



STANDING FIRM. WEATHERING STORMS. SHINING BRIGHT.



Ghar Ki Baat

THANK YOU CUSTOMERS AND STAKEHOLDERS FOR YOUR SUPPORT.

Extract of Audited Consolidated Financial Results for the quarter and year ended March 31, 2019

(₹ in Crore)

S. No.	Particulars	Quarter ended 31.03.2019 (Audited)	Year ended 31.03.2019 (Audited)	Quarter ended 31.03.2018 (Audited)	Year ended 31.03.2018 (Audited)
1.	Total Income from Operations	2,145.21	7,679.32	1,638.17	5,488.71
2.	Net Profit for the Period (Before Tax, Exceptional and Extraordinary item)	545.07	1,734.39	377.39	1,234.58
3.	Net Profit for the Period Before Tax (After Exceptional and Extraordinary item)	545.07	1,734.39	377.39	1,234.58
4.	Net Profit for the Period After Tax (After Exceptional and Extraordinary item)	379.77	1,191.52	251.58	841.15
	Total Comprehensive Income for the Period (comprising Profit/(Loss) for the Period After Tax and other Comprehensive Income After Tax)	348.44	1,089.19	265.01	838.99
5.	Equity Share Capital	167.47	167.47	166.59	166.59
6.	Other Equity	7,376.43	7,376.43	6,400.75	6,400.75
7.	Earnings Per Share (of ₹10/- each)*				
	1. Basic (₹)	22.68	71.19	15.10	50.52
	2. Diluted (₹)	22.54	70.76	14.93	49.94

Notes:

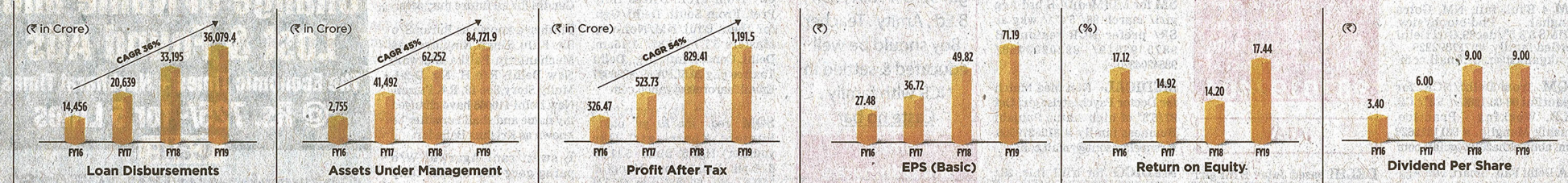
- The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules 2015 from April 1, 2018 and the effective date of such transition is April 1, 2017.
- The above-mentioned results for the quarter and year ended March 31, 2019 are reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at the meeting held on May 09, 2019.
- The above is an extract of the detailed format of Financial Results for quarter and year ended March 31, 2019 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of quarterly/annual Standalone and Consolidated Financial Results for the quarter and year ended March 31, 2019 are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the company (www.pnbhousing.com).
- The figure of the quarter ended March 31, 2019 and the corresponding quarter ended March 31, 2018 are the balancing figures between the audited figures in respect of the full financial year and the year to date figures up to the third quarter of the respective financial years.

*EPS for the quarters are not annualised

The key data relating to standalone results of PNB Housing Finance Limited is as under:

(₹ in Crore)

S. No.	Particulars	Quarter ended 31.03.2019 (Audited)	Year ended 31.03.2019 (Audited)	Quarter ended 31.03.2018 (Audited)	Year ended 31.03.2018 (Audited)
1.	Total Income from Operations	2,135.12	7,480.86	1,637.52	5,488.06
2.	Profit Before Tax	547.05	1,578.05	377.39	1,234.58
3.	Tax Expense	175.93	496.67	124.82	392.44
4.	Net Profit After Tax	371.12	1,081.38	252.57	842.14
	Total Comprehensive Income for the Period (comprising Profit/(Loss) for the Period After Tax and other Comprehensive Income After Tax)	339.76	979.29	266.00	839.98



