



PNBHFL/SE/EQ/FY2026-27/91
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/Madam,

Sub: Investor Presentation for the quarter and half year ended September 30, 2026
Ref: Our letter PNBHFL/SE/EQ/FY2026-27/89 dated October 28, 2026

We have enclosed the Investor Presentation of the Company for the quarter and half year ended September 30, 2026, which will be referred during earnings call with investors at 07:30 P.M. (IST) on October 28, 2026.

This investor presentation 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.



Investor Presentation

Quarter Ended September 2026

28-October-2026



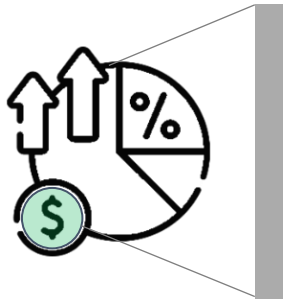
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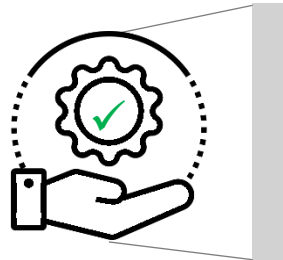
Business Metrics & Expansion

- Disbursements scaled up 60% YoY to INR 9,609 crore in Q2 FY27 vs INR 5,995 crore in Q2 FY26
- Overall loan book grew 19% YoY to INR 95,079 crore as on 30 Sep 2026
- Corporate loan book increased 107% YoY to INR 689 crore as on 30 Sep 2026



Margins

- Spread expanded sequentially by 31 bps to 2.43% in Q2 FY27
- NIM is higher by 17 bps to 3.67 % in Q2 FY27 vs 3.50% in Q1 FY27
- Yield improved to 9.74% in Q2 FY27 from 9.48% in Q1 FY27, while CoB decline by 5 bps to 7.31% vs 7.36% in Q1 FY27



Asset Quality

- GNPA improved to 0.91% vs 0.95% in Q1 FY27
- Recovered INR 75 crore in Q2 FY27 and INR 141 crore in H1 FY27 from total written-off pool



Profitability

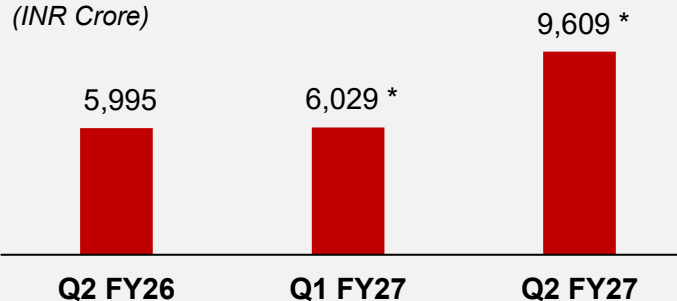
- PAT grew by 6% YoY to INR 617 crore in Q2 FY27 as against INR 582 crore in Q2 FY26
- ROA stood at 2.53% in Q2 FY27 (annualized) compared to 2.66% in FY26

Key Performance Highlights – Q2 FY27 (YoY | QoQ)

Disbursement

YoY : **60%** | QoQ : **59%**

(INR Crore)

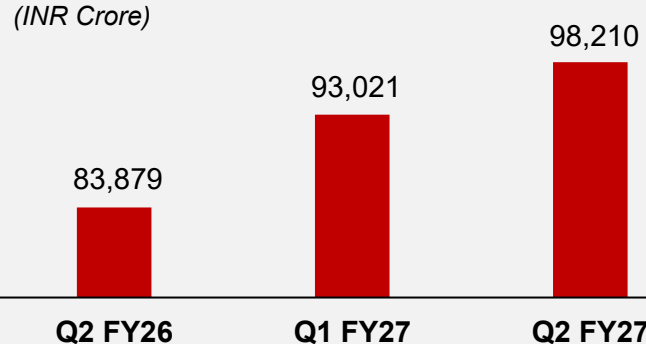


* Includes pool buyout of INR 147 crore & INR 838 crore during Q1 & Q2 FY27 respectively

Asset under Management

YoY : **17%** | QoQ : **6%**

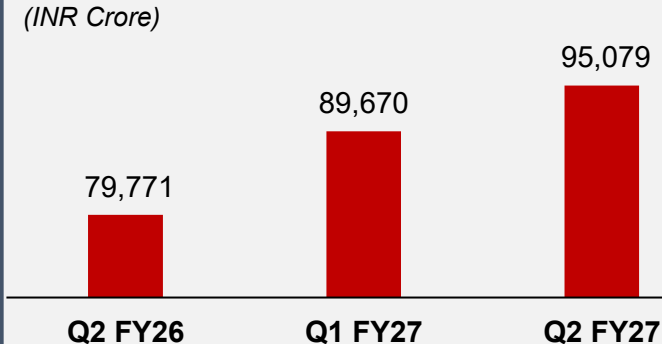
(INR Crore)



Loan Book

YoY : **19%** | QoQ : **6%**

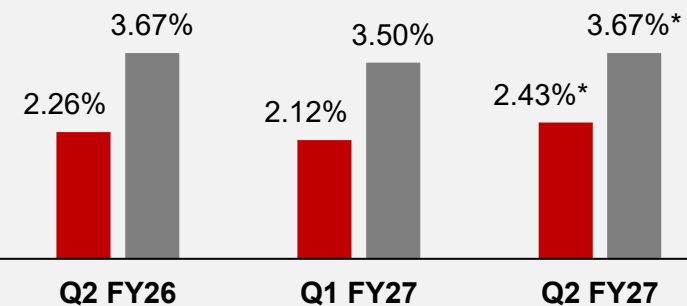
(INR Crore)



Spread / NIM

YoY : **16 bps** / Flat | QoQ : **31 bps** / 17 bps

■ Spread ■ NIM

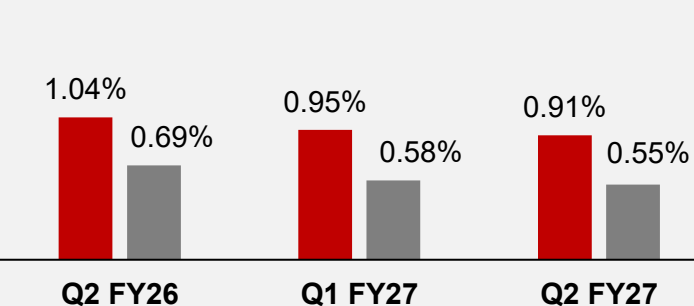


* Spread is 2.24% & NIM is 3.49% (x-1 Off)

GNPA / NNPA

YoY : **-13 bps** / -14 bps | QoQ : **-4 bps** / -3 bps

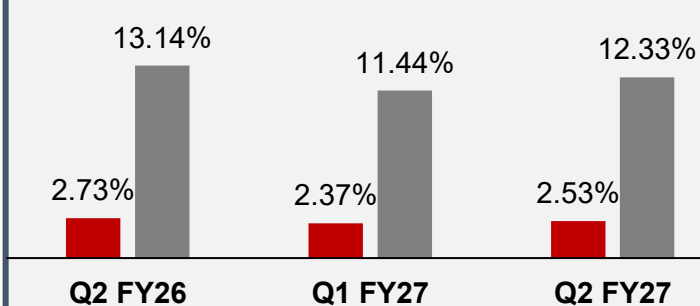
■ GNPA ■ NNPA



ROA / ROE

YoY : **-20 bps** / -81 bps | QoQ : **15 bps** / 89 bps

■ ROA ■ ROE



Key Performance Highlights – H1 FY27 (YoY)

Disbursement

YoY : **42%**

(INR Crore)

10,975

15,638

H1 FY26

H1 FY27

* Includes pool buyout of INR 986 crore in H1 FY27

Asset Under Management

YoY : **17%**

(INR Crore)

83,879

98,210

H1 FY26

H1 FY27

Loan Book

YoY : **19%**

(INR Crore)

79,771

95,079

H1 FY26

H1 FY27

Spread / NIM

YoY : **5 bps** / -12 bps

■ Spread ■ NIM

2.23%

3.70%

2.28%*

3.58%*

H1 FY26

H1 FY27

* Spread is 2.18% & NIM is 3.49% (x-1 Off)

GNPA / NNPA

YoY : **-13 bps** / -14 bps

■ GNPA ■ NNPA

1.04%

0.69%

0.91%

0.55%

H1 FY26

H1 FY27

ROA / ROE

YoY : **-21 bps** / -88 bps

■ ROA ■ ROE

2.65%

12.77%

2.44%

11.89%

H1 FY26

H1 FY27

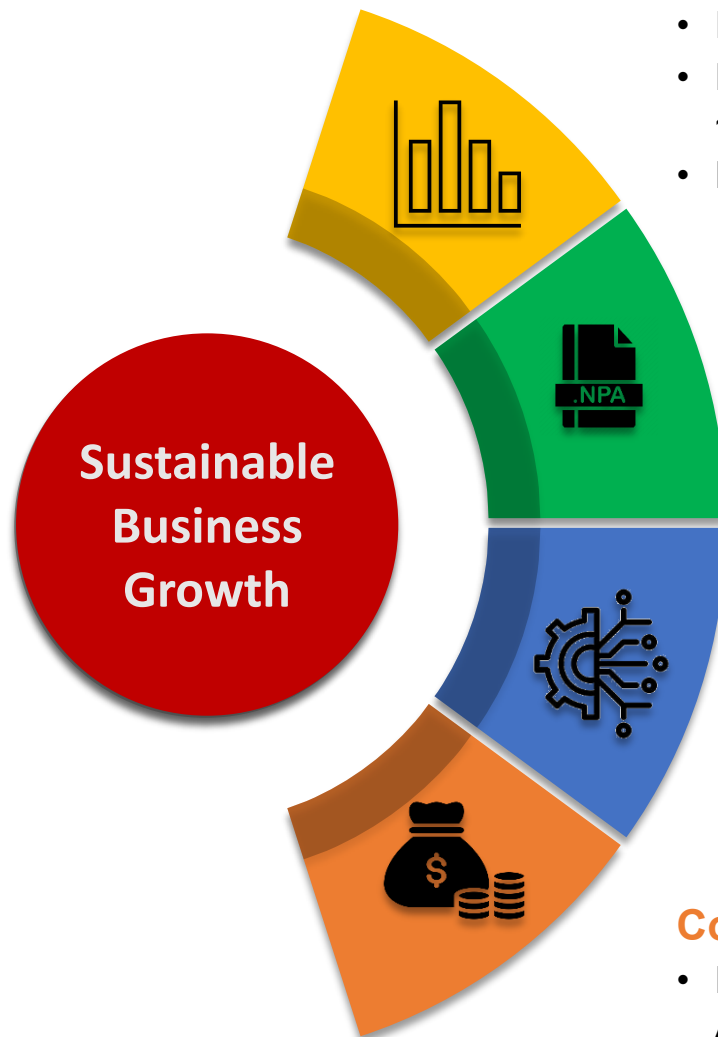
ROA Tree

Particulars	Q2 FY27	Q1 FY27	QoQ	Q2 FY26	YoY	H1 FY27	H1 FY26	YoY
Yield	9.74%	9.48%	26 bps	9.95%	-21 bps	9.61%	9.97%	-36 bps
CoB	7.31%	7.36%	-5 bps	7.69%	-37 bps	7.33%	7.74%	-41 bps
Spread	2.43%	2.12%	31 bps	2.26%	16 bps	2.28%	2.23%	5 bps
NIMs	3.67%	3.50%	17 bps	3.67%	-	3.58%	3.70%	-12 bps
GIMs	4.10%	3.92%	17 bps	4.05%	5 bps	4.01%	4.06%	-5 bps
Opex to ATA	1.03%	0.99%	4 bps	1.02%	1 bps	1.02%	1.02%	-
PPOP to ATA	3.05%	2.93%	12 bps	3.03%	2 bps	2.99%	3.04%	-5 bps
Credit Cost to ATA	-0.19%	-0.12%	- 7 bps	-0.53%	34 bps	-0.16%	-0.40%	24 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

Q2 FY27 includes 1-off of charges on prepayment of corporate account; X 1-off, Yield, Spread and NIM would have been 9.56%, 2.24% and 3.49% respectively for Q2 FY27 and 9.51%, 2.18% and 3.49% respectively for H1 FY27



Overall Business Update



High Yielding Portfolio Growth

- Focus on high yielding Affordable and Emerging Markets segment to improve Yield and NIM
- Reinitiate corporate lending with disciplined risk management, capping exposure at under ~10% of the total loan portfolio
- New Initiatives and growth opportunities

