



Finance Limited

Ghar Ki Baat

CIN NO.: L65922DL1988PLC033856

**AUDITED FINANCIAL RESULTS
FOR THE YEAR ENDED MARCH 31, 2017**

(₹ in Crores)

Sl. No.	PARTICULARS	Quarter Ended 31.03.2017 (Reviewed)	Quarter Ended 31.03.2016 (Reviewed)	Year Ended 31.03.2017 (Audited)	Year Ended 31.03.2016 (Audited)
1.	Total Income from Operations (Net)	1,075.93	785.18	3,907.70	2,697.92
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary items)	241.64	156.53	804.01	503.09
3.	Net Profit for the period (Before Tax, After Exceptional and Extraordinary items)	241.64	156.53	804.01	503.09
4.	Net Profit for the period (after Tax, Exceptional and Extraordinary items)	152.40	102.56	523.73	326.47
5.	Equity Share Capital	165.64	126.92	165.64	126.92
6.	Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of previous year			5,411.67	2,018.98
7.	Earnings per Share (of ₹ 10/- each)				
	(a) Basic	9.20	8.08	36.72	27.48
	(b) Diluted	9.08	8.08	36.15	27.48
	(Quarter Figures are not annualised)				

NOTES :

The above is an extract of the detailed format of Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Annual Financial Results are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the company (www.pnbhousing.com)

Place : New Delhi


Date : May 12, 2017

Regd. Office : 9th Floor, Antriksh Bhawan,
22, K. G. Marg, New Delhi-110001 (India)

For PNB Housing Finance Limited

Sanjaya Gupta
Managing Director
DIN : 02939128

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST | CALL : 1800-120-8800 | SMS : PNBHFL TO 56677 | Website : www.pnbhousing.com

 **pnb Housing**
Finance Limited
Ghar Ki Baat

CIN NO.: L65922DL1988PLC033856

**AUDITED FINANCIAL RESULTS
FOR THE YEAR ENDED MARCH 31, 2017**

(₹ in Crores)

Sl. No.	PARTICULARS	Quarter Ended 31.03.2017 (Reviewed)	Quarter Ended 31.03.2016 (Reviewed)	Year Ended 31.03.2017 (Audited)	Year Ended 31.03.2016 (Audited)
1.	Total Income from Operations (Net)	1,075.93	785.18 *	3,907.70	2,697.92
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary Items)	241.64	156.53	804.01	503.09
3.	Net Profit for the period (Before Tax, After Exceptional and Extraordinary items)	241.64	156.53	804.01	503.09
4.	Net Profit for the period (after Tax, Exceptional and Extraordinary items)	152.40	102.56	523.73	326.47
5.	Equity Share Capital	165.64	126.92	165.64	126.92
6.	Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of previous year			5,411.67	2,018.98
7.	Earnings per Share (of ₹ 10/- each)				
	(a) Basic	9.20	8.08	36.72	27.48
	(b) Diluted	9.08	8.08	36.15	27.48
	(Quarter Figures are not annualised)				

NOTES:

The above is an extract of the detailed format of Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Annual Financial Results are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the company (www.pnbhousing.com)

Place : New Delhi

Date : May 12, 2017

Regd. Office : 9th Floor, Antriksh Bhawan,
22, K. G. Marg, New Delhi-110001 (India)

For PNB Housing Finance Limited

Sanjaya Gupta

Managing Director

DIN : 02939128

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST | CALL : 1800-120-8800 | SMS : PNBHFL TO 56677 | Website : www.pnbhousing.com



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 31st, 2017.

- The Non-Convertible Debentures (NCDs) issued by the Company have been assigned ratings as:
 - CRISIL AA+ (Outlook Negative)
 - CARE AAA (Outlook Stable)
 - IND AAA with Stable Outlook
 - ICRA AA+/Stable
- Asset cover available as on March 31st, 2017, in case of the NCDs issued by the company: 2.16 times
- Debt Equity Ratio as on March 31st, 2017: 6.39 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 31st, 2017: 3.50 times
- Interest Service Coverage Ratio as on March 31st, 2017: 1.30 times
- Outstanding Redeemable Preference Shares: Not Applicable
- Debenture Redemption Reserve/Capital Redemption Reserve as on March 31st, 2017: Not Applicable
- Net worth as on March 31st, 2017: ₹ 5,577.31 crore
- Net Profit after Tax for the year ended March 31st, 2017: ₹ 523.73 crore
- Earnings per shares (EPS) and Diluted (EPS) as on March 31st, 2017: Basic EPS ₹ 36.72 and Diluted EPS ₹ 36.15

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.

