

10 February 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 registered 130% Loan Disbursal Growth in FY23 in Uttar Pradesh, aims to end FY24 at Rs 900 crore AUM”.

Kindly take the above information on record.

Thanking you,

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

**Naveen Manghani**  
**Chief Compliance Officer**

Enclosed: as above

## **Grihum Housing Finance registered 130% Loan Disbursal Growth in FY23 in Uttar Pradesh, aims to end FY24 at ₹ 900 crore AUM**

- *Currently has 32 branches and the AUM stands at more than ₹ 780 crores in the state*
- *Aspires to have a greater presence in the state and contribute to its economic growth*

**Prayagraj, February 10, 2024:** Grihum Housing Finance Limited (Grihum), formerly Poonawalla Housing Finance Limited, announced an extraordinary 130% growth in loan disbursements in Uttar Pradesh during the fiscal year 2022-23. From its initial disbursement in 2016-17 of ₹ 25 Crore to the anticipated ₹ 500 Crore-plus in 2023-24, Grihum has consistently exhibited robust growth in the UP market.

With over 7,000 customers in UP and an extensive network of 32 branches spanning key hubs such as Prayagraj, Kanpur and Lucknow and smaller cities like Bijnor, Badaun and Gonda, Grihum has efficiently managed an Asset Under Management (AUM) surpassing ₹ 780 crores. The Company aims to achieve an ambitious AUM target of ₹ 900 crores by the conclusion of the current fiscal year, reaffirming its commitment to the diverse housing needs of the state and the Company's core customers - Self-Made Individuals with Self-Constructed Homes (SMISC).

**Mr. Manish Jaiswal, Managing Director and Chief Executive Officer of Grihum Housing Finance Limited,** applauded the state government's land records initiative, UP BHULEKH, and emphasized the Company's dedication to contributing significantly to Uttar Pradesh's growth.

"The excellent UP BHULEKH scheme enables digitisation of land records and helps eliminate manipulation in land deals. Unlike metros that predominantly embrace vertical housing, pre-urban and semi-urban UP thrives on horizontal self-construction housing. Grihum's commitment is to serve the affordable housing customer – typically a micro-entrepreneur with a monthly household income of 30k-60k, who seeks a loan of ₹ 10-12 lakhs for a 600-800 sq ft home – with our fundamental values of humility, trust and togetherness," **Mr Jaiswal said.**

The Company is highly conscientious about gender equality and CSR. Over 85% of its customers are women. Grihum has supported girl children at various stages of their development, ranging from early childhood education to advanced studies in aeronautics. It

### **Grihum Housing Finance Limited**

(Formerly, Poonawalla Housing Finance Limited)

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

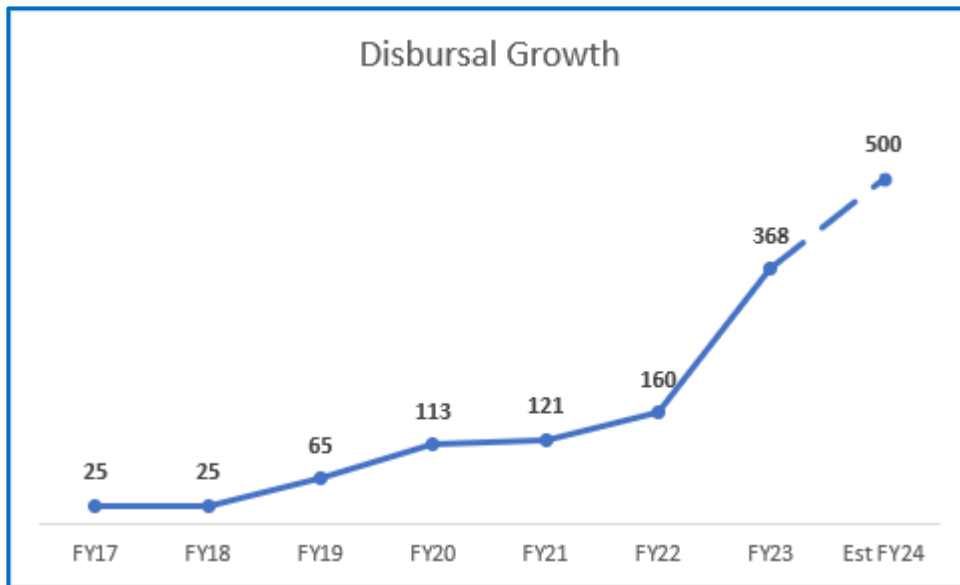
**Registered Office:** 602, 6<sup>th</sup> Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi, Mundhwa Road, Pune - 411036

aims to extend its impact this year by supporting unemployed individuals with essential skills training and employment opportunities.

“In addition, Grihum has installed 224 ROs in police stations, providing clean drinking water to police officials and countless visitors daily. The police are our unsung heroes and deserve our support," **Mr Jaiswal said.**

Through these diverse initiatives, Grihum makes tangible contributions to education, livelihood development and societal inclusivity.

**Chart: Grihum Housing Finance Disbursal Growth in Uttar Pradesh**



(Value in INR crore, FY24 figure is estimation)

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### **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, operating ~195 branches and catering to 75,000+ customers. The company boasts an AUM of ₹ ~7,500+ crores, with ~74% of on-book assets as affordable home loans, averaging a ticket size of ~₹ 10 lakhs. Grihum is dedicated to 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).

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### **Media Contact:**

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