Asset Quality

- Sustain best-in-class asset quality through robust underwriting, rigorous monitoring and continues policy refinements

Technology & Artificial Intelligence

- Leverage technology for paperless journey across the loan cycle and AI pilots to drive productivity & efficiency

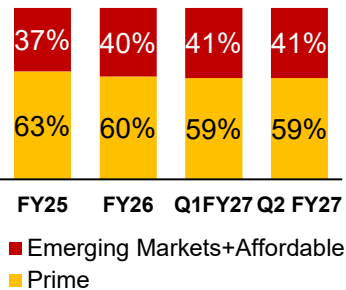
Consistent Profitability

- Driving Sustainable Profitability through NIM Optimization, Cost Efficiency and Superior Asset Quality

New Growth Levers to Scale the High-Yielding Portfolio

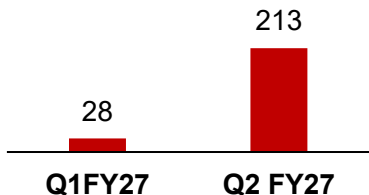


Shift towards
high yielding
segment



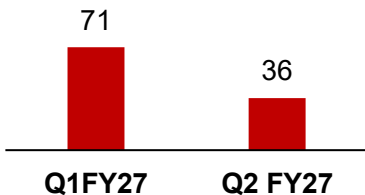
Expanded
Affordable business
from select Prime &
Emerging branches

(Disbursement in INR Crore)



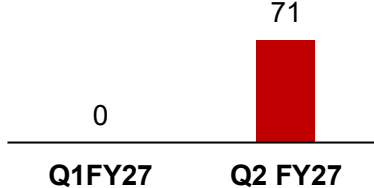
Launch of
Emerging
Developer Finance

(Disbursement in INR Crore)



Launch of Micro
Housing Finance
for higher yields

(Disbursement in INR Crore)

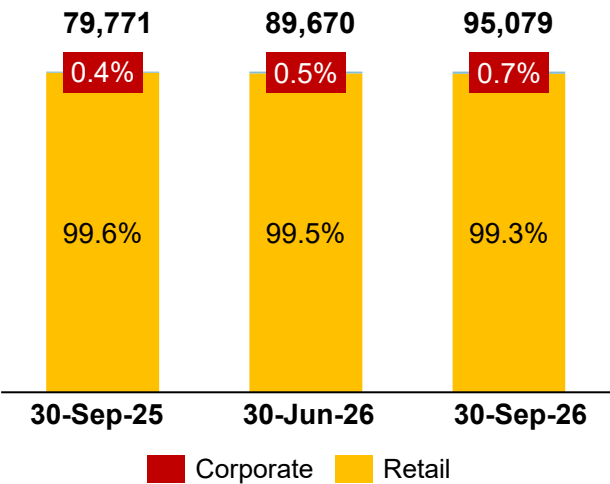


Loan Asset Mix

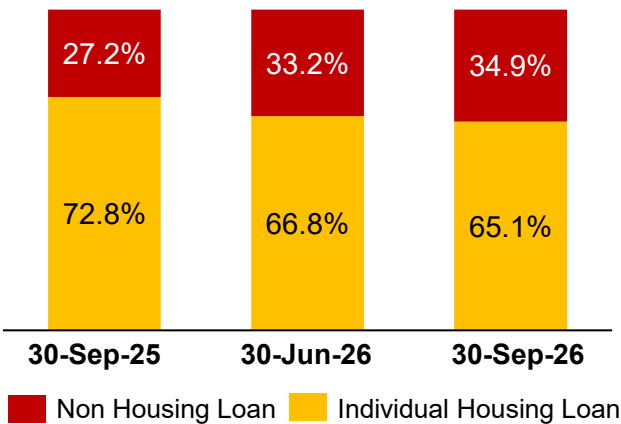
(INR Crore)

Loan Asset

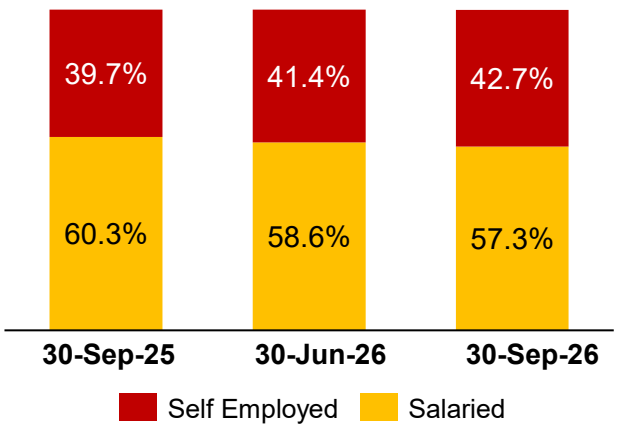
Segment Mix



Retail Product Mix



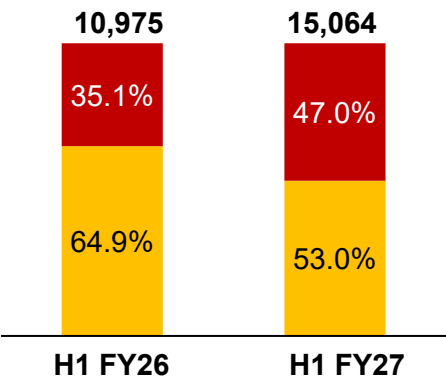
Retail Profile Mix



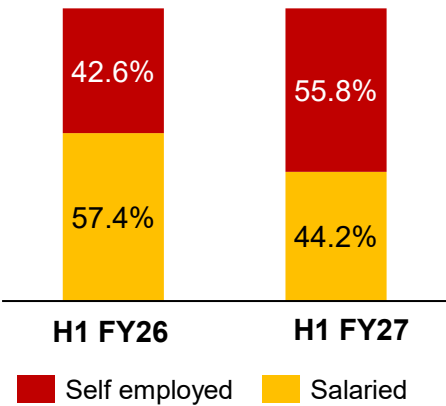
(INR Crore)

Disbursement

Retail Product Mix



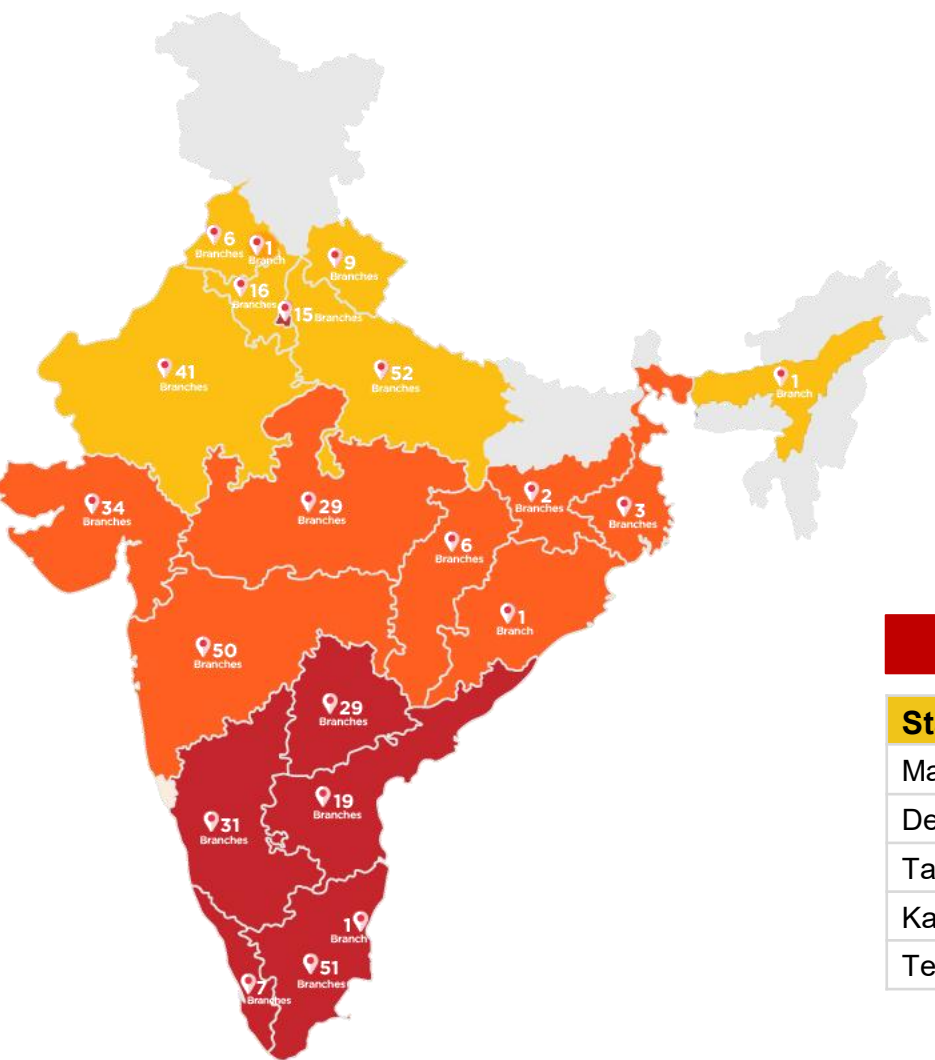
Retail Profile Mix



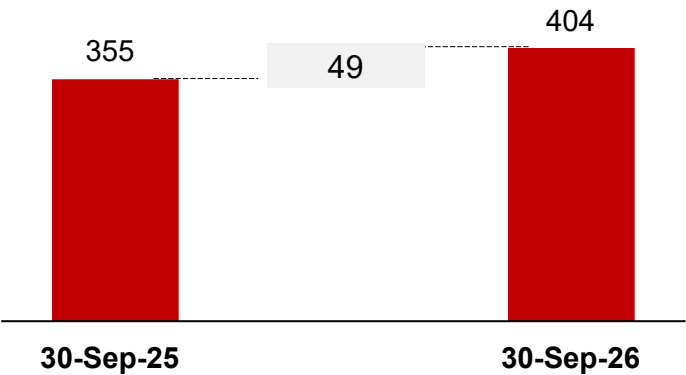
- Live loan accounts serviced by the Company crossed 4,00,000 as on 30-Sep-26
- Average ticket size for Retail Individual Housing loan and Retail Non-Housing at INR 29 lac and INR 27 lac respectively (as on 30-Sep-26)
- Affordable and Emerging Markets segment contribute 44% of the Retail disbursement

Wide Retail Distribution Network

OUR OFFICE NETWORK



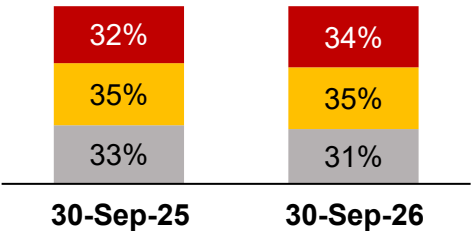
Branches



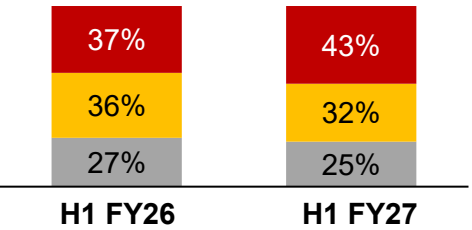
Top 5 State share in the Retail Loan Asset (%)

State	30-Sep-26	30-Sep-25
Maharashtra	18.0%	20.3%
Delhi NCR	12.2%	10.3%
Tamil Nadu	12.1%	12.2%
Karnataka	8.9%	8.9%
Telangana	8.5%	8.9%

