

03 May, 2024

To,

BSE Limited

Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

(Company Code –10828)

Dear Sir/Madam,

Subj.: **Outcome of Board Meeting held on 03 May, 2024 pursuant to Regulations 51, 52 and 54 and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations')**

This is to inform you that the Board of Directors of the Company, at its meeting held today i.e. on 3 May, 2024 has *inter-alia*, considered and approved the following:

1. Audited Financial Results of the Company for the quarter and year ended 31 March, 2024.
2. Raising of funds by issuance of debt securities on private placement basis of upto Rs.1500 crore during the financial year 2024-25.
3. Appointment of M/s. Sharp & Tannan Associates, Chartered Accountants, as the Statutory Auditors of the Company for 3 years from the conclusion of ensuing 20th Annual General Meeting ('AGM') till the conclusion of the 23rd AGM of the Company, subject to approval of Shareholders.
4. Appointment of Rupal D. Jhaveri, Company Secretaries as the Secretarial Auditor of the Company to conduct the Secretarial Audit for the Financial Year 2024-25.

In compliance with the provisions of Regulations 52 and 54 of the SEBI Listing Regulations, we are enclosing herewith the below mentioned documents:

1. Independent Auditor's Report from the Statutory Auditors of the Company.
2. Audited Financial Results of the Company for the quarter and year ended 31 March, 2024 pursuant to Regulation 52(2) of the SEBI Listing Regulations.
3. Security cover certificate as per Regulation 54(3) of the SEBI Listing Regulations.
4. Declaration with respect to unmodified Audit report for the financial year ended 31 March, 2024 pursuant to Regulation 52(3)(a) of the SEBI Listing Regulations.
5. Disclosure of related party transactions under Regulation 23(9) of the SEBI Listing Regulations for the half year ended 31 March, 2024.
6. Disclosures on Large Corporate as per Chapter XII of SEBI Operational Circular dated August 10, 2021 as amended from time to time, for 31 March, 2024

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

We are also enclosing herewith the following:

1. Press Release titled 'Grihum Housing Finance Limited registers revenue of ₹ 1,046 Cr in FY24 and ₹ 290 Cr in Q4 FY24'.
2. Key highlights of the financial results for the quarter and year ended 31 March, 2024.

The meeting of the Board of Directors commenced at 10.00 A.M. and concluded at 12.40 P.M.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

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

Vaishnavi Suratwala
Company Secretary
Membership No: A41827

Independent Auditor’s Report on Audit of Quarterly and Annual Financial Results of Grihum Housing Finance Limited (Formerly Poonawalla housing Finance Limited) Pursuant to the Regulation 52 of the SEBI (Listing Obligations and disclosure Requirements) Regulations, 2015, as amended.

**The Board of Directors
Grihum Housing Finance Limited
(Formerly Poonawalla Housing Finance Limited)**

Report on the Audit of Financial Results

Opinion

We have audited the accompanying financial results of Grihum Housing Finance Limited (Formerly Poonawalla Housing Finance Limited) (“the Company”) for the quarter and year ended March 31, 2024 (“the Financial Results”) attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (“Listing Regulations”).

In our opinion and to the best of our information and according to the explanations given to us, these financial results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, RBI guidelines and other accounting principles generally accepted in India of the net profit, other and total comprehensive income and other financial information for the quarter and year ended March 31, 2024.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013 (the “Act”). Our responsibilities under those Standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the Rules thereunder and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of the Board of Directors for the Financial Results

These financial results have been prepared on the basis of the annual financial statements. The Company’s Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit, other and total comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued

thereunder, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time ("RBI Guidelines"), other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error; which have been used for the purpose of preparation of the financial results by the Board of Directors.

In preparing the financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of the financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls;
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made in the financial results by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or,

if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The figures for the last quarter of the current and previous financial year are the balancing figures between the annual audited figures in respect of the full financial years and the published year to date figures up to the end of third quarter of the current and previous financial year which were subjected to limited review by the statutory auditors.

Our opinion is not modified in respect of the above matter.

For, G.D. Apte & Co.
Chartered Accountants
Firm Registration Number: 100515W
UDIN: 24017532BKESCY4793

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by CHINTAMAN
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Date: 2024.05.03
12:47:36 +05'30'

C. M. Dixit
Partner
Membership Number: 017532
Place: Pune
Date: May 3, 2024



GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Statement of Audited Financial Results for the quarter and year ended 31 March 2024

(₹ in Crores)

