

21 December 2023

To,
BSE Limited
Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort, Mumbai - 400 001

(Company Code –10828)

Subject: Intimation under Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir / Madam,

In terms of Regulation 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Press Release of the Company titled ‘Grihum Housing Finance Limited targets presence in every district of Madhya Pradesh’.

Kindly take the above information on record.

Thanking you,

Yours sincerely,
For Grihum Housing Finance Limited
(Formerly, Poonawalla Housing Finance Limited)

Vaishnavi Suratwala
Company Secretary
Membership No.: A41827

Enclosed: As above

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

CIN: U65922PN2004PLC208751 | **☎** 020-67808091 | **✉** info@grihumhousing.com

Registered Office: 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune - 411036

Grihum Housing Finance Limited targets presence in every district of Madhya Pradesh

- *Currently has 31 branches in the state, serving over 15000 customers*
- *Aims to create an impact on Real India and support the government in its SVAMITVA Scheme*

Madhya Pradesh, Indore, December 21, 2023: Invigorated after its recent rebranding exercise, Grihum Housing Finance Limited (GHFL), formerly Poonawalla Housing Finance Limited, is targeting further growth in Madhya Pradesh (MP), one of its key markets.

Present in 19 states across India, GHFL has 31 branches in MP serving over 15000 customers in all. Nearly 7000 of them belong to the SMISC category (self-made individuals & self-construction houses), which forms the bulk of GHFL's home loan customers. The state contributes ~20% to GHFL monthly disbursal, which has grown 3x over 6 years. The Company's gross cumulative disbursal over the past six years stands at more than Rs 1500 crores in the state.

Self-built projects also benefit the entire local construction ecosystem, since they involve construction workers, mistris, masons, carpenters, plumbers, and painters to name a few, thereby providing them employment and income opportunities. Many a time, the customers also come from this very ecosystem. Grihum is therefore creating a significant economic impact on 'Real India', revving it up at the structural level.

Contributing to government missions such as SVAMITVA (Survey of Villages and Mapping with Improved Technology in Village Areas) is GHFL's other motivation to enable more homeownership in semi-urban India. SVAMITVA is a method of providing integrated property validation solutions for rural India using drone technology. It is expected to benefit millions of rural property owners in villages across the country.

Speaking on the Company's plans for MP, **Mr. Manish Jaiswal, Managing Director and Chief Executive Officer, Grihum Housing Finance Limited**, said, *"Most of our customers are Self-Made Individuals for whom homeownership is the biggest aspiration. Given their limited education and exposure, they need hand-holding at a deeper level – Gri'hum' is dedicated to fostering collaboration and unity in creating the cherished space of "Dream Home" for our customers. Madhya Pradesh is an extremely important geography for us. We are currently present in 31 cities in the state empowering 15000 Self-made Individuals. Our target is to reach every district of the state."*

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“Our commitment to serving through our Real India model i.e. “GO Home Loan, GO DIRECT, GO DEEP”, gets a boost through various Government initiatives like SVAMITVA - a digital initiative that will help landowners possessing houses even in the hinterlands obtain a property card and use the land as an official mortgage in the future. We aim to impact at least a million lives across the country and so far we have reached 1/3rd of this journey,” added Mr. Jaiswal.

He also spoke about GHFL’s social initiatives which are evidence of the Company’s holistic plans for Real India. *“Our employees go beyond their daily responsibilities by taking an interest in the overall development of the locations we are present in. We support the education of girl children, particularly those from the families of the housing construction ecosystem, such as masons, mistris, building material suppliers, administrators, courts, and police.*

We have installed 224 ROs in police stations for clean drinking water for their hygiene as part of our social responsibility. Currently, this has led to a direct impact on more than 1000 police officials and hundreds of people visiting these thanas every day. This initiative currently spans across MP, UP, Rajasthan, Delhi, Haryana, Gujarat, Maharashtra, and West Bengal and is an ongoing mission across ‘Real India’.”, said Mr. Jaiswal

The archetypical GHFL customer - a self-made individual (SMI) and micro-entrepreneur in the semi-urban parts of the country – usually seeks a loan of about Rs 10-12 lakhs for building a self-constructed standalone home of 600-800 sq ft area. GHFL values its customers and serves them bearing in mind the organisation’s three core values – humility, trust and togetherness. So far, the company has empowered over 75000 SMIs in the country, ~85% of whom are women (including Applicants and Co-Applicants), which illustrates the company’s gender-equal approach.

About Grihum Housing Finance Limited

Grihum Housing Finance Limited (formerly Poonawalla Housing Finance Limited) is a national-scale affordable housing finance company with a presence across 19 states and Union Territories and ~195 branches, catering to 75,000+ customers. The Company has an AUM of ₹~7,500+ crores with ~74% of its on-book assets as affordable home loans, averaging a ticket size of ₹~10 lakhs. GHFL is engaged in making homeownership a reality for those overlooked by India’s mainstream lenders through its brand tagline, **“Apna Ghar. Apni Pehchan”** (My home, My identity)”. The Company primarily serves through its model of GO Direct – Go Home Loan, and strong in-house capabilities.

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GRIHUM
HOUSING FINANCE

Apna Ghar. Apni Pehchan.

For more information, please visit www.griumphousing.com

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