shares of ₹ 10 each pursuant to exercise of stock options / restricted stock units by employees.
11. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended for the quarter and half year ended September 30, 2026 are attached as **Annexure I**.
12. Statutory Auditors of the Company have reviewed the consolidated interim financial results for the quarter and half year ended September 30, 2026, in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The above consolidated interim 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 October 28, 2026.

For and on behalf of the Board of Directors

Date: October 28, 2026

Place: Gurugram

Ajai Kumar Shukla

Managing Director & CEO

DIN: 11358498

Annexure I

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter and half year ended September 30, 2026

Particular	For the quarter ended September 30, 2026	For the half year ended September 30, 2026
	Consolidated	Consolidated
Debt Equity Ratio	3.93	3.93
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)	20,249.19	20,249.19
Net Profit After Tax (₹ in crore)	616.55	1,173.89
Earnings Per Share: (not annualised)		
Basic (₹)	23.65	45.04
Diluted (₹)	23.59	44.92
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	0.78	0.78
Debtors turnover ratio *	Not Applicable	Not Applicable
Inventory turnover ratio *	Not Applicable	Not Applicable
Operating Margin (%) *	Not Applicable	Not Applicable
Net Profit Margin (%)	25.44	25.03
Sector Specific equivalent ratio		
Provision Coverage Ratio (%)	39.98	39.98
Gross Non-Performing Asset (GNPA) (%)	0.91	0.91
Net Non-Performing Asset (NNPA) (%)	0.55	0.55
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.