



Ref: PNBHFL/NSE/Debt/FY24/37
Date: October 23, 2023

National Stock Exchange of India Limited,
Listing Department
"Exchange Plaza"
Bandra Kurla Complex,
Bandra (E), Mumbai – 400051
Symbol: PNBHOUSING

Dear Sir(s),

Sub: Disclosure under Regulation 52(4) and 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for quarter and half year ended September 30, 2023.

Please find enclosed herewith the Disclosure under Regulation 52(4) and 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for quarter and half year ended September 30, 2023.

Kindly take the above intimation and documents on record.

Thanking You,

Yours faithfully,
For PNB Housing Finance Limited

Sanjay Jain
Company Secretary & Chief Compliance Officer
Membership No. F2642
Enclosed: As above



Disclosures in compliance with Regulation 52 (4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the half year ended September 30, 2023

Particular	For the quarter ended September 30, 2023	For the half year ended September 30, 2023
Debt Equity Ratio	3.78	3.78
Debt Service Coverage Ratio *	NA	NA
Interest Service Coverage Ratio *	NA	NA
Capital redemption reserve/debenture redemption reserve **	NA	NA
Net Worth (₹ in crore)	14,155.00	14,155.00
Net Profit After Tax (₹ in crore)	384.40	737.08
Earnings Per Share:		
Basic (₹)	14.81	28.67
Diluted (₹)	14.79	28.63
Current Ratio **	NA	NA
Long term debt to working capital ratio **	NA	NA
Bad debts to Account receivable ratio **	NA	NA
Current liability ratio **	NA	NA
Total Debts to Total Assets	0.76	0.76
Debtors turnover ratio **	NA	NA
Inventory turnover ratio **	NA	NA
Operating Margin (%) **	NA	NA
Net Profit Margin (%)	21.74	21.26
Asset coverage ratio	1.19	1.19
Sector Specific equivalent ratio		
Provision Coverage Ratio (%)	33.92	33.92
Gross Non-Performing Asset (GNPA) (%)	1.78	1.78
Net Non-Performing Asset (NNPA) (%)	1.19	1.19
CRAR (%)	30.38	30.38
Liquidity Coverage Ratio (%) - Regulatory requirement- 60%	106	101

* Disclosure is not applicable to housing finance companies registered with NHB/RBI as per Regulation 52 (4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

** The Company prepares the financial statement as per Division III, Schedule III of Companies Act 2013, hence these ratios are not applicable.