Loan Asset – Geographical Breakup

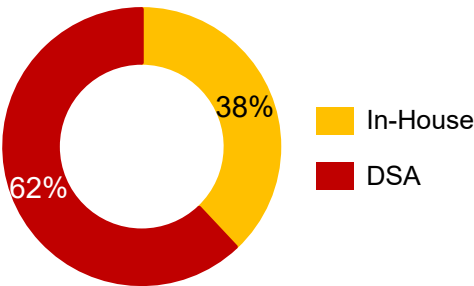


Disbursement - Geographical Break-up*



North South West

Disbursement Channel Mix – H1 FY27*



* Excluding pool buyout

Retail Business Update

<u>Loan Asset (INR crore)</u>	Q2 FY27	Q1 FY27	Q2 FY26	Change (QoQ)	Change (YoY)
Affordable	9,438	8,556	6,531	10%	45%
Emerging Markets	29,318	27,676	23,994	6%	22%
Prime	54,635	52,780	48,914	4%	12%
DA Pool Buyout	999	166	-	503%	-
Total	94,391	89,178	79,439	6%	19%
<u>Disbursement (INR crore)</u>	Q2 FY27	Q1 FY27	Q2 FY26	Change (QoQ)	Change (YoY)
Affordable	1,149	555	823	107%	40%
Emerging Markets	2,882	2,029	2,122	42%	36%
Prime	4,380	3,083	3,050	42%	44%
DA Pool Buyout	838	147	-	469%	-
Total	9,250	5,814	5,995	59%	54%
<u>Incremental Yield</u>	Q2 FY27	Q1 FY27	Q2 FY26	Change (QoQ)	Change (YoY)
Affordable	11.63%	11.78%	12.11%	-15 bps	- 48 bps
Emerging Markets	9.38%	9.33%	9.47%	5 bps	-9 bps
Prime	9.07%	9.00%	9.12%	7 bps	-5 bps
<u>No. of Branches</u>	Q2 FY27	Q1 FY27	Q2 FY26	Change (QoQ)	Change (YoY)
Affordable	234	232	198	+2	+36
Emerging Markets	88	89	83	-1	+5
Prime	81	82	73	-1	+8

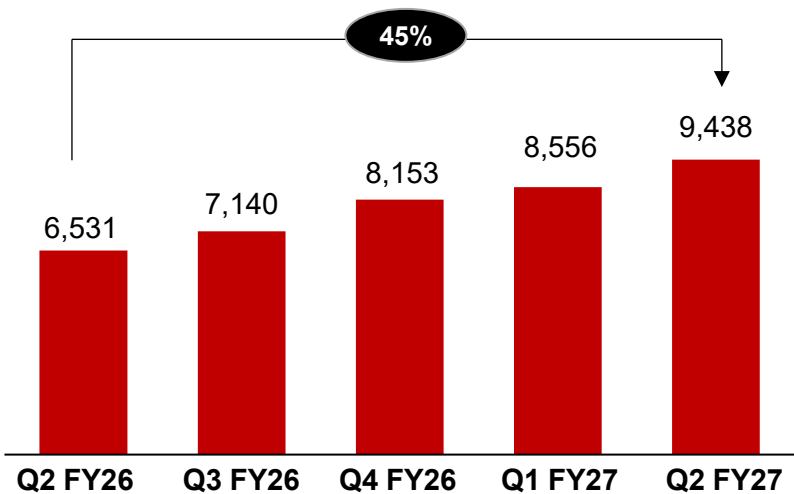
- Delivered 19% YoY Retail loan book growth; sustained momentum
- Affordable and Emerging Markets segment contributes 44% of the total Retail disbursement and 41% of the Retail loan book
- Retail disbursements up 54% YoY and 59% QoQ
- Affordable segment yield declined primarily driven by the rollout of the Affordable business across selected Prime and Emerging Markets branches.
- Started Affordable Housing business in select Prime and Emerging Markets branches in Q1 FY27 and rolled out Micro Housing through existing Affordable branches in Q2 FY27, leveraging the existing branch infrastructure



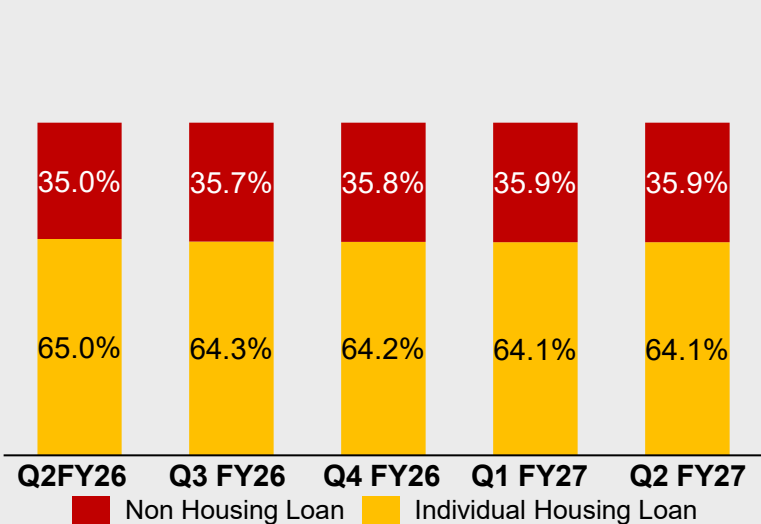
Segment Update:
Affordable

Affordable Segment Update

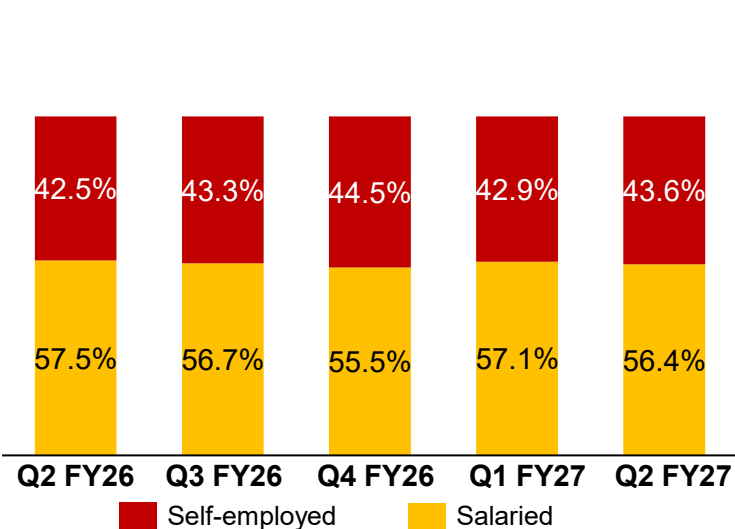
Loan Asset (INR crore)



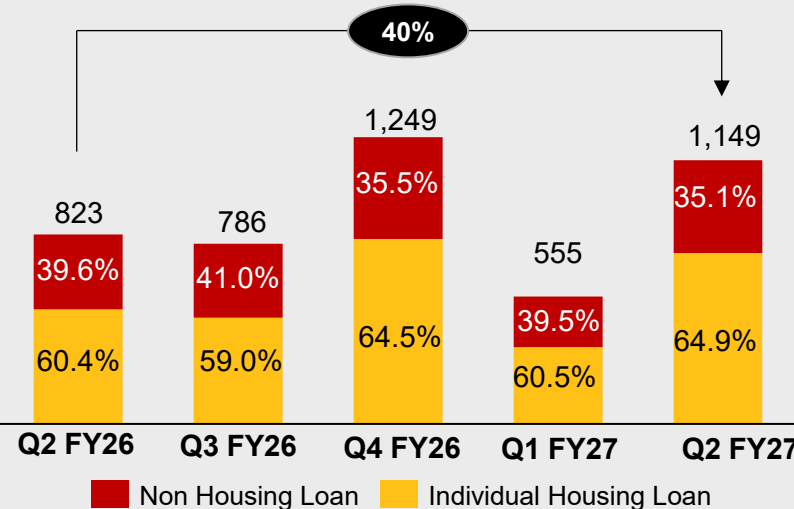
Loan Asset by Product (%)



Loan Asset by Profile (%)



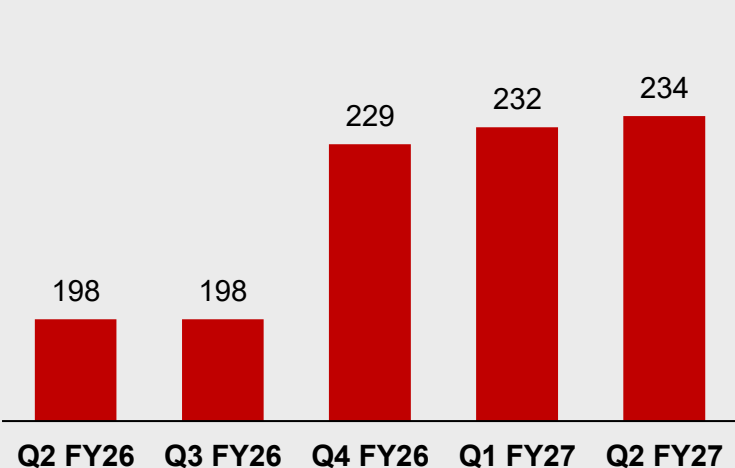
Disbursement (INR crore)



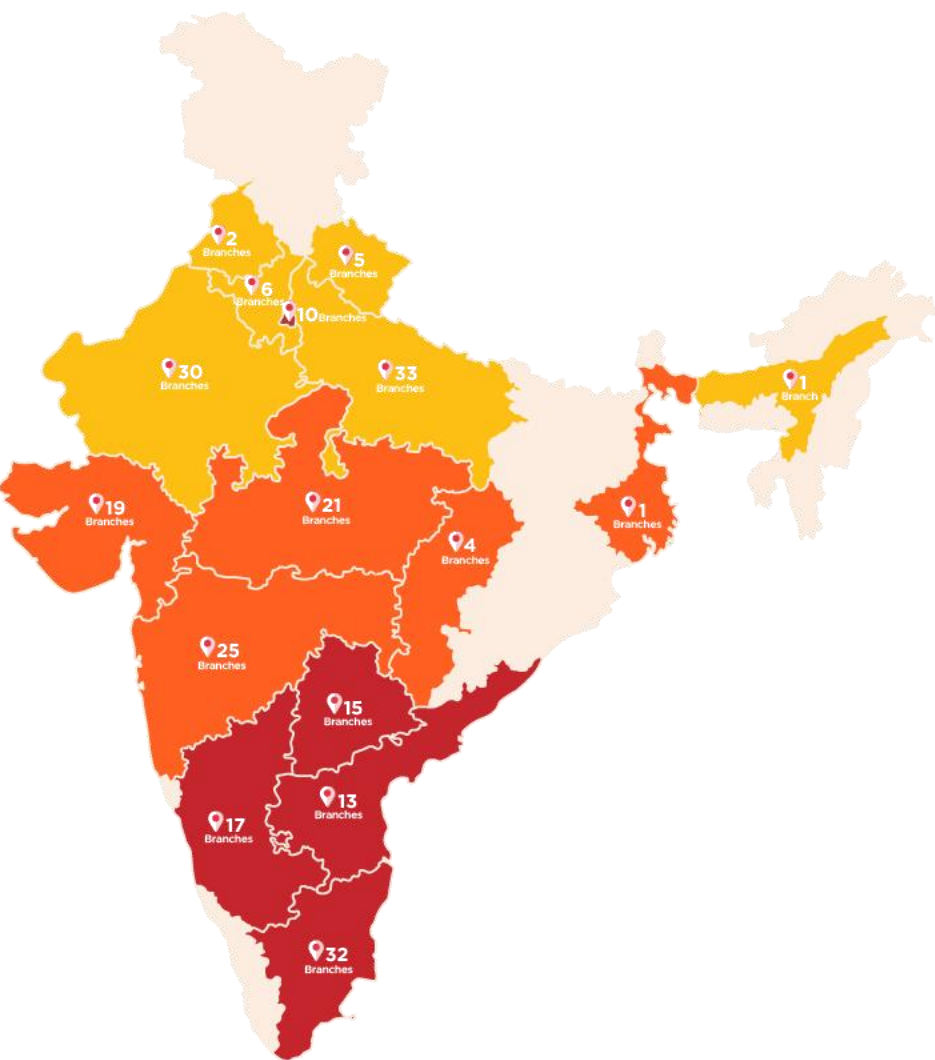
Incremental Yield (%)