Particulars	Quarter ended			Year ended	
	31/03/2024	31/12/2023	31/03/2023	31/03/2024	31/03/2023
	(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
1. Revenue from Operations					
(a) Interest income	262.28	239.07	175.14	931.42	635.30
(b) Fees and commission income	5.21	4.58	6.69	24.52	20.19
(c) Net gain on fair value changes	1.08	2.95	-	7.84	-
(d) Net gain on derecognition of financial instruments under amortised cost category	13.66	16.50	12.70	60.50	48.13
Total revenue from operations	282.23	263.10	194.53	1,024.28	703.62
(e) Other income	7.48	7.31	5.61	21.37	12.43
Total Income	289.71	270.41	200.14	1,045.65	716.05
2. Expenses					
(a) Finance costs	119.18	116.42	85.43	443.86	279.77
(b) Net loss on fair value changes	(0.07)	(0.05)	0.68	1.00	0.53
(c) Impairment on financial instruments	1.11	12.07	12.07	37.95	36.39
(d) Employee benefits expenses	83.25	64.24	47.73	259.25	168.69
(e) Depreciation, amortisation and impairment	5.23	5.35	3.66	19.23	8.97
(f) Other expenses	23.18	23.59	25.65	101.11	67.51
Total Expenses	231.88	221.62	175.22	862.40	561.86
3. Profit/(Loss) before tax (1-2)	57.83	48.79	24.92	183.25	154.19
4. Tax expense					
(a) Current tax	8.97	10.07	6.21	33.27	31.34
(b) Deferred tax (credit)/charge	3.19	1.90	0.53	10.02	7.63
Total tax expense	12.16	11.97	6.74	43.29	38.97
5. Profit/(Loss) for the period (3-4)	45.67	36.82	18.18	139.96	115.22
6. Other comprehensive income					
(i) Items that will not be reclassified to profit or loss	(0.26)	(0.30)	(0.06)	(0.78)	0.19
(ii) Income tax relating to items that will not be reclassified to profit or loss	0.06	0.07	0.01	0.19	(0.05)
Total other comprehensive income	(0.20)	(0.23)	(0.05)	(0.59)	0.14
7. Total comprehensive income for the period (5+6)	45.47	36.59	18.13	139.37	115.36
8. Paid-up equity share capital (Face value of ₹ 10/- each)(Refer Note 13)	324.83	289.92	252.29	324.83	252.29
9. Earnings per share*					
(a) Basic (in ₹)	1.64	1.34	0.72	5.03	4.57
(b) Diluted (in ₹)	1.03	0.84	0.44	3.15	2.77

* Not annualised for the quarters



GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Statement of Audited Financial Results for the quarter and year ended 31 March 2024

Statement of Assets and Liabilities as at 31 March 2024

(₹ in Crores)

Particulars	As at 31 March 2024	As at 31 March 2023
	(Audited)	(Audited)
A. ASSETS		
1. Financial Assets		
(a) Cash and cash equivalents	640.48	154.81
(b) Bank balances other than cash and cash equivalents	94.93	40.38
(c) Loans	7,089.43	5,438.57
(d) Investments	207.71	97.35
(e) Other financial assets	191.74	143.96
Total Financial Assets	8,224.29	5,875.07
2. Non-financial Assets		
(a) Current tax assets (Net)	4.44	0.99
(b) Property, plant and equipment	20.91	15.01
(c) Intangible assets under development	2.79	1.28
(d) Other intangible assets	4.64	3.05
(e) Right of use assets	56.32	48.86
(f) Other non-financial assets	33.03	26.51
Total Non-financial Assets	122.13	95.70
Total Assets	8,346.42	5,970.77
B. LIABILITIES AND EQUITY		
Liabilities		
1. Financial Liabilities		
(a) Payables		
(I) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.04	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	2.59	6.26
(II) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	14.99	15.02
(b) Debt securities	933.77	283.49
(c) Borrowings (other than debt securities)	4,731.06	4,227.45
(d) Subordinated liabilities	99.82	99.71
(e) Lease liabilities	61.78	51.31
(f) Other financial liabilities	66.05	43.24
Total Financial Liabilities	5,910.10	4,726.48
2. Non-Financial Liabilities		
(a) Provisions	3.79	2.61
(b) Deferred tax liabilities (net)	25.38	15.55
(c) Other non financial liabilities	17.27	17.55
Total Non-Financial Liabilities	46.44	35.71
3. Equity		
(a) Equity share capital	324.83	252.29
(b) Instruments entirely equity in nature	162.41	-
(c) Other equity	1,902.64	956.29
Total equity	2,389.88	1,208.58
Total Liabilities and Equity	8,346.42	5,970.77

GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Statement of Audited Financial Results for the quarter and year ended 31 March 2024