Sr. No.	NCD Series	ISIN	Previous Due date (October 1 st , 2016 to March 31 st , 2017)		Interest (April 1 st , 2017 to September 30 th , 2017)		Principal (April 1 st , 2017 to September 30 th , 2017)	
			Interest	Principal	Next due date	Amount in ₹ Crore	Next due date	Amount in ₹ Crore
1	Series-IV	INE572E09031	30.03.2017	30.03.2017	-	-	-	-
2	Series-VIIA	INE572E09064	31.03.2017	-	30.09.2017	1.38	-	-
3	Series-VIIB	INE572E09072	31.03.2017	-	30.09.2017	1.38	-	-
4	Series-VIIC	INE572E09080	31.03.2017	-	30.09.2017	1.38	-	-
5	Series-VIID	INE572E09098	31.03.2017	-	30.09.2017	1.38	-	-
6	Series-VIIE	INE572E09106	31.03.2017	-	30.09.2017	1.38	-	-
7	Series-IXB	INE572E09130	31.03.2017	-	30.09.2017	5.55	-	-
8	Series-X	INE572E09148	31.03.2017	-	30.09.2017	9.53	-	-
9	Series-XI	INE572E09155	31.03.2017	-	30.09.2017	9.58	-	-
10	Series-XII	INE572E09163	31.03.2017	-	30.09.2017	13.91	-	-
11	Series-XIII	INE572E09171	31.03.2017	-	30.09.2017	9.18	-	-
12	Series-XIV	INE572E09189	31.03.2017	-	30.09.2017	9.02	-	-
13	Series-II Tier II	INE572E09197	31.03.2017	-	30.09.2017	9.12	-	-
14	Series-XV	INE572E09205	31.03.2017	-	30.09.2017	25.81	-	-
15	Series-XVI	INE572E09213	31.03.2017	-	20.07.2017	8.67	20.07.2017	300
16	Series-XVII A	INE572E09221	31.03.2017	-	30.09.2017	14.33	-	-
17	Series-XVII B	INE572E09239	31.03.2017	-	30.09.2017	14.26	-	-
18	Series-XVIII	INE572E09247	31.03.2017	-	30.09.2017	27.22	-	-
19	Series-XIX	INE572E09254	31.03.2017	-	30.09.2017	12.94	-	-
20	Series-III Tier II	INE572E09262	31.03.2017	-	30.09.2017	8.72	-	-
21	Series-XX	INE572E09270	31.03.2017	-	30.09.2017	30.15	-	-
22	Series-XXI	INE572E09288	31.03.2017	-	30.09.2017	30.04	-	-
23	Series-XXII	INE572E09296	31.03.2017	-	30.09.2017	46.42	-	-
24	Series-XXIII	INE572E09304	31.03.2017	-	30.09.2017	20.53	-	-
25	Series-XXIV	INE572E09312	31.03.2017	-	30.09.2017	32.69	-	-
26	Series-IV Tier II	INE572E09320	31.03.2017	-	30.09.2017	8.67	-	-
27	Series-XXV	INE572E09338	31.03.2017	-	30.09.2017	20.88	-	-
28	Series-XXVI	INE572E07019	31.03.2017	-	30.09.2017	20.08	-	-
29	Series-V Tier II	INE572E09346	31.03.2017	-	30.09.2017	12.20	-	-
30	Series-XXVII	INE572E09353	31.03.2017	-	30.09.2017	12.53	-	-
31	Series-XXVIII A	INE572E09361	31.03.2017	-	30.09.2017	62.17	-	-
32	Series-XXVIII B	INE572E09379	31.03.2017	-	-	-	-	-
33	Series-XXIX	INE572E09395	31.03.2017	-	-	-	-	-
34	Series-XXX	INE572E09403	31.03.2017	-	30.09.2017	9.91	-	-
35	Series-VI Tier II	INE572E09387	31.03.2017	-	30.09.2017	21.44	-	-
36	Series-XXXI	INE572E09411	31.03.2017	-	30.09.2017	38.34	-	-



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 31st, 2017.