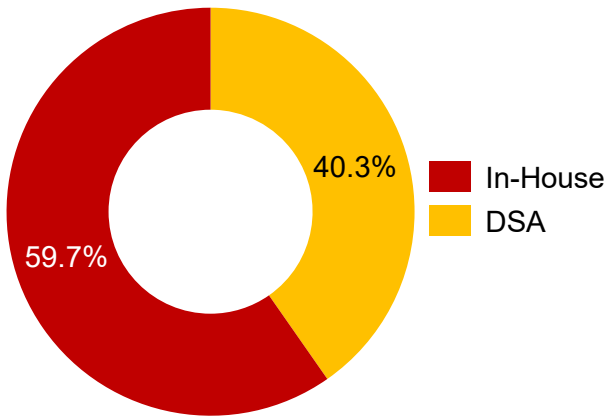
Branches



OUR OFFICE NETWORK



Disbursement Channel Mix – H1 FY27

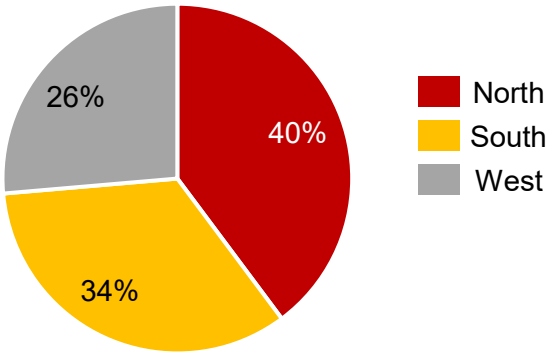


Geographic Presence

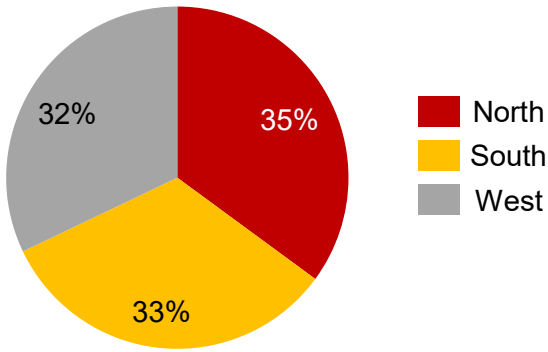
State	# Branches	% of Loan Asset	
		30-Sep-26	30-Sep-25
Uttar Pradesh	33	15.5%	15.7%
Tamil Nadu	32	15.2%	15.8%
Maharashtra	25	14.0%	14.9%
Rajasthan	30	12.5%	12.9%
Madhya Pradesh	21	12.3%	13.6%

Derisking the Geographical presence; with branch expansions, top 5 states contribution reduced to 69.5% of Loan Asset as on 30-Sep-26 vs 72.9% a year ago

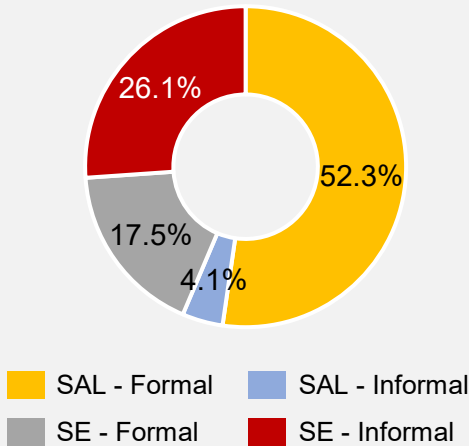
Disbursement Geographical Breakup – H1 FY27



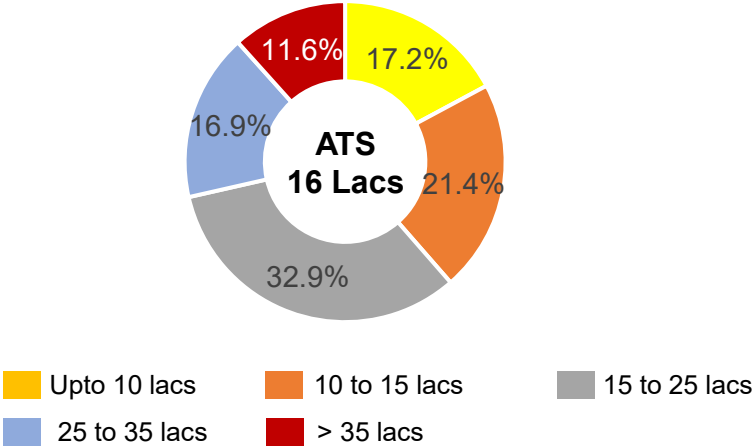
Loan Asset Geographical Breakup



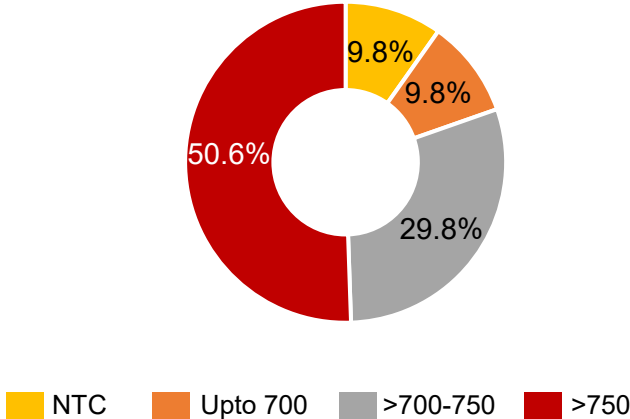
Loan Asset by Profile – Formal/Informal



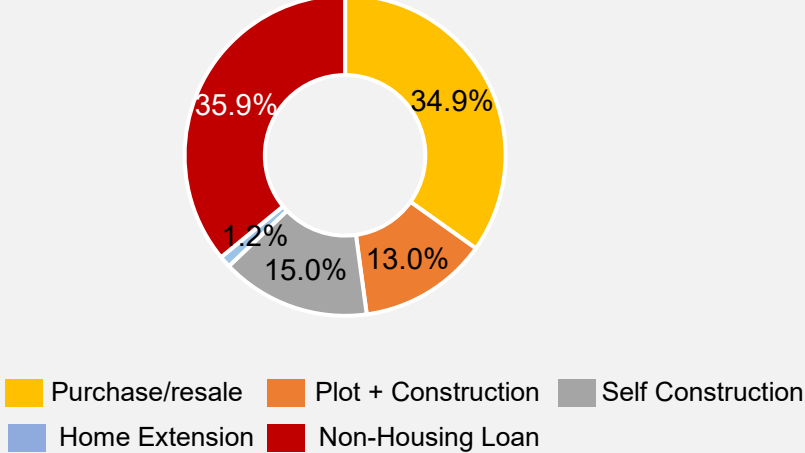
Loan Asset by Ticket Size



Loan Asset by Credit history

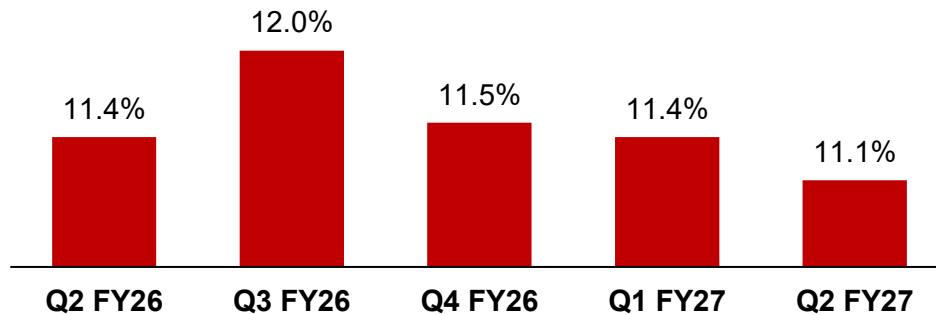


Loan Asset by Purpose

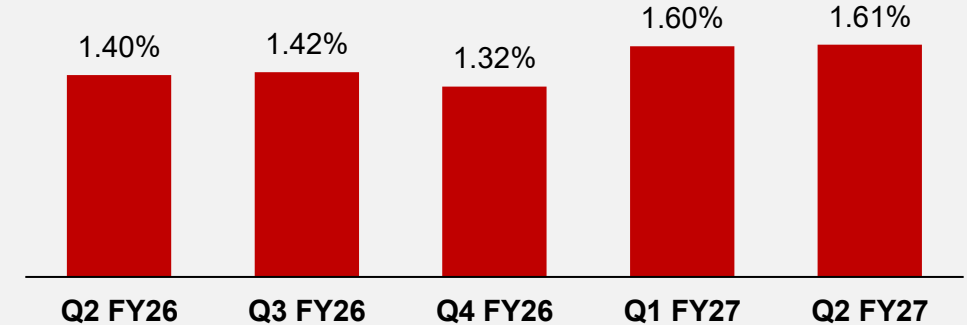


Affordable Segment Asset Quality

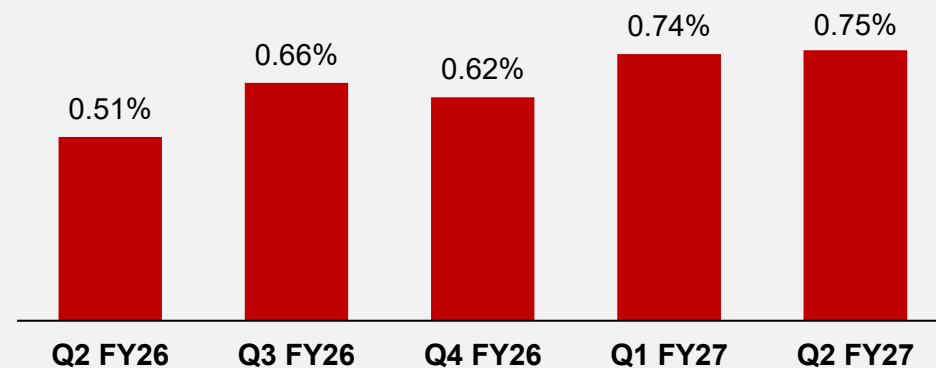
Bounce Rate



DPD 30+ (%)



Gross NPA (%)



- Asset quality metrics remained resilient with stable delinquency and NPA trends across the portfolio.
- Strengthened collections through focused field engagement, legal interventions, and early resolution mechanisms.
- Technology-enabled, omnichannel customer outreach continues to enhance recovery effectiveness and collection efficiency.
- Portfolio performance remains stronger than industry benchmarks, reflecting disciplined underwriting and risk management.

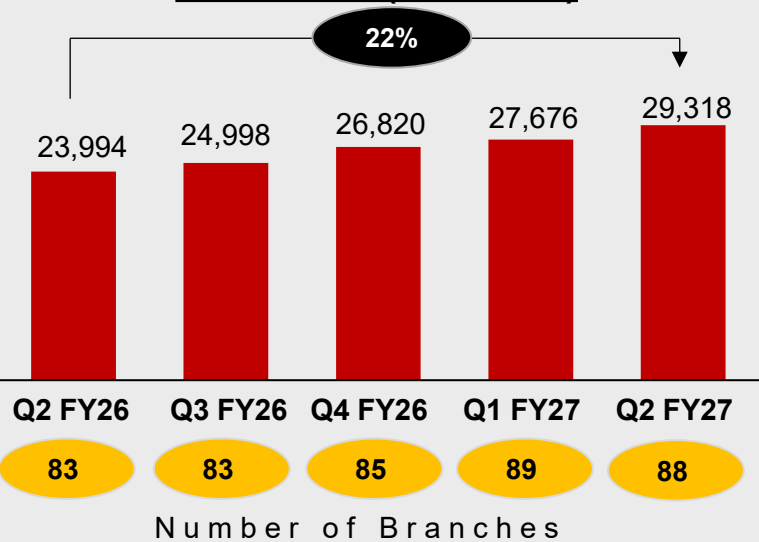
As per ICRA, the 30+ and 90+ delinquencies for AHFCs as on Mar-26 is 3.6% and 1.2%



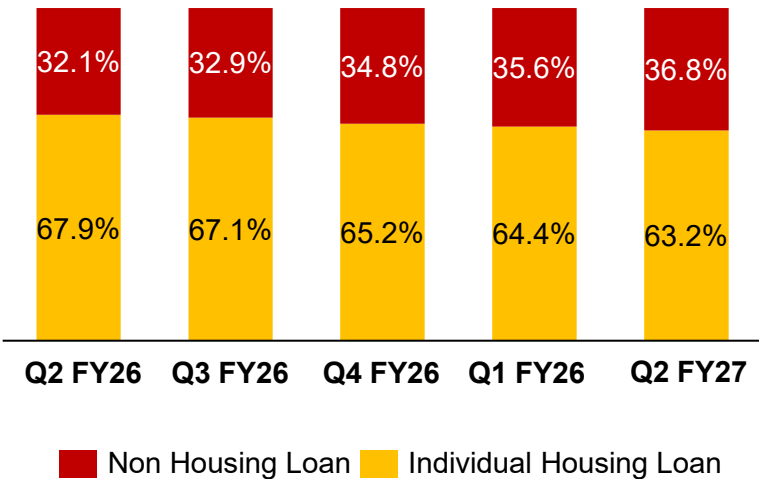
Segment Update: Emerging Markets

Emerging Markets Segment Update

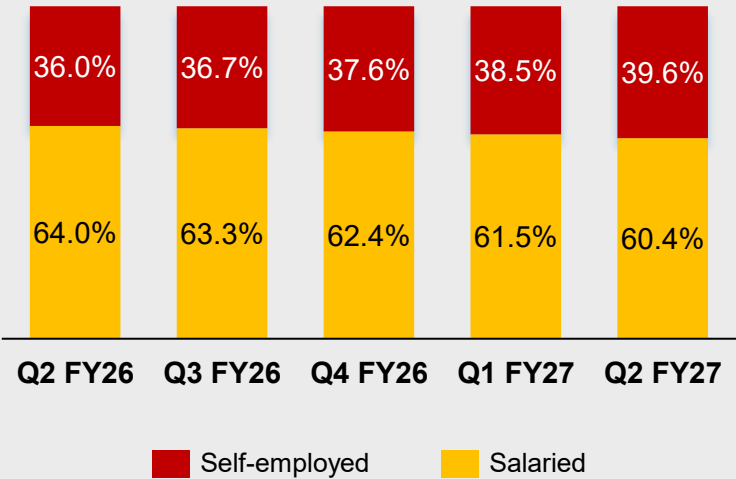
Loan Asset (INR crore)