Cash flow statement for the year ended 31 March 2024		(₹ in Crores)	
Particulars	As at 31 March 2024	As at 31 March 2023	
	(Audited)	(Audited)	
A Cash flow from operating activities			
Profit before tax	183.25	154.19	
Adjustments for:			
Interest Income	(920.31)	(634.24)	
Depreciation and amortisation expense	19.23	8.97	
Net loss/(gain) on financial instruments at fair value through profit or loss	0.83	3.32	
Allowance for impairment loss	37.95	36.39	
Liability no longer required written back	(0.52)	(0.76)	
Loss on sale of property, plant and equipment	0.04	0.05	
Net (gain)/ loss on derecognition of financial instruments	(60.50)	(48.13)	
Finance cost	443.86	279.77	
Interest Income on investments	(11.10)	(1.06)	
Interest on income tax refund	-	(0.40)	
Gain on redemption of mutual fund	(7.67)	(2.79)	
Expense on employee stock option scheme	3.54	10.86	
	(311.40)	(193.83)	
Finance cost paid	(414.64)	(279.40)	
Interest Income Received on loans	916.26	634.24	
Operating profit before working capital changes	190.22	161.01	
Changes in working capital:			
(Increase) in loans	(1,645.78)	(1,249.92)	
(Increase) in other financial assets	(48.78)	(60.49)	
(Increase)/Decrease in other non financial assets	(31.86)	0.58	
Decrease in held for sale assets	-	1.08	
(Increase)/Decrease in other bank balances	(54.55)	1.57	
(Decrease)/Increase in derivative financial instrument	-	0.24	
(Decrease)/Increase in trade and other payables	(4.18)	12.55	
Increase/(Decrease) in other financial liabilities	81.20	(8.25)	
(Decrease) in other non financial liabilities	(0.28)	(1.30)	
Increase in provisions	1.18	1.00	
Cash generated from/(used in) operating activities	(1,512.83)	(1,141.93)	
Income tax paid (net of refunds)	(36.72)	(21.58)	
Net cash generated from/(used in) operating activities (A)	(1,549.55)	(1,163.51)	
B Cash flow from investing activities			
Purchase of property, plant and equipment including capital advances	(12.04)	(10.09)	
Sale of property, plant and equipment	0.01	0.01	
Purchase in intangible assets and intangible assets under development	(5.60)	(3.30)	
Purchase of Investments measured at amortised cost	(236.38)	(121.30)	
Sale of investments measured at amortised cost	126.46	25.00	
Purchase of Investments measured at FVTPL	(2,794.86)	(1,289.94)	
Sale of investments measured at FVTPL	2,802.53	1,292.76	
Interest received on investments	10.33	1.06	
Net cash generated from/(used in) investing activities (B)	(109.55)	(105.80)	
C Cash flow from financing activities			
Proceeds from issue of equity shares including securities premium (net of issue expenses)	1,037.40	0.49	
Proceeds from debt securities	900.00	-	
Repayment of debt securities	(280.00)	(10.00)	
Proceeds from borrowings other than debt securities	2,736.82	3,369.96	
Repayment of borrowings other than debt securities	(2,235.84)	(1,949.32)	
Payment of lease liability	(13.61)	(6.54)	
Net cash generated from/(used in) financing activities (C)	2,144.77	1,404.59	
Net increase/(decrease) in cash and cash equivalents (A+B+C)	485.67	135.28	
Cash and cash equivalents at the beginning of the year	154.81	19.53	
Cash and cash equivalents at the closing of the year*	640.48	154.81	
*Components of cash and cash equivalents:			
Cash on hand	-	-	
Balances and deposits with banks			
In Current Accounts	239.15	154.81	
Fixed Deposit (with original maturity of 3 months or less)	401.33	-	
	640.48	154.81	



GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Statement of Audited Financial Results for the quarter and year ended 31 March 2024

Notes :

- 1] The above audited financial results have been reviewed by the Audit Committee and approved by the Board of Directors of Grihum Housing Finance Limited (Formerly Poonawalla Housing Finance Limited) ("the Company") at their respective meetings held on 03 May 2024.
- 2] The audited financial results of the Company have been prepared in accordance with Indian Accounting Standards ("Ind AS") notified under Section 133 of the Companies Act 2013 ("the Act") read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time.
- 3] The financial results have been audited by the Statutory Auditors of the Company. The Statutory Auditors have expressed an unmodified opinion on these financial results. The information presented above is extracted from the audited financial statements as stated.
- 4] The Company is primarily engaged in mortgage-backed finance and as such the Board reviews the Company's performance as a single business. Accordingly no separate information is required to be furnished in terms of Ind AS 108 "Operating segments" specified under Section 133 of the Act.
- 5] As per Regulation 54 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations") as amended from time to time, the listed Non-Convertible Debentures issued by the Company are fully secured by way of hypothecation over the book debts/ loan receivables and other eligible security, to the extent as stated in the respective information memorandum. Further, the Company has maintained security cover as stated in the respective information memorandum which is sufficient to discharge the principal amount at all times of the non-convertible debentures issued by the Company. The details of the security cover as per the prescribed format pursuant to Regulation 54(3) of the Listing Regulations read with SEBI Circular dated 19 May 2022 is attached as Annexure 1.
- 6] Disclosure pursuant to RBI Notification - RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated August 6, 2020 for the year ended 31 March 2024.

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 30th Sep 2023 (A)	Of (A), aggregate debt that slipped into NPA during six month period ended 31st Mar 2024	Of (A) amount written off during six month period ended 31st Mar 2024 #	Of (A) amount paid by the borrowers during six month period ended 31st Mar 2024 ##	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 31st Mar 2024
Personal Loans	146.86	5.38	-	10.94	130.54
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	146.86	5.38	-	10.94	130.54

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

represents amount slipped into NPA and subsequently written off during the half year ended March 31, 2024.

Amount paid by the borrower during the half year is net off additions in the borrower account & adjustments for realisation made through sale of stress assets.