- The Non-Convertible Debentures (NCDs) issued by the Company have been assigned ratings as:
 - (a) CRISIL AA+ (Outlook Negative)
 - (b) CARE AAA (Outlook Stable)
 - (c) IND AAA with Stable Outlook
 - (d) ICRA AA+/Stable
- Asset cover available as on March 31st, 2017, in case of the NCDs issued by the company: 2.16 times
- Debt Equity Ratio as on March 31st, 2017: 6.39 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 31st, 2017: 3.50 times
- Interest Service Coverage Ratio as on March 31st, 2017: 1.30 times
- Outstanding Redeemable Preference Shares: Not Applicable
- Debenture Redemption Reserve/Capital Redemption Reserve as on March 31st, 2017: Not Applicable
- Net worth as on March 31st, 2017: ₹ 5,577.31 crore
- Net Profit after Tax for the year ended March 31st, 2017: ₹ 523.73 crore
- Earnings per shares (EPS) and Diluted (EPS) as on March 31st, 2017: Basic EPS ₹ 36.72 and Diluted EPS ₹ 36.15

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.

Sr. No.	NCD Series	ISIN	Previous Due date (October 1 st , 2016 to March 31 st , 2017)		Interest (April 1 st , 2017 to September 30 th , 2017)		Principal (April 1 st , 2017 to September 30 th , 2017)	
			Interest	Principal	Next due date	Amount in ₹ Crore	Next due date	Amount in ₹ Crore
1	Series-IV	INE572E09031	30.03.2017	30.03.2017	-	-	-	-
2	Series-VIIA	INE572E09064	31.03.2017	-	30.09.2017	1.38	-	-
3	Series-VIIB	INE572E09072	31.03.2017	-	30.09.2017	1.38	-	-
4	Series-VIIC	INE572E09080	31.03.2017	-	30.09.2017	1.38	-	-
5	Series-VIID	INE572E09098	31.03.2017	-	30.09.2017	1.38	-	-
6	Series-VIIE	INE572E09106	31.03.2017	-	30.09.2017	1.38	-	-
7	Series-IXB	INE572E09130	31.03.2017	-	30.09.2017	5.55	-	-
8	Series-IX	INE572E09148	31.03.2017	-	30.09.2017	9.53	-	-
9	Series-XI	INE572E09155	31.03.2017	-	30.09.2017	9.58	-	-
10	Series-XII	INE572E09163	31.03.2017	-	30.09.2017	13.91	-	-
11	Series-XIII	INE572E09171	31.03.2017	-	30.09.2017	9.18	-	-
12	Series-XIV	INE572E09189	31.03.2017	-	30.09.2017	9.02	-	-
13	Series-II Tier II	INE572E09197	31.03.2017	-	30.09.2017	9.12	-	-
14	Series-XV	INE572E09205	31.03.2017	-	30.09.2017	25.81	-	-
15	Series-XVI	INE572E09213	31.03.2017	-	20.07.2017	8.67	20.07.2017	300
16	Series-XVII A	INE572E09221	31.03.2017	-	30.09.2017	14.33	-	-
17	Series-XVII B	INE572E09239	31.03.2017	-	30.09.2017	14.26	-	-
18	Series-XVIII	INE572E09247	31.03.2017	-	30.09.2017	27.22	-	-
19	Series-XIX	INE572E09254	31.03.2017	-	30.09.2017	12.94	-	-
20	Series-III Tier II	INE572E09262	31.03.2017	-	30.09.2017	8.72	-	-
21	Series-XX	INE572E09270	31.03.2017	-	30.09.2017	30.15	-	-
22	Series-XXI	INE572E09288	31.03.2017	-	30.09.2017	30.04	-	-
23	Series-XXII	INE572E09296	31.03.2017	-	30.09.2017	46.42	-	-
24	Series-XXIII	INE572E09304	31.03.2017	-	30.09.2017	20.53	-	-
25	Series-XXIV	INE572E09312	31.03.2017	-	30.09.2017	32.69	-	-
26	Series-IV Tier II	INE572E09320	31.03.2017	-	30.09.2017	8.87	-	-
27	Series-XXV	INE572E09338	31.03.2017	-	30.09.2017	20.88	-	-
28	Series-XXVI	INE572E07019	31.03.2017	-	30.09.2017	20.08	-	-
29	Series-V Tier II	INE572E09346	31.03.2017	-	30.09.2017	12.20	-	-
30	Series-XXVII	INE572E09353	31.03.2017	-	30.09.2017	12.53	-	-
31	Series-XXVIII A	INE572E09361	31.03.2017	-	30.09.2017	62.17	-	-
32	Series-XXVIII B	INE572E09379	31.03.2017	-	-	-	-	-
33	Series-XXIX	INE572E09395	31.03.2017	-	-	-	-	-
34	Series-XXX	INE572E09403	31.03.2017	-	30.09.2017	9.91	-	-
35	Series-VI Tier II	INE572E09387	31.03.2017	-	30.09.2017	21.44	-	-
36	Series-XXXI	INE572E09411	31.03.2017	-	30.09.2017	38.34	-	-