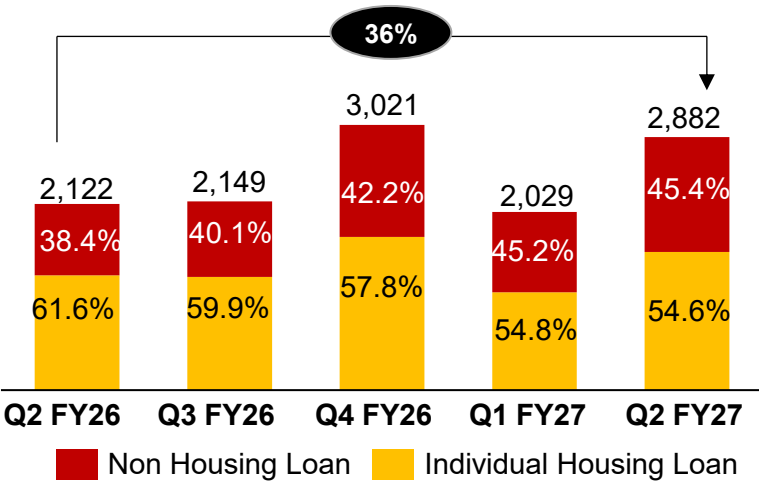
Loan Asset by Product (%)



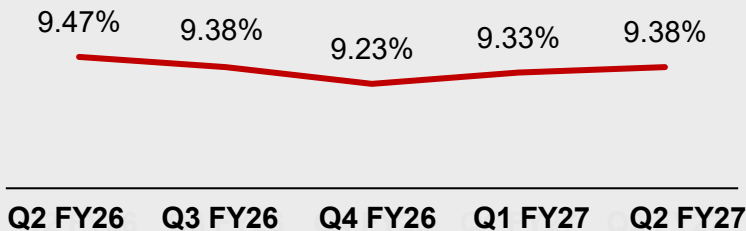
Loan Asset by Profile (%)



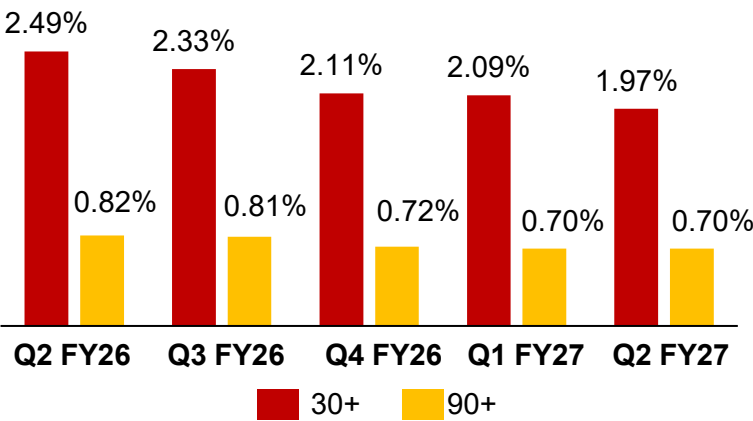
Disbursement (INR crore)



Incremental Yield (%)



30+ & 90+

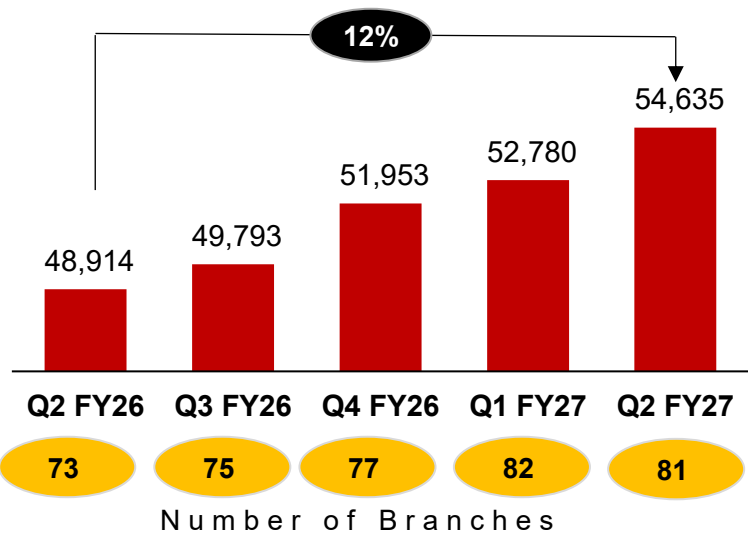




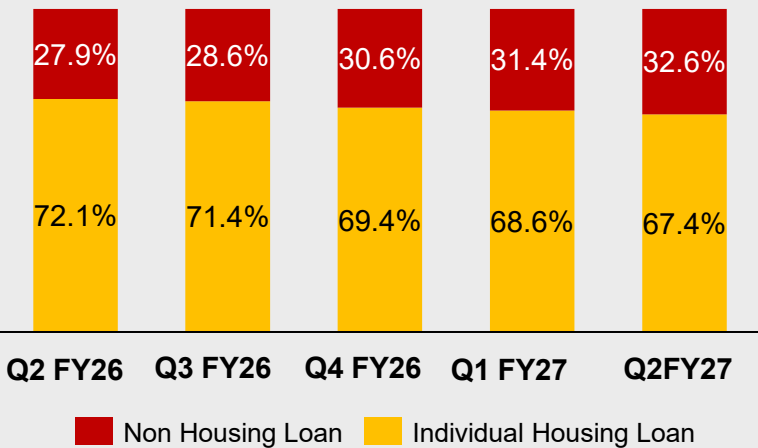
Segment Update:
Prime

Prime Segment Update

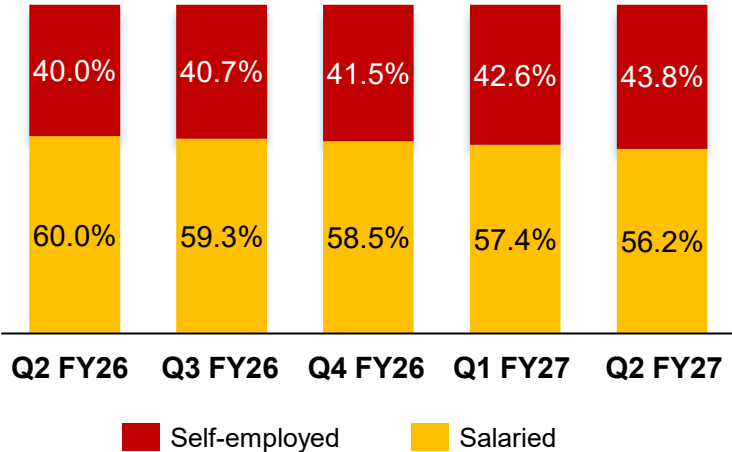
Loan Asset (INR crore)



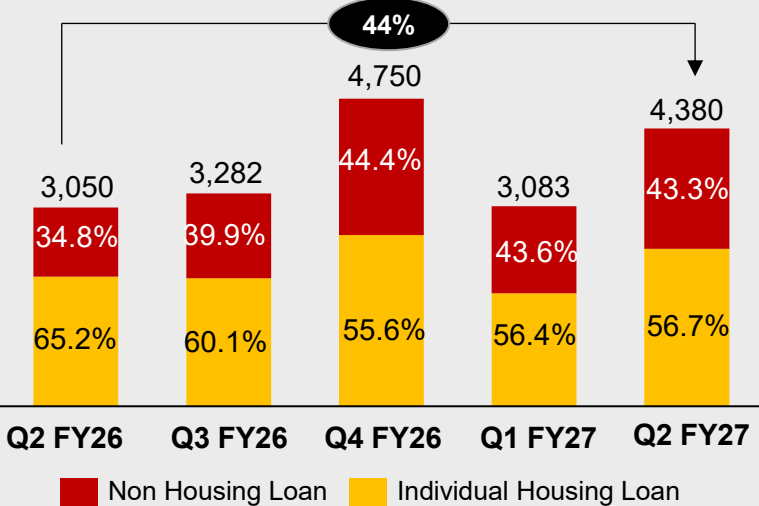
Loan Asset by Product (%)



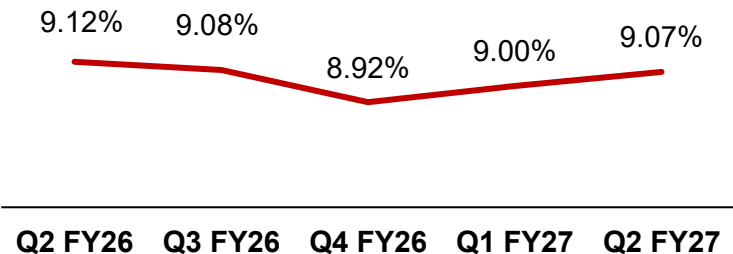
Loan Asset by Profile (%)



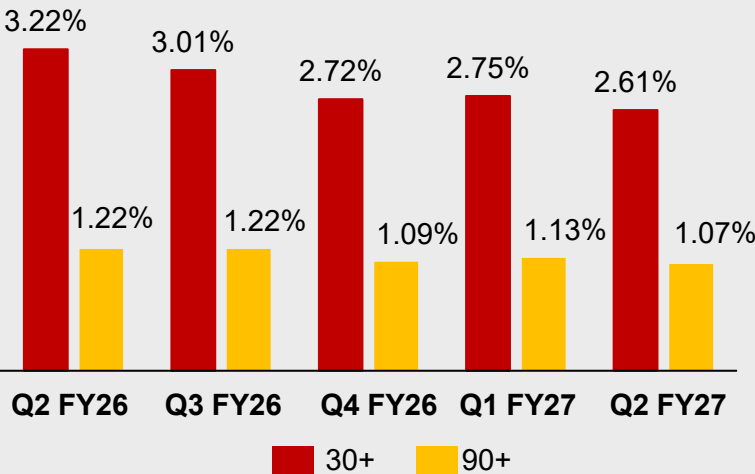
Disbursement (INR crore)



Incremental Yield (%)



30+ & 90+





Asset Quality

Sustainable growth

Total sanctions in Q2 FY27 were INR 13,316 crore; registering a growth of 48% over Q2 FY26.

Focussed approach

Consistent focus on mid and low-ticket loans; **95% of fresh sanction volume** on-boarded has ticket size of less than INR 1 crore.