- 7] Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021

(a) Details of transfer through assignment in respect of loans not in default during the year ended 31 March 2024 :

Entity/Assignee	Bank
Count of Loan accounts Assigned	5586 Loans
Amount of Loan accounts Assigned	₹ 524.09 Crores
Retention of beneficial economic interest (MRR)*	10%
Weighted Average Maturity (Residual Maturity)**	146 Months
Weighted Average Holding Period	15 Months
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	Unrated

(b) Details of acquired through assignment in respect of loans not in default during the year ended 31 March 2024 :

Entity/Assignor	Nil
Count of Loan accounts Assigned	
Amount of Loan accounts Assigned	
Retention of beneficial economic interest (MRR)*	
Weighted Average Maturity (Residual Maturity)**	
Weighted Average Holding Period	
Coverage of tangible security coverage	
Rating wise distribution of rated loans	

* Retained by the originator

** At the time of assignment/acquisition

(c) Details of stressed loans transferred during the year ended 31 March 2024:

Particulars	To ARCs	To permitted transferees	To other transferees
No of accounts	409 Nos	-	-
Aggregate principal outstanding of loans transferred (at the time of transfer)*	₹ 24.52 Crore	-	-
Weighted average residual tenor of the loans transferred	218 Months	-	-
Net book value of loans transferred (at the time of transfer)*	₹ 15.76 Crore	-	-
Aggregate consideration	₹ 22.32 Crores	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

* The above figures includes sale of portfolio which have been written off in the past period. Hence, the net book value of such portfolio is Nil as on date of transfer.



GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Statement of Audited Financial Results for the quarter and year ended 31 March 2024

- 8] During the year, post successful consummation of the stake sale transaction by Poonawalla Fincorp Ltd. to Perseus SG Pte Ltd, an entity affiliated to TPG ("Perseus") the Company has changed its name to "Grihum Housing Finance Limited" w.e.f. 17 November 2023.
- 9] Under the Scale Based Regulations issued by the Reserve Bank of India, the Company is placed in the Middle Layer based on the prescribed criteria. The Company is ensuring compliance with the various applicable provisions of the Scale Based Regulation as per the respective timelines prescribed for each of such provisions.
- 10] The above financial results have been prepared in compliance with the Regulation 52 of Listing Regulations as amended from time to time.
- 11] During the year, the Company allotted 10,92,134 equity shares to the eligible employees under Employee/Restricted Stock Option Plans.
- 12] On 28 March 2024, the Company allotted 3,39,62,286 equity shares of the face value of ₹ 10/- each to the existing shareholders of the Company in the ratio of 1:8.46 on a Rights basis for a total consideration of ₹ 500.16 Crores. The equity shares issued and allotted as aforesaid rank pari passu with the existing equity shares of the Company in all respects.
- 13] On 28 March 2024, the Company allotted 16,24,13,259, 0.001% Compulsory Convertible Preference Shares (CCPS) of ₹ 10 each, as bonus shares in the ratio of 1:2, i.e. 1 (one) CCPS for every 2 (two) Equity Shares held by the existing equity shareholders in the Company. Further, the Company has granted additional 25,54,975 bonus CCPS options to the existing option holders holding vested and unvested options under existing ESOP Schemes of the Company in the ratio of 1:2 (CCPS Options). Upon exercise, the Option Holders shall be entitled to receive 1 (One) CCPS on bonus issue basis. The CCPS instruments of the Company is convertible into equity shares in the ratio of 1:1 as per the terms of the conversion. The EPS for all the prior periods presented have been restated to this effect as required by "Ind AS 33: Earnings Per Share".
- 14] The Company has received certificate of registration as Corporate Agent (Composite) from IRDAI with effect from 1st January 2024.
- 15] The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the respective financial year which were subjected to limited review by the statutory auditor.
- 16] Figures for the previous year/period have been regrouped and / or reclassified whenever considered necessary.

By order of the Board
For **Grihum Housing Finance Limited**
(Formerly Poonawalla Housing Finance Limited)

Manish Jaiswal Digitally signed by Manish Jaiswal
Date: 2024.05.03 12:40:22 +05'30'

Manish Jaiswal
Managing Director & Chief Executive Officer
DIN: 07859441

Place : Pune
Date : 03 May 2024

Registered Office : 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi Mundhwa Road, Pune-411 036, Maharashtra
Website : www.grihumhousing.com; **CIN :** U65922PN2004PLC208751

