

12 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 'Poonawalla Housing Finance Ltd is now Grihum Housing Finance Ltd'.

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

Poonawalla Housing Finance Ltd is now Grihum Housing Finance Ltd

- **Expects AUM and PAT to double in the next three years**
- **Registers a 7x growth in customer base nationwide in 6 years**
- **Clocks AUM of ₹ ~ 7,500 crores, recording ~28% CAGR over 6 years**

Pune and Mumbai, India, December 12, 2023: Following the change in the ownership of the Company, Poonawalla Housing Finance Limited has been rebranded as **Grihum Housing Finance Limited (“GHFL”)**. Global private equity firm TPG acquired a 99.02% equity stake in the Company from Poonawalla Fincorp Limited earlier this year. All necessary regulatory approvals for the name change have been received.

GHFL also achieved a significant milestone of reaching ₹~7,500 crores in Assets Under Management (AUM), growing at a **CAGR of ~28%** over the last six years. Its customer base rose to over 75,000, served by a network of 195 branches strategically positioned for deeper outreach across geographies. **Nearly 85% of the customers are women (including Applicants and Co-Applicants)**, which illustrates the Company’s gender-equal approach. **The Company’s bolstered net worth of over ₹1,800 crore** provides it the headroom to scale up the business potential and manage leverages effectively.

Speaking on the rebranding, **Mr. Manish Jaiswal, Managing Director and Chief Executive Officer, Grihum Housing Finance Limited**, said, *“Grihum, a portmanteau of 'Grih' (home) and 'Hum' (togetherness), embodies our essence as a company. We are dedicated to fostering collaboration and unity in creating the cherished space of “Dream Home” for our customers, many of whom are self-made individuals and micro-entrepreneurs in the semi-urban, peri-urban and rural regions of the country.”*

A host of factors have placed GHFL and the affordable housing sector on an upward trajectory. India’s last-mile connectivity is expanding, leading to physical and digital infrastructure advancements and robust payment modules. The country’s demographic dividend remains a powerful driving force behind brisk structural economic growth, particularly in semi-urban, peri-urban and rural markets.

“We have initiated a deep digital transformational shift to elevate customer experiences and leverage scale, as over 10 million Indians still don’t own a home. A growing middle class and improved GDP per capita, a growing need for more per capita per square feet space, and an increasing number of nuclear families are altering the rental-to-EMI ratio, making homeownership more accessible, and hence the demand for affordable housing will continue to rise. We have grown four times in the last 6 years. We have delivered an AUM growth at ~28% CAGR over the last 6 years and given the tailwinds in the economy, we expect similar growth momentum in years to come. We endeavor to impact at least a million lives and so far we have reached one-third in this journey.”, added Mr. Jaiswal.

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Mr. Puneet Bhatia, Co-Managing Partner of TPG Capital Asia, said, “We are confident that Grihum Housing Finance as a brand name will resonate with the customer base of self-made individuals, adding to their comfort and trust in the Company. The Company is strongly positioned to tap into this under-penetrated segment of affordable housing that is expected to grow at a much faster pace than the overall housing finance industry. We are committed to supporting the growth of Grihum Housing Finance.”

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 HL, and strong in-house capabilities.

For more information, please visit www.grihumhousing.com

About TPG

TPG is a leading global alternative asset management firm, founded in San Francisco in 1992, with \$212 billion of assets under management and investment and operational teams around the world. TPG invests across a broadly diversified set of strategies, including private equity, impact, credit, real estate, and market solutions, and our unique strategy is driven by collaboration, innovation, and inclusion. Our teams combine deep product and sector experience with broad capabilities and expertise to develop differentiated insights and add value for our fund investors, portfolio companies, management teams, and communities. For more information, visit www.tpg.com.

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