



Ghar Ki Baat

Ref: PNBHFL/SE/Debt/FY25/72
Date: January 21, 2025

The BSE Limited
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 540173

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

Dear Sir/Madam,

Sub: Disclosure pursuant to:

- 1. Regulation 52(7)/(7A) of the Listing Regulations for the quarter ended December 31, 2024 - Statement indicating utilization of issue proceeds and/or material deviation of Non – convertible Debentures.**
- 2. Regulation 10, Part II of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for the quarter ended December 31, 2024 - CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers.**

Ref: Our letter PNBHFL/SE/EQ/FY25/113 dated January 21, 2025

Pursuant to 52(7)/(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed herewith statement indicating utilization of issue proceeds and/or material deviation, if any, of listed Non-convertible securities in the specified format for the quarter ended December 31, 2024.

Pursuant to Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers issued during the quarter ended December 31, 2024 and adherence of applicable listing conditions.

Kindly take the above intimation and documents on record.

Thanking You

Yours faithfully,
For **PNB Housing Finance Limited**

Veena G Kamath
Company Secretary

Enclosure: As above.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110001
Phone: 011 – 23736857, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLC033856

Internal



STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS
(For the Quarter ended September 30, 2024)
(As per Regulation 52(7A) of the SEBI (LODR) Regulations, 2015)

Particulars	Remarks													
Name of listed entity	PNB Housing Finance Limited													
Mode of fund raising	Public issue/ Private placement													
Type of instrument	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures													
Date of raising funds	October 14, 2024 and November 29, 2024													
Amount raised	Rs. 580,23,35,000 (Rs. 300,23,35,000 and Rs. 280,00,00,000)													
Report filed for quarter ended	December 31, 2024													
Is there a deviation/ variation in use of funds raised?	No													
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Yes/No													
If yes, details of the approval required	Not Applicable													
Date of approval	Not Applicable													
Explanation for the deviation/ variation	Not Applicable													
Comments of the audit committee after review	Not Applicable													
Comments of the auditors, if any	Not Applicable													
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:														
Original Object	Modified object, if any	Original Allocation*	Modified Allocation, if any	Funds utilized*	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any								
The funds are being raised by the Company for enhancing its long-term resource base for carrying out its regular business activities including: <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th>Purpose</th> <th>Percentage of fund raised (%)</th> </tr> </thead> <tbody> <tr> <td>For disbursement of loans to borrowers</td> <td>Up to 100%</td> </tr> <tr> <td>For discharging of existing borrowings</td> <td>Up to 100%</td> </tr> <tr> <td>For General Corporate purposes</td> <td>Up to 25%</td> </tr> </tbody> </table> <p>The proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting issue objects.</p>	Purpose	Percentage of fund raised (%)	For disbursement of loans to borrowers	Up to 100%	For discharging of existing borrowings	Up to 100%	For General Corporate purposes	Up to 25%	NA	Rs. 580,23,35,000	-	Rs. 580,23,35,000	-	-
Purpose	Percentage of fund raised (%)													
For disbursement of loans to borrowers	Up to 100%													
For discharging of existing borrowings	Up to 100%													
For General Corporate purposes	Up to 25%													
Deviation could mean: a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds utilized as against what was originally disclosed.														
*Includes premium amount of Rs. 23,35,000.														
Vinay Gupta Chief Financial Officer Date: January 21, 2025														





STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs)

(For the Quarter ended December 31, 2024)

(As per Regulation 52(7) of the SEBI (LODR) Regulations, 2015)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of Instrument	Date of raising funds	Amount raised	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PNB Housing Finance Limited	INE572E07183	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	October 14, 2024	300,23,35,000*	300,23,35,000*	No	-	-
PNB Housing Finance Limited	INE572E07191	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	November 29, 2024	280,00,00,000	280,00,00,000	No	-	-

*Includes premium amount of Rs. 23,35,000.

Vinay Gupta
Chief Financial Officer
Date: January 21, 2025





CEO/CFO CERTIFICATION

Pursuant to Regulation 10, Part II of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for the quarter ended December 31, 2024, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended December 31, 2024 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Document/Key Information Document and that the applicable listing conditions, as specified in captioned Circular have been adhered to by the Company.

For PNB Housing Finance Limited


Vinay Gupta
Chief Financial Officer



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CIN: L65922DL1988PLC033856

Public