Annexure 1

Security Cover Certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligation and Disclosures Requirements) Regulations, 2015 as on 31 March 2024															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Other Adjustments related to IND-AS	(Total C to J)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=L+M+N+O)			
		Book Value	Book Value	Yes / No	Book Value	Book Value					Relating to Column F				
ASSETS															
Property, Plant and Equipment		-	-	-	-	-	20.91	-	-	20.91	-	-	-	-	-
Capital Work-in- Progress		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Right of Use Assets		-	-	-	-	-	56.32	-	-	56.32	-	-	-	-	-
Goodwill		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Intangible Assets		-	-	-	-	-	4.64	-	-	4.64	-	-	-	-	-
Intangible Assets under Development		-	-	-	-	-	2.79	-	-	2.79	-	-	-	-	-
Investments		-	-	-	-	-	207.71	-	-	207.71	-	-	-	-	-
Loans (Note 1)	Represents Loan given under financial activity	-	1,868.85	-	5,264.65	-	73.42	-	(51.18)	7,155.74	-	-	-	-	-
Inventories		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Trade Receivables		-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cash and Cash Equivalents		-	-	-	-	-	640.48	-	-	640.48	-	-	-	-	-
Bank Balances other than Cash and Cash Equivalents		-	93.54	-	-	-	1.39	-	-	94.93	-	-	-	-	-
Others		-	-	-	-	-	229.21	-	-	229.21	-	-	-	-	-
Total		-	1,962.39	-	5,264.65	-	1,236.87	-	(51.18)	8,412.73	-	-	-	-	-

Security Cover Certificate as per Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligation and Disclosures Requirements) Regulations, 2015 as on 31 March 2024															
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Other Adjustments related to IND-AS	(Total C to J)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=L+M+N+O)			
		Book Value	Book Value	Yes / No	Book Value	Book Value					Relating to Column F				
LIABILITIES															
Debt securities to which this certificate pertains		-	-	-	935.73	-	-	-	(1.96)	933.77	-	-	-	-	-
Other debt sharing pari-passu charge with above debt			-	-	-	-	-	-	-	-	-	-	-	-	-
Other Debt			-	-	33.04	-	-	-	-	33.04	-	-	-	-	-
Subordinated debt			-	-	-	-	99.82	-	-	99.82	-	-	-	-	-
Borrowings			-	-	-	-	-	-	-	-	-	-	-	-	-
Bank-Term Loan			1,381.27	-	3,260.42	-	-	-	(3.42)	4,638.27	-	-	-	-	-
Debt Securities			-	-	-	-	-	-	-	-	-	-	-	-	-
Others-PTC			59.83	-	-	-	-	-	(0.07)	59.76	-	-	-	-	-
Trade payables			-	-	-	-	2.63	-	-	2.63	-	-	-	-	-
Lease Liabilities			-	-	-	-	61.78	-	-	61.78	-	-	-	-	-
Provisions	Represents provision for compensated absences		-	-	-	-	3.79	-	-	3.79	-	-	-	-	-
Provision on Impairment on Loans	Represents ECL provision on Financial Assets		-	-	-	-	66.31	-	-	66.31	-	-	-	-	-
Others			-	-	-	-	123.70	-	-	123.70	-	-	-	-	-
Total			-	1,441.10	-	4,229.19	-	358.03	(5.45)	6,022.87	-	-	-	-	-
Cover on Book Value							1.24								
Cover on Market Value															
			Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio										

Note 1 : The company extends loan under financial arrangements (Home loans and Loan against properties) which have been classified under amortised cost as per applicable IndAS. Hence the company has considered the book value (gross of impairment provisions) for the purpose of this certificate.

For **G. D. Apte & Co.**
Chartered Accountants
Firm Registration Number: 100515W

CHINTAMAN Digitally signed by
MAHADEV CHINTAMAN
Date: 2024.05.03
DIXIT 12:48:30 +05'30'

C. M. Dixit
Partner
Membership Number: 017532
Date : 03 May 2024

By order of the Board
For **Grihum Housing Finance Limited**
(Formerly Poonawalla Housing Finance Limited)

Manish Jaiswal Digitally signed by Manish Jaiswal
Date: 2024.05.03 12:41:32 +05'30'

Manish Jaiswal
Managing Director & Chief Executive Officer
DIN: 07859441



GRIHUM HOUSING FINANCE LIMITED
(FORMERLY POONAWALLA HOUSING FINANCE LIMITED)

Disclosure in compliance with Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and year ended 31 March 2024

Sl. No.	Particulars	Quarter ended		Year ended	
		31 March 2024 (Audited)	31 March 2023 (Audited)	31 March 2024 (Audited)	31 March 2023 (Audited)
a.	Debt-equity ratio (Total Debts / Shareholder's fund)	2.41	3.81	2.41	3.81
b.	Debt service coverage ratio	Not Applicable			
c.	Interest service coverage ratio	Not Applicable			
d.	Outstanding redeemable preference shares (quantity and value)	Not Applicable			
e.	Capital/Debenture redemption reserve	Not Applicable			
f.	Net worth (₹ in Crores)	2,389.88	1,208.58	2,389.88	1,208.58
g.	Net profit after tax (₹ in Crores)	45.67	18.18	139.96	115.22
h.	Earnings per share - Basic and Diluted (in ₹)*				
	(i) Basic :	1.64	0.72	5.03	4.57
	(ii) Diluted :	1.03	0.44	3.15	2.77
i.	Current ratio	Not Applicable			
j.	Long term debt to working capital	Not Applicable			
k.	Bad debts to Account receivable ratio as at	0.03%	0.06%	0.31%	0.41%
l.	Current liability ratio	Not Applicable			
m.	Total debts to total assets as at	69.07%	77.22%	69.07%	77.22%
n.	Debtors turnover	Not Applicable			
o.	Inventory turnover	Not Applicable			
p.	Operating margin (%)	Not Applicable			
q.	Net profit margin (%)	15.76%	9.08%	13.38%	16.09%
r.	Sector specific equivalent ratios, as applicable				
	(i) Capital Adequacy Ratio as at	47.31%	34.83%	47.31%	34.83%
	(ii) Gross Stage 3 Ratio as at	0.95%	0.81%	0.95%	0.81%
	(iii) Net Stage 3 Ratio as at	0.56%	0.40%	0.56%	0.40%
	(iv) Liquidity coverage ratio as at	171.77%	390.58%	171.77%	390.58%