- ▲ **Loan Disbursements** (for FY19): ₹36,079.4 Crores, growth 9%
- ▲ **Loan Assets** (as on 31-Mar-2019): ₹74,023 Crores, growth 30%
- ▲ **AUM** (as on 31-Mar-2019): ₹84,721.9 Crores, growth 36%
- ▲ **Gross NPA** (as on 31-Mar-2019): 0.48% (% of Loan Assets)
- ▲ **Net NPA** (as on 31-Mar-2019): 0.38% (% of Loan Assets)
- ▲ **Deposits** (as on 31-Mar-2019): ₹14,315 Crores, growth 24%

For PNB Housing Finance Limited
Sanjaya Gupta, Managing Director
DIN: 02939128
Place: New Delhi Date: 9th May, 2019,
Regd. Office: 9th Floor, Antriksh Bhawan,
22, K.G. Marg, New Delhi-110001

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CIN:L65922DL1988PLC033856

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SHINING BRIGHT.**

pnb Housing
Finance Limited

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THANK YOU CUSTOMERS AND STAKEHOLDERS FOR YOUR SUPPORT.

Extract of Audited Consolidated Financial Results for the quarter and year ended March 31, 2019

(₹ in Crore)

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Notes:

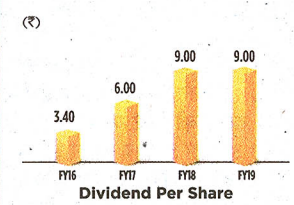
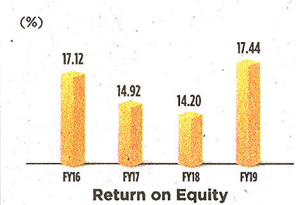
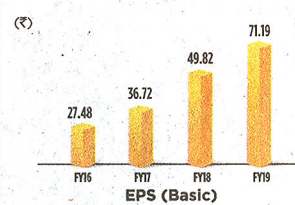
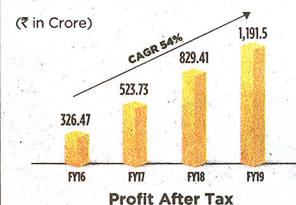
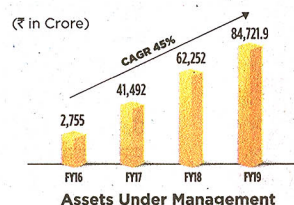
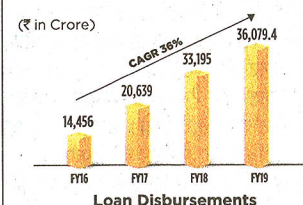
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(₹ in Crore)

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	Total Comprehensive Income for the Period (comprising Profit/(Loss) for the Period After Tax and other Comprehensive Income After Tax)	339.76	979.29	266.00	839.98



- Loan Disbursements (for FY19):** ₹36,079.4 Crores, growth 9%
- Loan Assets (as on 31-Mar-2019):** ₹74,023 Crores, growth 30%
- AUM (as on 31-Mar-2019):** ₹84,721.9 Crores, growth 36%
- Gross NPA (as on 31-Mar-2019):** 0.48% (% of Loan Assets)
- Net NPA (as on 31-Mar-2019):** 0.38% (% of Loan Assets)
- Deposits (as on 31-Mar-2019):** ₹14,315 Crores, growth 24%

For PNB Housing Finance Limited
Sanjaya Gupta, Managing Director
DIN: 02939128
Place: New Delhi Date: 9th May, 2019,
Regd. Office: 9th Floor, Antriksh Bhawan,
22, K.G. Marg, New Delhi-110001



Ghar Ki Baat

Regd. Office: 9th Floor Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001
CIN: L65922DL1988PLC033856

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2019.