Stable Credit Quality

Sourcing quality; **87%** of the loans booked in Q2 FY27 has financial applicant's **bureau score of more than 700**

Balance portfolio

Maintained a balance portfolio with Individual Housing Loan at **65%** and salaried customer at **57%** of the retail portfolio

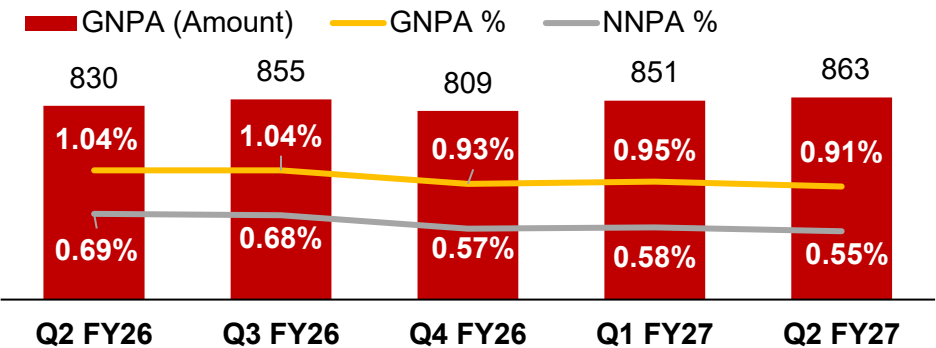
Controlled Delinquency

Controlled delinquency in business booked in last 12 and 24 months:

12 months	Q1 FY27	Q2 FY27
30+	0.08%	0.10%
90+	0.03%	0.04%
24 months	Q1 FY27	Q2 FY27
30+	0.24%	0.40%
90+	0.14%	0.17%

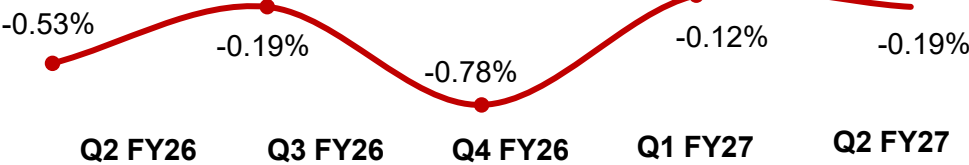


Overall GNPA

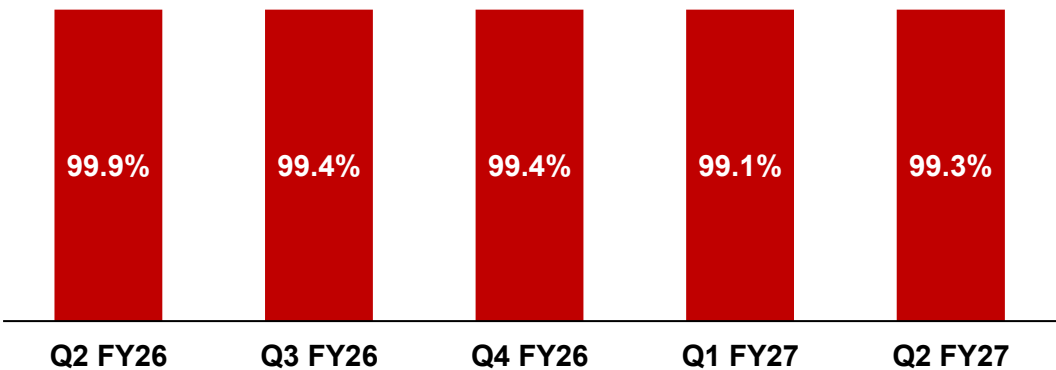


Corporate NPA Nil since Jun-24

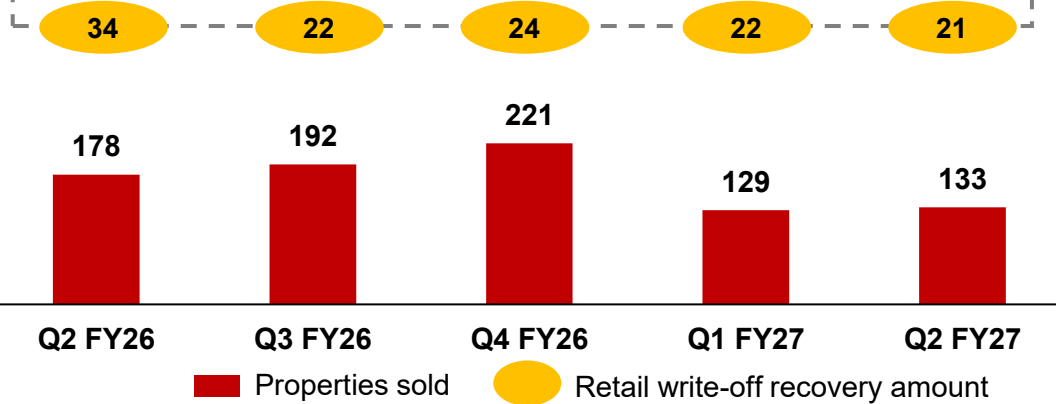
Credit Cost



Retail Collection Efficiency



Write off Recovery (Amount in INR Cr)



Strong recovery from written-off pool in Q2 FY27; INR 21 crore in retail and INR 54 crore in corporate driving negative credit cost

Expected Credit Loss (ECL) Provisions

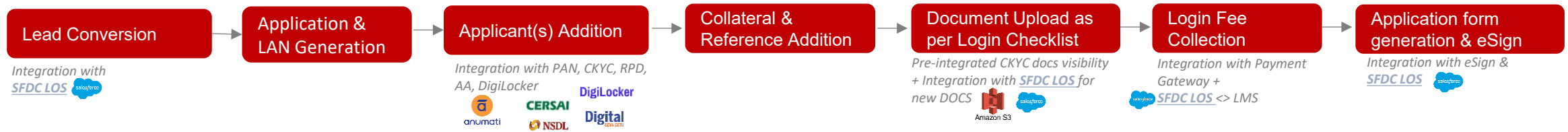
Particulars (INR Crore)	30-Sep-26	30-Jun-26	30-Sep-25
Gross Stage 1*	92,280	87,167	77,179
Gross Stage 1 as % to Loan Asset	97.37%	97.21%	96.75%
ECL Provision Stage 1	325	292	381
ECL Provision % Stage 1	0.35%	0.34%	0.49%
Gross Stage 2*	1,627	1,653	1,761
Gross Stage 2 as % to Loan Asset	1.72%	1.84%	2.21%
ECL Provision Stage 2	284	309	289
ECL Provision % Stage 2	17.48%	18.68%	16.41%
Gross Stage 3	863	851	830
Gross Stage 3 as % to Loan Asset	0.91%	0.95%	1.04%
ECL Provision Stage 3	345	335	284
ECL Provision % Stage 3	39.98%	39.43%	34.17%
Total Loan Asset	94,770	89,670	79,771
ECL Provision	955	936	953
Total ECL Provision / Total Loan Asset (%)	1.01%	1.04%	1.20%

As per IndAS
*With SICR
Consolidated basis



Technology Update

Digitizing On-boarding journey: In-house developed sales enablement platform “Infinity”



 
90%+ adoption across all three categories

Moving towards complete paperless journey

Digitizing On-boarding Journey: e-Sign & e-Stamp

Old Process – Manual Stamp & Wet Signing

Stamping Mechanism

Physical stamp papers procured through vendors, involving manual handling and dependency on availability

Document Execution

Agreements printed on paper and signed manually by customer and authorized signatories

Turnaround Time (TAT)

High TAT due to printing, courier, customer coordination, and physical movement of documents

Customer Experience

Requires branch visits or document courier, inconvenient especially for remote customers

Operational Cost & Effort

High operational cost due to printing, logistics, storage, and manual reconciliation

Audit, Security & Compliance

Limited traceability, manual logs and risk of document loss or damage

New Process – e-Stamp & eSign

Powered by



Stamp duty paid digitally with instant generation of legally valid e-Stamp certificate

Agreements executed digitally using Aadhaar-based OTP, DSC, or eSign mechanisms

Near real-time execution with end-to-end digital processing

Completely remote and contactless experience, sign anytime, anywhere

Significantly reduced costs through paperless, automated workflows

Tamper-proof documents with complete digital audit trail and regulatory compliance



~65% of the cases being signed through legality

AI initiatives

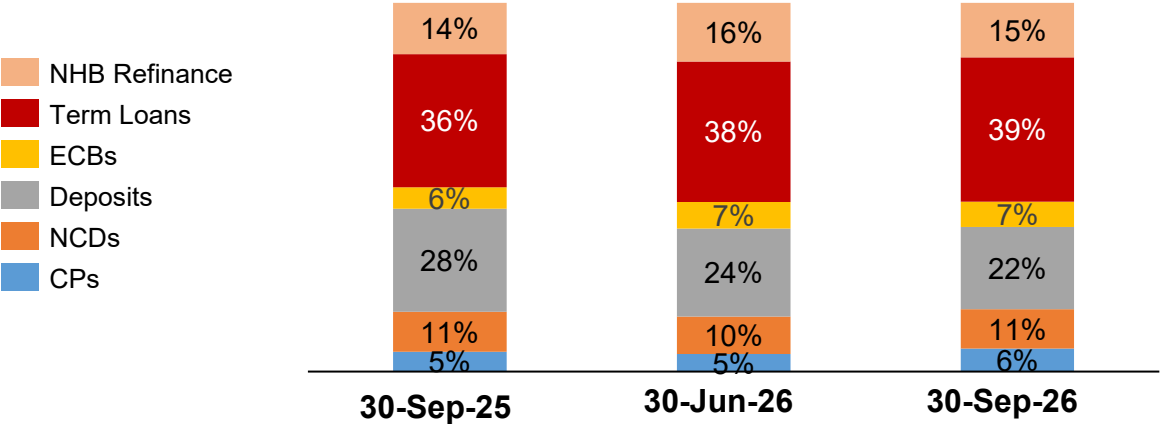
#	Project	Description	Start Date	POC / Go Live Date	Status
1	Pre-Delinquency AI Calling	Predicts first-time default risk (DPD 1+) using 3–4 quarters of internal payment patterns and bureau data. Powers proactive collection calls before an EMI is missed, reducing early delinquency	Feb 2026	Oct 2026	Production
2	Bucket-X Calling	Customers who have bounced are targeted by the Agent to drive digital payments or get disposition like PTP, RPT etc.. Saves time of field agents, lowers collection cost and improves collection efficiency	Aug 2026	Oct 2026	POC Live
3	Intelligent Document Processing	Leverage AI to auto-classify documents, fetch relevant information, populate data into LOS, cross validate information across documents, run a document / information checklist and nudge stakeholders for gaps, discrepancies and dependencies.	Aug 2026	Sep 2026	POC Live
4	Knowledge BOT	An AI agent that can respond to queries of credit and sales team related to various policy related matters. Team can ask questions in simple text and the bot refers to the underlying policy framework to give solutions and recommendations on the fly	Aug 2026	Sep 2026	POC Live
5	Hiring Agent	AI driven hiring where AI agent creates JD, makes job posting on portals and online, downloads resumes, scores competencies, shortlists and shares resumes, conducts initial assessment and shares detailed scored output with HR	Aug 2026	Sep 2026	POC Live
6	Top-Up AI Calling	Presents pre-approved top-up offers via voice, then guides customers through a PWA self-service flow with DigiLocker KYC, loan amount selection, e-sign and e-stamp — fully digital end-to-end.	Mar 2026	Aug 2026	POC Live



Financial Performance

Well Diversified Borrowing Profile

Borrowing Mix

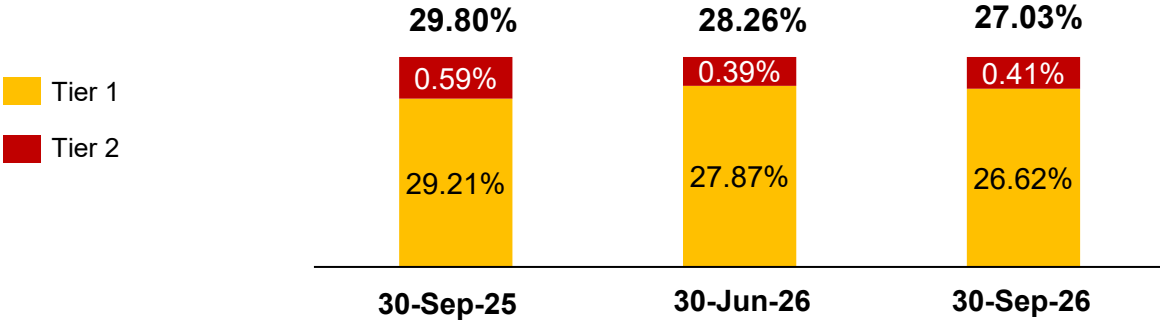


Borrowings

(INR Crore)

