

28 June, 2024

To,  
**BSE Limited**  
Corporate Relationship Department  
25<sup>th</sup> 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 (“SEBI Listing Regulations”) w.r.t. Press Release of the Company.**

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 and Central Bank of India announce co-lending partnership for MSME secured loans”.

Kindly take the above information on record.

Thanking you,

Yours faithfully,  
For **Grihum Housing Finance Limited**  
(Formerly, Poonawalla Housing Finance Limited)

**Vaishnavi Suratwala**  
Company Secretary  
Membership No.: A41827

Enclosed: as above

## Press Release

### **Grihum Housing Finance and Central Bank of India announce co-lending partnership for MSME secured loans**

**Mumbai/Pune, June 28, 2024:** Grihum Housing Finance Limited ('Grihum'), previously known as Poonawalla Housing Finance Limited, has entered into a Co-lending agreement with Central Bank of India to offer affordable loans secured against properties (LAP) to Micro, Small and Medium Enterprises (MSMEs) customers. In line with Grihum's longstanding dedication to supporting self-made individuals across semi urban and rural India, this collaboration aims to combine our respective strengths to boost the prospects of MSMEs and contribute to the holistic and broad based growth of India. The co-lending framework established by the Reserve Bank of India serves as a platform for leveraging the bank's cost efficient funding model alongside the efficient sourcing and servicing capabilities of the NBFCs/ HFCs. Under this agreement, Grihum will generate leads, manage loan servicing, and act as the primary point of contact for customers.

"Small business entrepreneurs often struggle with the availability of funds for their business that too at affordable rates. This impact their growth potential and limit their aspirations. The Co-lending agreement between Grihum Housing Finance and Central Bank of India will address this challenge. Grihum's robust distribution network in semi-urban and peri-urban areas, and our solid understanding of the needs of self-made Individuals, alongside Central Bank of India's competitive capital costs, will provide small entrepreneurs a distinct competitive edge." said **Mr. Manish Jaiswal, Managing Director and Chief Executive Officer, Grihum Housing Finance.**

Grihum has emerged as a national scale affordable housing finance company over the last few years. Grihum's Assets Under Management (AUM) has grown from ₹ 1,800 crore to ₹ 8,200 crore in last six-year period. During the last fiscal year, Grihum's disbursement was a record-breaking at ₹ 2,914 crore. With a customer base of over 77,000 spread across 18 states/ UTs of India, Grihum is committed to assist the growth of hardworking Indians in the country's semi-urban and peri-urban areas.

## **Grihum Housing Finance Limited**

(Formerly, Poonawalla Housing Finance Limited)

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

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

## **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 18 states and Union Territories and ~210 branches, catering to 77,000+ customers. The Company has an AUM of ₹ ~8,200+ crores comprising of affordable Home Loans and Loans against Properties to MSMEs with an average ticket size of ₹~10 lakhs. Grihum 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.

For more information, please visit [www.grihumhousing.com](http://www.grihumhousing.com)

### **Media Contact:**

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Eminence Strategy Consulting

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