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by CARE Rating of 'CARE AAA' having outlook of Credit Watch with Developing Implications and India Ratings and Research IND 'AA+' with stable outlook.
- Asset cover available, as on March 31, 2019, in case of the NCDs issued by the Company: 1.11 times
- Debt Equity Ratio as on March 31, 2019: 9.73 times
- The Company has paid interest and principal on NCDs on due dates. Details of payment of interest/principal on the Secured Redeemable Non-Convertible Debentures as required under Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is provided in Annexure-A.1
- Debt Service Coverage Ratio as on March 31, 2019: 2.27 times
- Paid Up Debt Capital/Outstanding Debt: ₹23235.70 Crore
- Interest Service Coverage Ratio as on March 31, 2019: 1.31 times
- Outstanding Redeemable Preference Shares: NIL
- Debt Redemption Reserve as on March 31, 2019: NIL
- Net Worth as on March 31, 2019: ₹7543.90 Crore
- Net Profit After Tax: ₹1,191.52 Crore
- Earnings Per Share (EPS): Basic EPS ₹71.19 and Diluted EPS ₹70.76

Annexure - A.1

Details of payment of Interest/Principal on the Secured Redeemable Non-Convertible Debentures in accordance with Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

S. No.	NCD Series	ISIN	Previous Due Date (October 1, 2018 to March 31, 2019)		Interest (April 1, 2019 to September 30, 2019)		Principal (April 1, 2019 to September 30, 2019)	
			Due date for Interest payment	Due date for Principal repayment	Due date for Interest payment	Amount (in ₹ Crore)	Due date for Principal repayment	Amount (in ₹ Crore)
1.	Series II-Tier II	INE572E09197	31.03.2019	-	30.09.2019	9.08	-	-
2.	Series III-Tier II	INE572E09262	31.03.2019	-	30.09.2019	8.72	-	-
3.	Series IV-Tier II	INE572E09320	31.03.2019	-	30.09.2019	8.87	-	-
4.	Series V-Tier II	INE572E09346	31.03.2019	-	30.09.2019	12.16	-	-
5.	Series VI-Tier II	INE572E09387	31.03.2019	-	30.09.2019	21.44	-	-
6.	Series VII A	INE572E09064	16.01.2019	16.01.2019	-	-	-	-
7.	Series VII B	INE572E09072	31.03.2019	-	30.09.2019	1.38	-	-
8.	Series VII C	INE572E09080	31.03.2019	-	30.09.2019	1.38	-	-
9.	Series VII D	INE572E09098	31.03.2019	-	30.09.2019	1.38	-	-
10.	Series VII E	INE572E09106	31.03.2019	-	30.09.2019	1.38	-	-
11.	Series IX B	INE572E09130	31.03.2019	-	30.09.2019	5.52	-	-
12.	Series X	INE572E09148	31.03.2019	-	30.09.2019	9.47	-	-
13.	Series XI	INE572E09155	31.03.2019	-	30.09.2019	9.52	-	-
14.	Series XII	INE572E09163	31.03.2019	-	30.09.2019	13.84	-	-
15.	Series XIII	INE572E09171	31.03.2019	-	30.09.2019	9.12	-	-
16.	Series XIV	INE572E09189	31.03.2019	-	30.09.2019	8.98	-	-
17.	Series XV	INE572E09205	31.03.2019	-	30.09.2019	25.67	-	-
18.	Series XXVII A	INE572E09221	31.01.2019	31.01.2019	-	-	-	-
19.	Series XXVII B	INE572E09239	31.03.2019	-	30.09.2019	14.26	-	-
20.	Series XX	INE572E09270	31.03.2019	-	30.09.2019	29.98	-	-
21.	Series XXI	INE572E09288	31.03.2019	-	30.09.2019	29.88	-	-
22.	Series XXII	INE572E09296	31.03.2019	-	09.04.2019	1.78	09.04.2019	1125