	30-Sep-25	30-Jun-26	30-Sep-26
Borrowings	65,168	73,699	79,597

CRAR



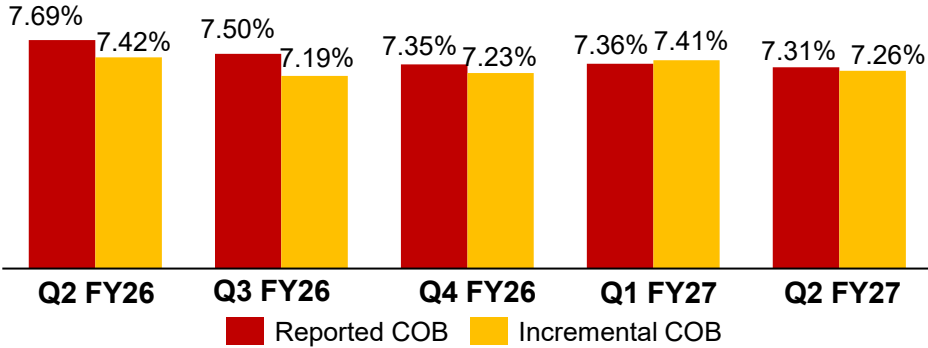
Leverage

	30-Sep-25	30-Jun-26	30-Sep-26
Leverage	3.63x	3.72x	3.93x

Book Value Per Share

	30-Sep-25	30-Jun-26	30-Sep-26
Book Value Per Share	690	760	776

Cost of Borrowing



Ratings

AAA(Outlook: Stable)

Crisil
Ratings

ICRA
Insights that empower

CareEdge
RATINGS

India Ratings
& Research
A Fitch Group Company

Consolidated Profit & Loss Statement

Particulars (INR Crore)	Q2 FY27	Q2 FY26	YoY	Q1 FY27	QoQ	H1 FY27	H1 FY26	YoY	FY26	FY25	YoY	FY24
Total Income	2,293	2,032	13%	2,142	7%	4,434	4,026	10%	8,110	7,301	11%	6,777
Finance Cost	1,415	1,267	12%	1,339	6%	2,753	2,501	10%	5,000	4,551	10%	4,261
Net Interest Income	878	765	15%	803	9%	1,681	1,525	10%	3,110	2,750	13%	2,516
Net Total Income	1,009	864	17%	927	9%	1,936	1,711	13%	3,505	3,140	12%	2,796
Operating Expenses	260	217	20%	237	10%	498	433	15%	920	813	13%	670
- Employee Benefit Expenses	139	109	27%	135	3%	274	227	20%	487	421	15%	337
- Depreciation and Amortisation	17	16	2%	16	3%	33	31	7%	66	56	19%	51
- Other Expenses	105	92	14%	86	21%	191	175	9%	367	336	9%	282
PPOP	749	646	16%	689	9%	1,438	1,278	13%	2,584	2,327	11%	2,125
Credit Cost	-48	-113	-58%	-29	63%	-77	-169	-55%	-386	-159	144%	171
Profit Before Tax	797	760	5%	718	11%	1,515	1,448	5%	2,971	2,486	20%	1,954
Tax Expense	180	178	1%	161	12%	341	332	3%	679	550	24%	446
Net Profit after Tax	617	582	6%	557	11%	1,174	1,115	5%	2,291	1,936	18%	1,508
EPS (Basic)	23.7	22.3		21.4		45.0	42.9		88.0	74.5		58.4

Consolidated Balance Sheet

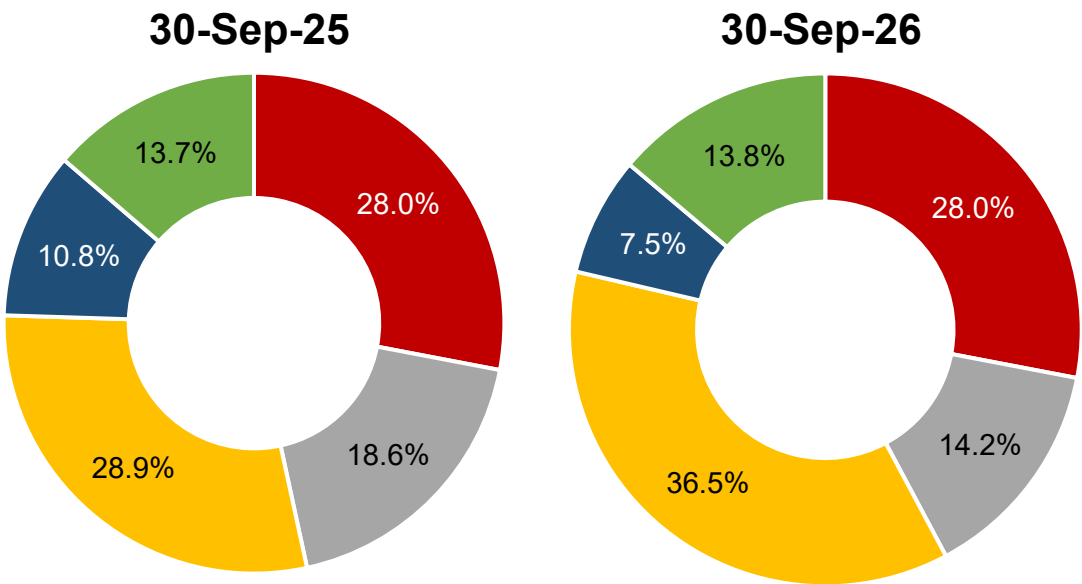
	Particulars (INR Crore)	30-Sep-26	31-Mar-26	31-Mar-25	31-Mar-24
	LIABILITIES				
1	Financial Liabilities				
(a)	Derivative financial instruments	15	4	50	-
(b)	Debt Securities	13,457	9,270	8,573	7,852
(c)	Borrowings (Other than Debt Securities)	48,396	43,543	35,555	28,667
(d)	Deposits	17,704	18,055	17,642	17,758
(e)	Subordinated Liabilities	40	330	540	739
(f)	Other financial liabilities	1,653	2,881	3,042	2,200
	Sub Total - Financial Liabilities	81,265	74,084	65,401	57,216
2	Non-Financial Liabilities				
(a)	Current Tax Liabilities	-	8	-	-
(b)	Provisions	37	36	22	20
(c)	Other non-financial liabilities	87	166	234	194
	Sub Total - Non-Financial Liabilities	124	209	256	214
3	EQUITY				
(a)	Equity Share capital	261	261	260	260
(b)	Other Equity	19,988	18,959	16,603	14,715
	Sub Total – Equity	20,249	19,219	16,863	14,974
	TOTAL – EQUITY & LIABILITIES	1,01,638	93,512	82,520	72,405

	Particulars (INR Crore)	30-Sep-26	31-Mar-26	31-Mar-25	31-Mar-24
	ASSETS				
1	Financial Assets				
(a)	Cash and cash equivalents	2,004	2,483	2,160	2,142
(b)	Loans	94,124	86,433	74,645	64,108
(c)	Investments	3,708	2,779	3,381	4,346
(d)	Other Financial Assets	1,458	1,462	1,836	1,221
	Sub Total - Financial Assets	1,01,295	93,158	82,023	71,818
2	Non - Financial Assets				
(a)	Tax Assets (Net)	14	24	179	313
(b)	Property, Plant and Equipment	81	83	82	67
(c)	Right of use assets	158	158	133	123
(d)	Other Intangible assets	31	32	24	17
(e)	Other non-financial assets	60	57	80	68
(f)	Assets held for sale	-	-	-	-
	Sub Total - Non - Financial Assets	343	355	497	587
	TOTAL - ASSETS	1,01,638	93,512	82,520	72,405



Shareholding & Governance

Shareholding Pattern



Outstanding Shares	26,05,08,563	26,08,03,913
--------------------	--------------	--------------

- Promoter

Mutual Funds

Bodies Corporates
- Foreign Inst. Investors

Public & Others

Top 10 Shareholders

- Promoter (PNB)
- Birla Sun Life Mutual Fund
- HSBC Mutual Fund
- ICICI Prudential Mutual Fund
- Vanguard
- SBI Life Insurance
- PI Opportunities AIF V LLP
- HDFC Mutual Fund
- Nippon Mutual Fund
- Axis Mutual Fund

Distinguished Board of Directors



D. Surendran

Chairperson (Non-Executive Nominee Director)