* Not annualised for the quarters

By order of the Board
For **Grihum Housing Finance Limited**
(Formerly Poonawalla Housing Finance Limited)

Manish Jaiswal

Digitally signed by Manish Jaiswal
Date: 2024.05.03 12:42:12 +05'30'

Manish Jaiswal
Managing Director & Chief Executive Officer
DIN: 07859441

Place : Pune
Date : 03 May 2024

Registered Office: 602, 6th Floor, Zero One IT Park, Survey No. 79/1, Ghorpadi Mundhwa Road, Pune-411 036, Maharashtra
Website : www.grihumhousing.com; **CIN :** U65922PN2004PLC208751

03 May, 2024

To,
BSE Limited
Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai-400001

(Company Code –10828)

Subject.: Declaration in respect of unmodified opinion on Audited Financial Results for the Financial Year ended 31 March, 2024

Reference.: Regulation 52(3)(a) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations').

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(3)(a) of SEBI Listing Regulations, we hereby declare and confirm that the Statutory Auditors of the Company, M/S. G.D Apte & Co., Chartered Accountants, have issued an unmodified audit report on Financial Results of the Company for the financial year ended 31 March, 2024.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

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

PANKAJ MAHESH KUMAR RATHI
Digitally signed by PANKAJ MAHESH KUMAR RATHI
Date: 2024.05.03 12:41:55 +05'30'

Pankaj Rathi
Chief Financial Officer

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

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

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

Grihum Housing Finance Limited (Formerly Poonawalla Housing Finance Limited)

Disclosure of related party transactions under Regulation 23(9) of the SEBI Listing Regulations for the half year ended 31 March, 2024

Sr No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Details of other related party transaction	Value of the related party transaction as approved by the audit committee	Remarks on approval by audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments					Details of the loans, inter-corporate deposits, advances or investments				Notes
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary						Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Details of other indebtedness	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)	
1	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Perseus SG Pte. Ltd.	AANCP5018P	Holding Company	Any other transaction	Issuance of Compulsorily Convertible Preference Share Capital(Bonus Issue)	-	Not Applicable	160.63	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
2	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Perseus SG Pte. Ltd.	AANCP5018P	Holding Company	Any other transaction	Equity Share Capital	-	Not Applicable	33.95	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
3	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Perseus SG Pte. Ltd.	AANCP5018P	Holding Company	Any other transaction	Share Premium	-	Not Applicable	466.20	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
4	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	TPG Asia Advisory Services, LLC	ZZZZZ9999Z	Entities under Common Control	Any other transaction	Advisory Services	5.00	Applicable	0.76	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	Based on the approval of the Audit Committee, the Company had entered into Master Service Agreement with TPG Asia VIII Management, LLC and as per the said agreement the services were provided by TPG Asia Advisory Services, LLC an affiliate of TPG Asia VIII Management, LLC.
5	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Manish Jaiswal	AAAPJ3295Q	Director and Key Managerial Personnel	Remuneration		-	Applicable	2.78	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	Remuneration is as per the Companies Act, 2013 and Shareholders' Approval.
6	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Manish Jaiswal	AAAPJ3295Q	Director and Key Managerial Personnel	Any other transaction	Issuance of Compulsorily Convertible Preference Share Capital(Bonus Issue)	-	Not Applicable	1.68	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
7	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Manish Jaiswal	AAAPJ3295Q	Director and Key Managerial Personnel	Any other transaction	Equity Share Capital	-	Not Applicable	0.89	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
8	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Pankaj Rathi	AJSPR0819F	Key Managerial Personnel	Remuneration		-	Applicable	0.66	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	The remuneration is as per the approval of Audit Committee and Board and in line with the Companies Act,2013.
9	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Vaishnavi Suratwala	FTWPS064N	Key Managerial Personnel	Remuneration		-	Not Applicable	0.14	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
10	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Prem Manjooran	AKVPM3658B	Director	Any other transaction	Sitting fees	-	Not Applicable	0.09	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
11	Grihum Housing Finance Limited(Formerly, Poonawalla Housing Finance Limited)	AACCG2265N	Richa Arora	AACPA6160F	Director	Any other transaction	Sitting fees	-	Not Applicable	0.01	-	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
Total value of transaction during the reporting period										667.79												

By order of the Board
For **Grihum Housing Finance Limited**
(Formerly Poonawalla Housing Finance Limited)

Manish Jaiswal
Digitally signed by Manish Jaiswal
Date: 2024.05.03 12:48:13 +05'30'