23.	Series XXIII	INE572E09304	31.03.2019	-	30.09.2019	20.53	-	-
24.	Series XXIV	INE572E09312	31.03.2019	-	12.07.2019	18.4	12.07.2019	780
25.	Series XXV	INE572E09338	31.03.2019	-	30.09.2019	20.88	-	-
26.	Series XXVI	INE572E07019	31.03.2019	-	30.09.2019	19.97	-	-
27.	Series XXVII	INE572E09353	31.03.2019	-	30.09.2019	12.53	-	-
28.	Series XXVIII A	INE572E09361	31.03.2019	-	30.09.2019	62.17	-	-
29.	Series XXVIII B	INE572E09379	31.03.2019	-	28.06.2019	15.88	28.06.2019	753
30.	Series XXIX	INE572E09395	31.03.2019	-	-	-	-	-
31.	Series XXX	INE572E09403	31.03.2019	-	30.09.2019	9.91	-	-
32.	Series XXXI	INE572E09411	31.03.2019	-	30.09.2019	38.02	-	-
33.	Series XXXII	INE572E09429	31.03.2019	-	-	-	-	-
34.	Series XXXIII	INE572E09437	31.03.2019	-	-	-	-	-
35.	Series XXXIV A	INE572E09445	31.03.2019	-	-	-	-	-
36.	Series XXXIV B	INE572E09452	31.03.2019	-	-	-	-	-
37.	Series XXXV	INE572E09460	-	-	14.07.2019	72.49	-	-
38.	Series XXXVI A	INE572E09478	-	-	31.07.2019	60	-	-
39.	Series XXXVI B	INE572E09486	-	-	31.07.2019	53.13	-	-
40.	Series XXXVII	INE572E09478	-	-	31.07.2019	15	-	-
41.	Series XXXVIII	INE572E09502	-	-	31.08.2019	72.50	-	-
42.	Series XXXVIII	INE572E09502	-	-	05.09.2019	1	05.09.2019	1000
43.	Series XXXIX	INE572E09510	19.03.2019	19.03.2019	-	-	-	-
44.	Series XL	INE572E09528	-	-	26.09.2019	51.69	26.09.2019	710
45.	Series XLI A	INE572E09536	31.10.2018	-	-	-	-	-
46.	Series XLI B	INE572E09551	31.12.2018	-	-	-	-	-
47.	Series XLII	INE572E09569	15.03.2019	-	-	-	-	-
48.	Series XLV	INE572E09288	31.03.2019	-	30.09.2019	4.05	-	-
49.	Series XLVI	INE572E09288	31.03.2019	-	30.09.2019	3.88	-	-
50.	Series XLVII	INE572E09288	31.03.2019	-	30.09.2019	4.05	-	-
51.	Series XLVIII A	INE572E09601	-	-	30.08.2019	20.13	-	-
52.	Series XLVIII B	INE572E09619	-	-	30.08.2019	31.95	-	-
53.	Series XLIX	INE572E07050	-	-	28.08.2019	10.28	-	-



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Regd. Office: 9th Floor Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001
CIN: L65922DL1988PLC033856

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- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by CARE Rating of 'CARE AAA' having outlook of Credit Watch with Developing Implications and India Ratings and Research IND 'AA+' with stable outlook.
- Asset cover available as on March 31, 2019, in case of the NCDs issued by the Company: 1.11 times
- Debt Equity Ratio as on March 31, 2019: 9.73 times
- The Company has paid interest and principal on NCDs on due dates. Details of payment of interest/principal on the Secured Redeemable Non-Convertible Debentures as required under Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is provided in Annexure-A.1
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- Interest Service Coverage Ratio as on March 31, 2019: 1.31 times
- Outstanding Redeemable Preference Shares: NIL
- Debenture Redemption Reserve as on March 31, 2019: NIL
- Net Worth as on March 31, 2019: ₹7543.90 Crore
- Net Profit After Tax: ₹1,191.52 Crore
- Earnings Per Share (EPS): Basic EPS ₹71.19 and Diluted EPS ₹70.76