Tejendra Mohan Bhasin

Independent Director



Gita Nayyar

Independent Director



Neeraj Vyas

Independent Director



Dipankar Mahapatra

Non-Executive Nominee Director



Rajiv Kumar Singh

Independent Director



Shreekant

Independent Director



Ajai Kumar Shukla

Managing Director and CEO

Experienced and Professional Management Team



Ajai Kumar Shukla
Managing Director and CEO



Jatul Anand
Chief Operating Officer



Vinay Gupta
Chief Financial Officer



Mukesh Agarwal
Chief Business Officer - Retail



Satish Singh
Chief Business Officer
Affordable Business



Rahul Jain
Chief Strategy Officer



Vikas Rana
Head - Construction Finance



Krishna Kant
Chief Compliance Officer



Vipin Malhotra
Head - Internal Audit



Anshul Dalela
Chief of Operations &
Customer Service



Santosh Kumar Singh
Chief Information Officer



Veena Kamath
Company Secretary



Neeraj Manchanda
Chief Risk Officer



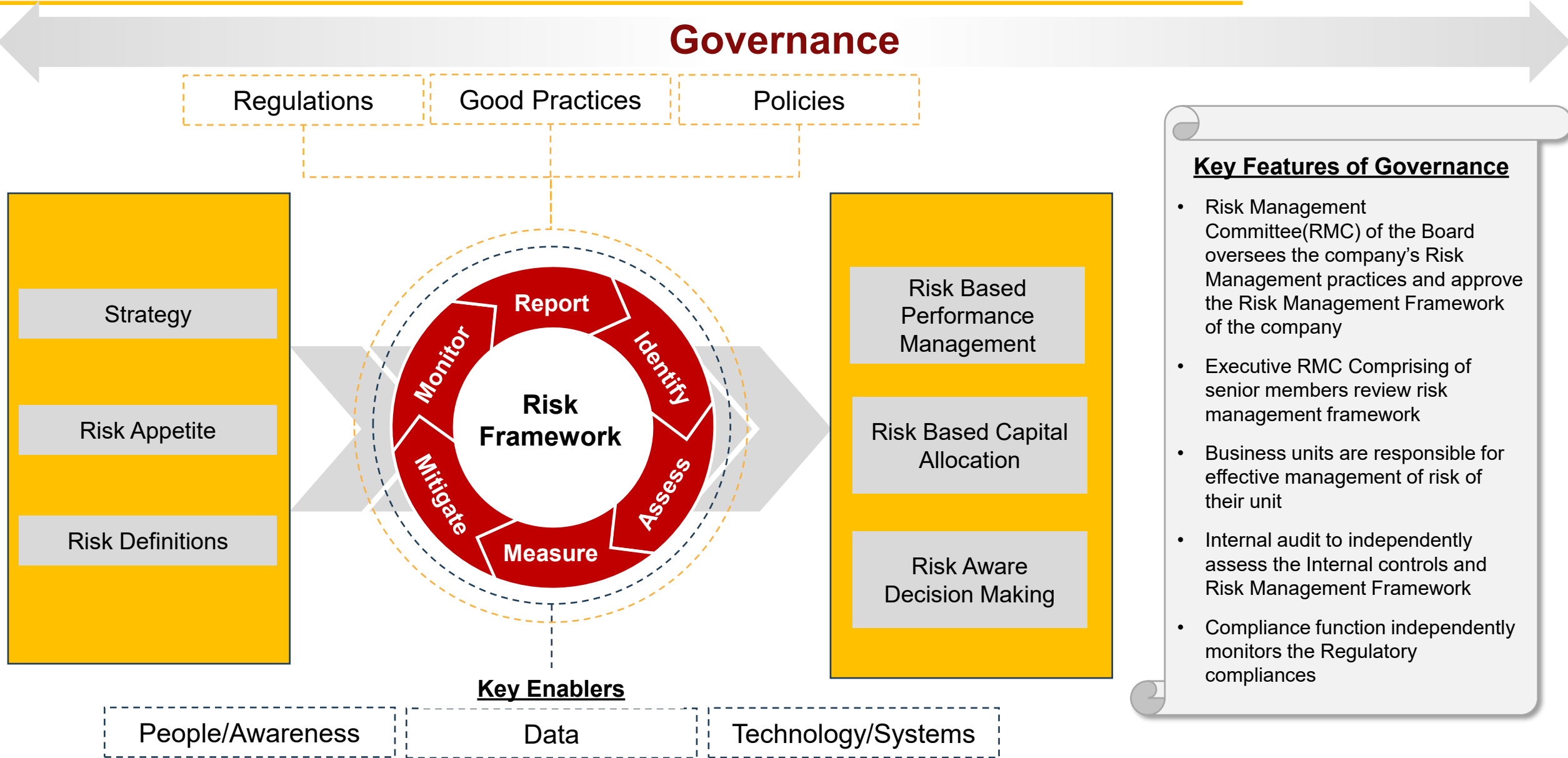
Smita Jain
Head – Human Resources



Bhavya Taneja
Chief Marketing Officer



ESG Update & Awards

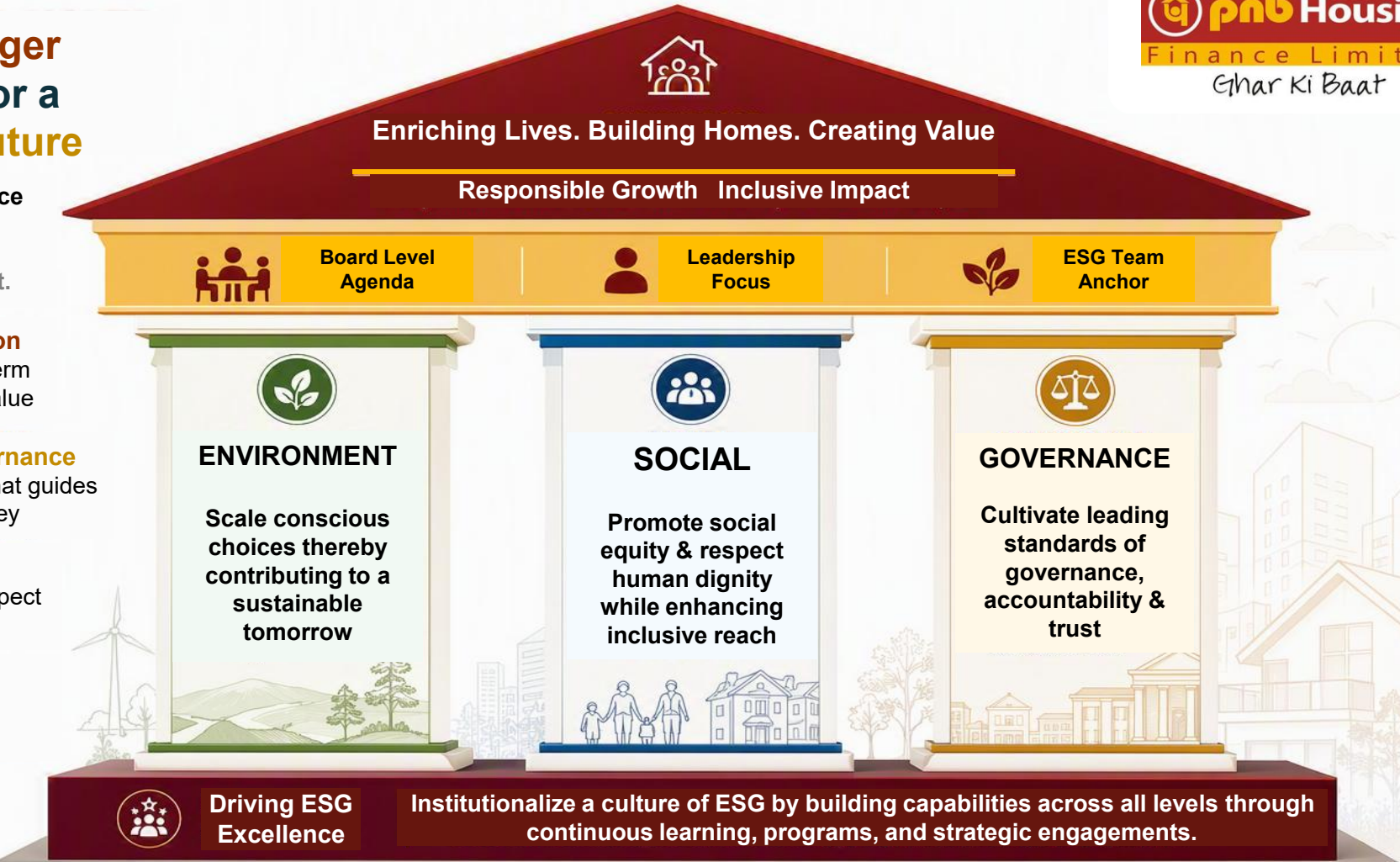


Overarching ESG Framework

Building Stronger Foundations for a Sustainable Future

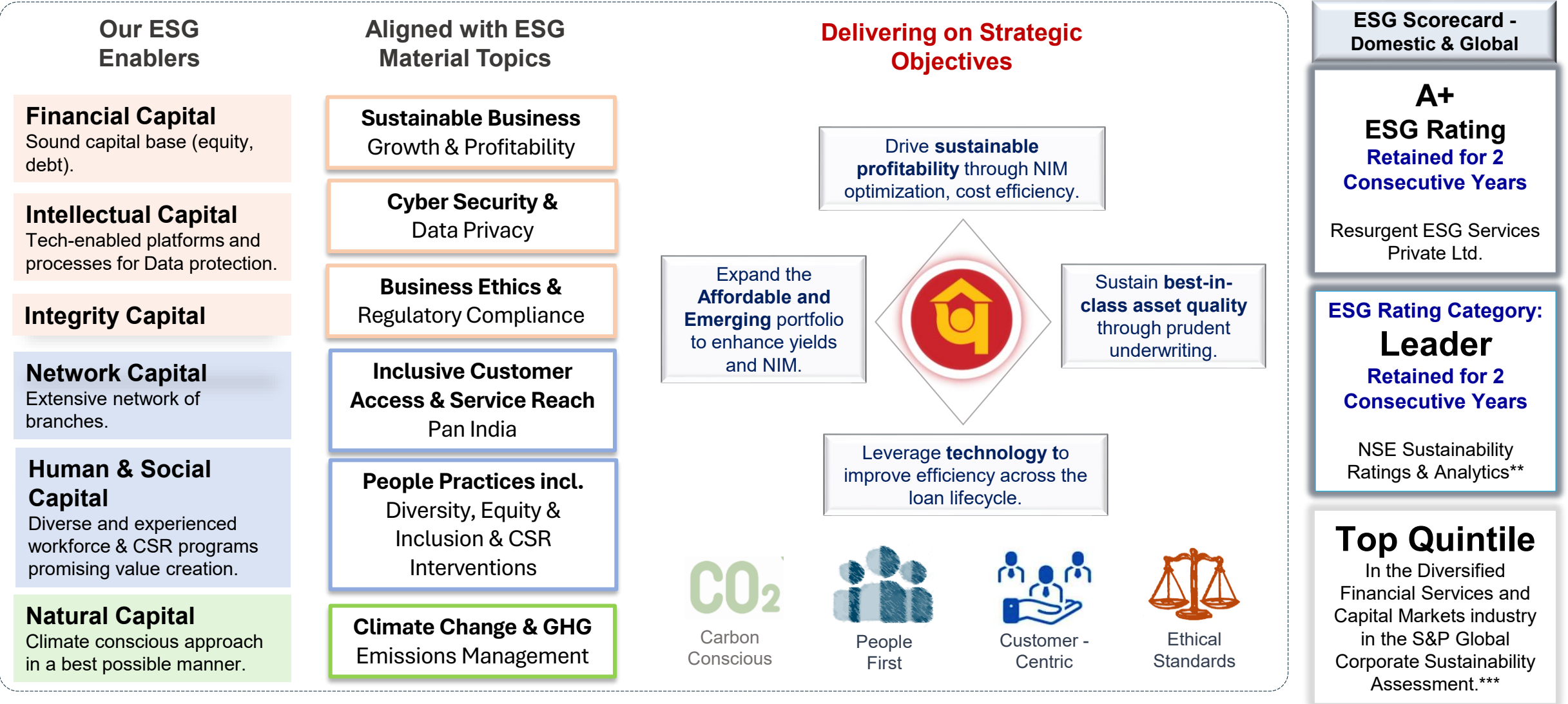
Embed a high performance ESG Culture through continuous capability building and engagement.

- **Our Motivation**
Create Long term sustainable Value
- **Strong Governance**
Governance that guides the ESG journey
- **ESG Ethos**
Conserve Respect Practice
- **Cultivating a Future-Ready ESG Mindset**
- **Aligned**
with national priorities



- Cemented by our Principles** >
-  **Stakeholder Engagement**
-  **Ethical Business Conduct**
-  **Transparency in Disclosures**
-  **Cross Functional Participation**
-  **Mindset of Ownership**

Sustainable Value Creation Model



Environment

~2.60 GJ/ crore revenue
Energy Intensity

~0.49 Ton/ crore revenue
CO2e Emissions Intensity
Scope 1 & Scope 2 combined
using CEA & GHG protocol

~0.13 Ton/passenger
CO2e Emissions Intensity
(Scope 3 – Business Travel
by Air) using DESNZ
Database based on GHG
protocol

PCAF Standard
aligned Financed
Emissions Accounting
and Inventory
Development

Social



3X
Times in a
row

18.0% Women
Employees

17.6% Women
in senior management

19640 Hours
clocked in Learning

142 Hours
clocked in POSH training

124 Hours
in ESG learning

1 Lakh+
beneficiaries
in construction worker &
underserved comm.
reached through 4 Mobile
Medical Units (MMUs),
delivering free primary
healthcare across four
cities, over a year.



3,000+
beneficiaries
provided access to safe
drinking water through
four RO-based Water
ATMs in Haryana.

Financial inclusion:
Enhancing affordable
homeownership and
empowering women
borrowers through
inclusive lending
practices.

~82.5% Women
Loan Applicants/Co-
Applicants**

~17% Women
Primary Loan
Applicants**

81%+
Loan Applicants from
EWS, LIG & MIG
In Individual Housing
Loans in Q2 FY27*

Governance

100%
Coverage of Essential
& Leadership Indicators
in BRSR

GRI-Referenced
Sustainability
Standards Adoption for
ESG Excellence

ISO 27001 : 2022
Certified.
ensures alignment with
all data-protection &
information security
protocols.

Expert Software
Platform for
Compliance
Management and
monitoring

• * EWS – Economically weaker section Annual Income: <0.3 Million. LIG, MIG – Low (Annual Income: 0.3 – 0.6 million) & Medium (Annual income: 0.6 – 1.8 million) Income Group
• **Basis Live Loan Accounts as on 30th September 2026.
PCAF – Partnership for Carbon Accounting Financials. GRI – Global Reporting Initiative.

MANY MILESTONES. 1 JOURNEY OF EXCELLENCE.



NHB Excellence Award
Best HFC in Performance
under PMAY-U 2.0 ISS
(Asset Size: Above ₹10,000 Cr)



Pitch Finovate Awards 2026
Most Effective Holiday,
Seasonal & Festival Marketing



**BW People HR
Excellence Awards 2026**
Excellence in Employer
Branding (Silver)



GEEF Global Sustainability Champion Award
Global ESG Transformation Leader of the Year



CSR Times Award
Environmental Sustainability



**ASSOCHAM IX National Summit &
Awards on Bond Market**
Best Housing Finance Bond Issuer (Runner-Up)



BW Excel Award
Use of Content



**e4m Performance
Marketing Award**
Best Full Funnel Strategy



**Synnex India
Credit Risk Award**
Mortgage Lender of the Year



AIBCF CSR & Sustainability Award
Best Healthcare Initiative



Elets India AI Award
Excellence in AI in Banking & Process Automation



National Feather Awards
Most Trusted Housing Finance Brand



National Feather Awards
Excellence in Inclusive
Housing Finance Solutions



**Elets BFSI Leadership
Excellence Award**
Most Trusted Education Enabler NBFC



Fintech India Innovation Awards
Fastest Growing Housing Finance

Ratios	Formulas Used
Average Yield (%)	$(\text{Interest Income} + \text{Assignment Income}) \text{ on Loans} / \text{Average Loan Book}$
NIM (%)	$\text{Net Interest Income including assignment income} / \text{Average Earning Assets}$
Opex to ATA (%)	$\text{Total Operating Expenditure net of acquisition cost} / \text{Average Total Assets as per Balance sheet}$

ATA	Average Total Assets
ATS	Average Ticket Size
AUM	Asset Under Management
COB	Cost of Borrowing
CP	Commercial Paper
CRAR	Capital to Risk Asset Ratio
DSA	Direct Selling Agents
DPD	Due Past Days
ECB	External Commercial Borrowing
ECL	Expected Credit Loss
EPS	Earning Per Share

GIM	Gross Interest Margin
GNPA	Gross Non-Performing Asset
NCDs	Non-Convertible Debentures
NIM	Net Interest Margin
NNPA	Net Non-Performing Asset
NTC	New to credit
PAT	Profit After Tax
PPOP	Pre-provision Operating Profit
ROA	Return on Asset
ROE	Return on Equity
STP	Straight Through Process

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Thank You

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