Manish Jaiswal
Managing Director & Chief Executive Officer
DIN: 07859441

Initial Disclosure to be made by an entity identified as Large Corporate
(To be submitted to Stock Exchange(s) within 30 days from the beginning of the FY)

Sr. No.	Particulars	Details
1.	Name of the company	Grihum Housing Finance Limited (Formerly, Poonawalla Housing Finance Limited)
2.	CIN	U65922PN2004PLC208751
3.	Outstanding borrowing of Company as on 31 st March 2024 (in Rs. crore), as applicable	Rs. 5,631 Crores*
4.	Highest credit rating during the previous FY (as on 31 March 2024) along with name of the CRA	Highest Credit rating of the Company as on 31 March, 2024 was as under: "CARE AA-" by CARE Ratings Limited and "CRISIL AA-" by CRISIL Ratings Limited
5.	Name of stock exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE Limited

*Figure pertains to outstanding long-term borrowings (with original maturity of more than 1 year) excluding borrowings through securitization. Further, the figure excludes any Ind-AS accounting adjustments.

We confirm that we are not a Large Corporate as on March 31, 2024 as per the applicability criteria given under the Chapter XII of the Master Circular No SEBI/HO/DDHS/PoD1/P/CIR/2023/119 dated August 10, 2021 (updated as on date) read with SEBI Circular No. SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/172 dated 19 October, 2023.

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

VAISHNAVI | Digitally signed by
BHUPENDRA | VAISHNAVI BHUPENDRA
SURATWALA | SURATWALA
Date: 2024.04.23
10:26:42 +05'30'

Vaishnavi Suratwala
Company Secretary

PANKAJ | Digitally signed by
MAHESH | PANKAJ MAHESH
KUMAR RATHI | KUMAR RATHI
Date: 2024.04.23
10:35:35 +05'30'

Pankaj Rathi
Chief Financial Officer

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

Annual Disclosure to be made by an entity identified as a Large Corporate*
(To be submitted to the Stock Exchange(s) within 45 days from the end of the FY)

- Name of the Company:** Grihum Housing Finance Limited (Formerly, Poonawalla Housing Finance Limited)
- CIN:** U65922PN2004PLC208751
- Report Filed for FY:** 2023-24 (For the Financial Year ended on 31.03.2024)
- Details of the current block (all figures in Rs. Crores):**

Sr. No.	Particulars	Details
1.	3-Year block period	FY 23-24, FY 24-25, FY 25-26
2.	Incremental borrowing done in FY24 (a)	Rs. 2,865 Crore
3.	Mandatory borrowing to be done through debt securities in FY24 (b) = 25% of (a)	Rs. 716 Crore
4.	Actual borrowing done through debt securities in FY24 (c)	Rs. 900 Crore
5.	Shortfall in the borrowing through debt securities, if any, for FY23 carried forward to FY24 (d)	Rs. 477 Crore
6.	Quantum of (d), which has been met from (c) (e)	Rs. 477 Crore
7.	Shortfall, if any, in the mandatory borrowing through debt securities for FY 24 {after adjusting for any shortfall in borrowing for FY 23 which was carried forward to FY 24} (f)= (b)-[(c)-(e)]	Rs. 294 Crore

- Details of penalty to be paid, if any, in respect to previous block (all figures in Rs. crore):**

Sr. No.	Particulars	Details
1.	3-year block period	Not Applicable
2.	Amount of fine to be paid for the block, if applicable Fine = 0.2% of {(d)-(e)}#	Not Applicable

*In cases, where an entity is not categorized as LC for FY24, however was LC for FY23, and there was a shortfall in the mandatory bond borrowing for FY23, which was carried forward to FY24, the disclosures as prescribed in this annexure shall be made by the entity for FY24.

#(d) and (e) are the same as mentioned at sl. nos. 5 and 6 in the table given at point no. 4 of this annexure.

Yours faithfully,

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

VAISHNAVI
BHUPENDRA
SURATWALA
Digitally signed by
VAISHNAVI BHUPENDRA
SURATWALA
Date: 2024.04.23
10:27:33 +05'30'

Vaishnavi Suratwala
Company Secretary

PANKAJ
MAHESH
KUMAR
RATHI
Digitally signed by
PANKAJ MAHESH
KUMAR RATHI
Date: 2024.04.23
10:36:05 +05'30'

Pankaj Rathi
Chief Financial Officer

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

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

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Press Release

Grihum Housing Finance Limited registers revenue of ₹ 1,046 Cr in FY24 and ₹ 290 Cr in Q4 FY24

Highest ever yearly PAT of ₹ 140 crore in FY24, jumps 21% YoY

Highest ever quarterly PAT of ₹ 46 crore in Q4FY24, jumps 24% QoQ

AUM crosses ₹ 8,200 crore, GNPA maintained at sub 1% [0.95%]

Pune, May 03, 2024: Grihum Housing Finance Limited (formerly Poonawalla Housing Finance Limited) has posted a strong performance in FY24.