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3.	Series IV-Tier II	INE572E09320	31.03.2019	-	30.09.2019	8.87	-	-
4.	Series V-Tier II	INE572E09346	31.03.2019	-	30.09.2019	12.16	-	-
5.	Series VI-Tier II	INE572E09387	31.03.2019	-	30.09.2019	21.44	-	-
6.	Series VII A	INE572E09064	16.01.2019	16.01.2019	-	-	-	-
7.	Series VII B	INE572E09072	31.03.2019	-	30.09.2019	1.38	-	-
8.	Series VIII C	INE572E09080	31.03.2019	-	30.09.2019	1.38	-	-
9.	Series VIII D	INE572E09098	31.03.2019	-	30.09.2019	1.38	-	-
10.	Series VII E	INE572E09106	31.03.2019	-	30.09.2019	1.38	-	-
11.	Series IX B	INE572E09130	31.03.2019	-	30.09.2019	5.52	-	-
12.	Series X	INE572E09148	31.03.2019	-	30.09.2019	9.47	-	-
13.	Series XI	INE572E09155	31.03.2019	-	30.09.2019	9.52	-	-
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16.	Series XIV	INE572E09189	31.03.2019	-	30.09.2019	8.98	-	-
17.	Series XV	INE572E09205	31.03.2019	-	30.09.2019	25.67	-	-
18.	Series XVII A	INE572E09221	31.01.2019	31.01.2019	-	-	-	-
19.	Series XVII B	INE572E09239	31.03.2019	-	30.09.2019	14.26	-	-
20.	Series XX	INE572E09270	31.03.2019	-	30.09.2019	29.98	-	-
21.	Series XXI	INE572E09288	31.03.2019	-	30.09.2019	29.88	-	-
22.	Series XXII	INE572E09296	31.03.2019	-	09.04.2019	1.78	09.04.2019	1125
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26.	Series XXVI	INE572E07019	31.03.2019	-	30.09.2019	19.97	-	-
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28.	Series XXVIII A	INE572E09361	31.03.2019	-	30.09.2019	62.17	-	-
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31.	Series XXX	INE572E09403	31.03.2019	-	30.09.2019	9.91	-	-
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34.	Series XXXIII	INE572E09437	31.03.2019	-	-	-	-	-
35.	Series XXXIV A	INE572E09445	31.03.2019	-	-	-	-	-
36.	Series XXXIV B	INE572E09452	31.03.2019	-	-	-	-	-
37.	Series XXXV	INE572E09460	-	-	14.07.2019	72.49	-	-
38.	Series XXXVI A	INE572E09478	-	-	31.07.2019	60	-	-
39.	Series XXXVI B	INE572E09486	-	-	31.07.2019	53.13	-	-
40.	Series XXXVII	INE572E09478	-	-	31.07.2019	15	-	-
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42.	Series XXXVIII	INE572E09502	-	-	05.09.2019	1	05.09.2019	1000
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44.	Series XL	INE572E09528	-	-	26.09.2019	51.69	26.09.2019	710
45.	Series XLI A	INE572E09536	31.10.2018	-	-	-	-	-
46.	Series XLI B	INE572E09551	31.12.2018	-	-	-	-	-
47.	Series XLII	INE572E09569	15.03.2019	-	-	-	-	-
48.	Series XLV	INE572E09288	31.03.2019	-	30.09.2019	4.05	-	-
49.	Series XLVI	INE572E09288	31.03.2019	-	30.09.2019	3.88	-	-
50.	Series XLVII	INE572E09288	31.03.2019	-	30.09.2019	4.05	-	-
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52.	Series XLVIII B	INE572E09619	-	-	30.08.2019	31.95	-	-
53.	Series XLIX	INE572E07050	-	-	28.08.2019	10.28	-	-