



Ref: PNBHFL/NSE/Debt/FY24/07
May 15, 2023

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

Dear Sir(s),

Sub: Annual Disclosure to be made by an entity identified as a Large Corporate.

Pursuant to Chapter XII of the SEBI Operational Circular No. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021 and SEBI Circular SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/049 dated March 31, 2023, as amended from time to time, pertaining to fund raising by Large Corporate by way of issuance of Debt Securities, please find attached herewith 'Annexure B2- Annual Disclosure' for the financial year ended March 31, 2023.

Kindly take the same on records.

Thanking You,

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary & Head Compliance
Membership No.: F2642
Enclosure: As above

Annexure B2

Format of the Annual Disclosure to be made by an entity identified as a Large Corporate

1. **Name of the Company:** PNB Housing Finance Limited

2. **CIN:** L65922DL1988PLC033856

3. **Report filed for FY:** FY 2022-2023

4. **Details of the Current Block** (all figures in Rs Crore):

Sr. No	Particulars	Details
i.	3-year block period	FY 2022-2023 FY 2023-2024 FY 2024-2025
ii.	Incremental borrowing done in FY 2022-23 (a)	15,439.30*
iii.	Mandatory borrowing to be done through debt securities in FY 2022-23 (b) = (25% of a)	3,859.83
iv.	Actual borrowings done through debt securities in FY 2022-23 (c)	150.00
v.	Shortfall in the borrowing through debt securities, if any, for FY 2021-22 carried forward to FY 2022-23 (d) = (b) - (c)	2,663.21
vi.	Quantum of (d) which has been met from (c) (e)	150.00
vii.	Shortfall if any, in the mandatory borrowing through debt securities for the FY 2022-23, (after adjusting for any shortfall in borrowing for FY 2021-22, which was carried forward to FY 2022-23) (f)=(b)-[(c)-(e)]	3,859.83**

Numbers mentioned above are on IGAAP basis.

*Provisional incremental borrowings with original maturity of more than 1 year excluding External Commercial Borrowings and Inter-Corporate Borrowings between the Company and its parent.

**Excluding shortfall of FY 2021-22

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

Sr. No	Particulars	Details
i.	3-year block period***	FY 2021-2022 FY 2022-2023 FY 2023-2024
ii.	Amount to be paid for the stock, if applicable Fine = 0.2% of {(d)-(e)}	NA

***As per SEBI circular (SEBI/HO/DDHS/DDHS-RACPOD1/P/CIR/2023/049) dated 31st March, 2023 contiguous block of 2 years over which large corporates need to meet the mandatory requirement of raising minimum 25% of their incremental borrowings in a financial year through issuance of debt securities has been extended to a contiguous block of 3 years reckoned from FY2022 onwards.

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary & Head Compliance

Vinay Gupta
Chief Financial Officer