- Grihum delivered its highest ever organic disbursement of ₹ 2,914 Cr for FY 24, up 26% YoY.
- Asset Under Management (AUM) stands at ₹ 8,277 Cr, a 32% jump YoY and 9% QoQ.
- Asset Quality: Gross NPA at 0.95%
Net NPA at 0.56%
- Revenue grew by 46% YoY and 7% QoQ, totalling up to ₹ 1,046 Cr for the year and ₹ 290 Cr for the quarter.
- The Company announced a PAT (Profit After Tax) of ₹ 140 Cr for the year, up by 21% YoY and ₹ 46 Cr for the quarter, up by 24% QoQ.
- Net Interest Margin (NIM) was at 8.3%
- Efficient liability franchise with an average CoB of 8.1% for FY24 with more than 30 liability relationships including large Mutual Funds
- Raised fresh equity of ₹ 1,038 Cr during FY24
- Grihum's net worth has risen to ₹ 2,390 Cr, up by 98% YoY and 30% QoQ.
- Capital Adequacy and Liquidity: Capital Adequacy Ratio stood at 47.31%
Liquidity buffer stood at ₹ 2,443 Cr.

"Grihum Housing Finance Limited has significantly advanced over the past five years, solidifying its presence in peri-urban, semi-urban, and rural India. Our relentless commitment to assisting customers in achieving their dream of home ownership has led to transformative impacts and dignified living. With a steadfast focus on this mission, we've achieved an impressive 30% growth CAGR, establishing ourselves as a national-scale AHFC, serving over 77,000 customers. Beyond our core operations, we actively collaborate with regulators and financial institutions to shape inclusive and affordable housing finance processes. Fuelled by a resilient liability framework, Grihum remains dedicated to serving lower-income segments with humility and trust, aligning with the Government of India's 'Housing for all' initiative. Our ultimate goal is to make homeownership a reality for every individual." said Mr. Manish Jaiswal, Managing Director, and Chief Executive Officer of Grihum Housing Finance Limited, underscoring our unwavering commitment to this transformative cause.

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

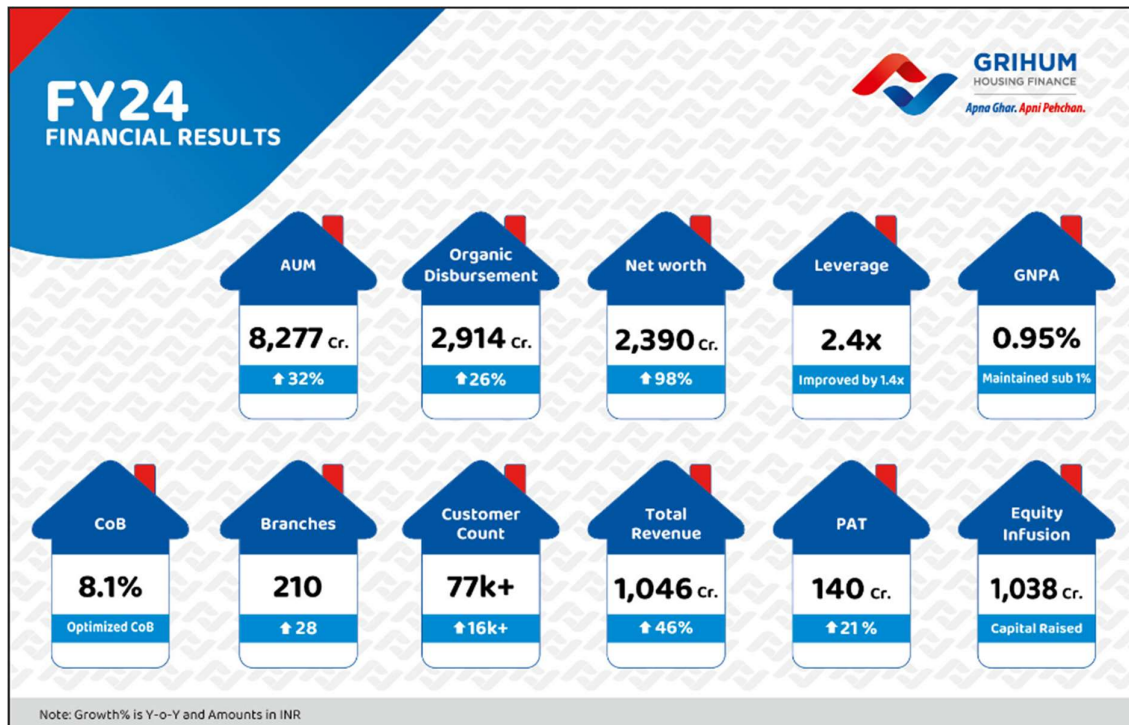
CIN: U65922PN2004PLC208751 | ☎ 020-67808091 | ✉ info@grihumhousing.com

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



GRIHUM
HOUSING FINANCE

Apna Ghar. Apni Pehchan.



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 with ~75% of its on-book assets as affordable home loans, averaging a 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

Media Contact:

Roshni Rohira
+91 97693 83310
Eminence Strategy Consulting

Grihum Housing Finance Limited

(Formerly, Poonawalla Housing Finance Limited)

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

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