PNBHFL/SE/EQ/FY2026-27/40
July 20, 2026

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 and 51 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015

We hereby inform that the Company has identified/declared a fraud involving the following borrower(s), duly following the process as per the applicable regulatory requirements. In accordance with the regulatory requirements, the matter has been reported to the National Housing Bank.

Name of Account(s)	Amount reported as fraud	Remarks
M/s. Happy Home Corporation	Rs.421.81 Crore	Various credit facilities were sanctioned and disbursed during the period between 2016 to 2021. These accounts were classified as non-performing assets and have already been written-off in the books of account in FY 2022-23. Hence, there is no financial impact on the overall financials and operations of the Company. The accounts have been classified as fraud, duly adhering to the principles of natural justice, and as per the regulatory guidelines. The Company is pursuing appropriate legal action.

The above intimation is being submitted in compliance with Regulation 30 and 51 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.

Thanking You,

Yours faithfully,
For **PNB Housing Finance Limited**

Veena
Kamath

Veena G Kamath
Company Secretary

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CIN: L65922DL1988PLC033856