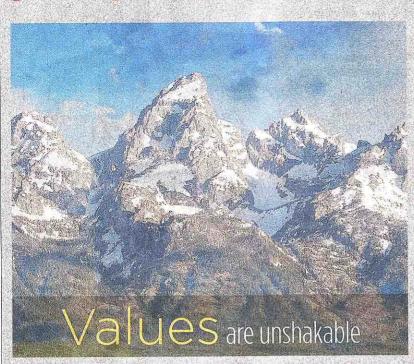
Growth is often guided by the principles you follow.









THANK YOU CUSTOMERS AND STAKEHOLDERS FOR YOUR SUPPORT.

*ICRA report June 2017



Ghar Ki Baat

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ in Crore)

S. No.	Particulars	Quarter ended 30.09.2017	Quarter ended 30.09.2016	Half Year ended 30.09.2017	Year ended 31.03.2017 (Audited)	
1.	Total Income from Operations	1315.78	970.17	2507.93	3907.70	
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary item)	319.39	207.26 602.53		804.01	
3.	Net Profit for the period Before Tax, (After Exceptional and Extraordinary item)	319.39	207.26	602.53	804.01	
4.	Net Profit for the period After Tax (After Exceptional and Extraordinary item)	207.99	137.65	392.74	523.73	
5.	Equity Share Capital	166.59	126.92	166.59	165.64	
6.	Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of previous year				5411.67	
7.	Earnings Per Share (of ₹ 10/- each) 1. Basic 2. Diluted	12.49 12.33	10.85 10.64	23.60 23.31	36.72 36.15	

Loan Disbursement (for H1 FY18) ₹ 15,179 Crores, growth 49%

Gross NPA (as on 30-Sep-2017):

Loan Assets (as on 30-Sep-2017) ₹ 48,749 Crores, growth 51%

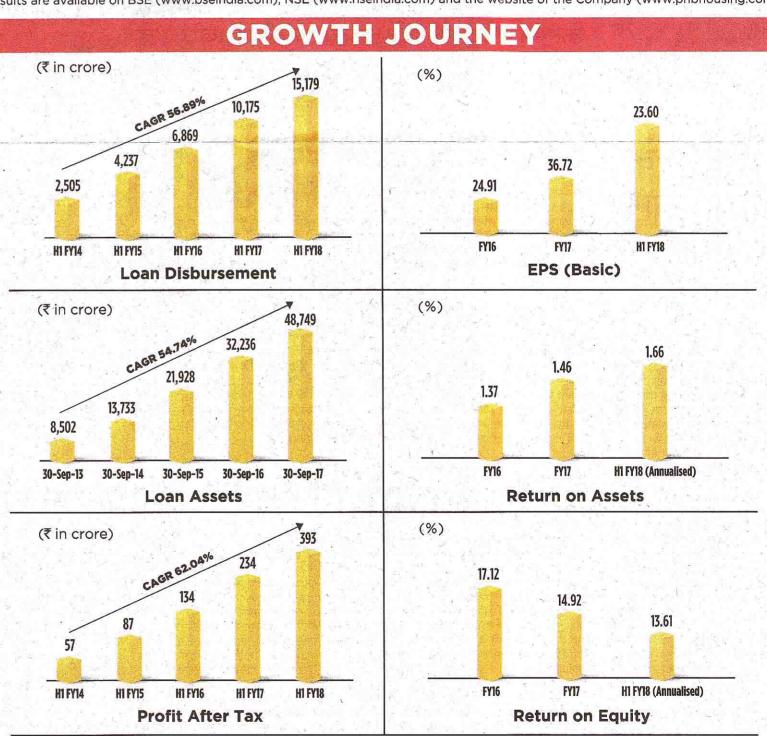
AUM (as on 30-Sep-2017): ₹ 51,320 Crores, growth 47%

Net NPA (as on 30-Sep-2017) 0.26%

Deposits (as on 30-Sep-2017): ₹ 10,405 Crores, growth 33%

0.34%

The above is an extract of the detailed format of Quarter and Half Year 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 Quarter and Half Year Financial Results are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the Company (www.pnbhousing.com)



- Listed on National Stock Exchange (PNBHOUSING) and Bombay Stock Exchange (540173).
- 5th largest HFC by Loan Assets*.
- Fastest growing Housing Finance Company (HFC) amongst the Top 5 HFCs* in India.
- Diverse and cost effective funding mix with one of the lowest cost of borrowing at 7.92% for Half Year ended September 30, 2017.
- Robust Asset Quality with one of the lowest Gross NPAs at 0.34% as on Half Year ended September 30, 2017.
- Strong distribution network with 73 branches, 29 outreach locations and over 11,000 channel partners across India as on Half Year ended September 30, 2017.
- Balanced portfolio mix with 71% Housing Loan and 29% Non-Housing Loan as on Half Year ended September 30, 2017.
- Certified as a Great Place to Work in a survey established by the Great Place to Work Institute (GPTW) testifying the Company's work culture which thrives on the core value of 'People First' by fostering Trust, Pride and Camaraderie.
- PNB Housing's Fixed Deposit programme has been rated 'FAAA/Stable' by CRISIL and 'AAA' by CARE. The rating of 'FAAA/Stable' and 'AAA' indicates 'High Safety' with regards to the repayment of interest and principal. Ratings for CP and NCDs: Commercial Paper (CP) is rated at "A1(+)" by CRISIL & CARE. Non-Convertible Debenture (NCDs) are rated at "AAA" by CARE, "AAA" by India Ratings, "AA+" by CRISIL and "AA+" by ICRA. Bank loans long term rating is rated at "AAA" by CARE and AA+ by CRISIL as on Half Year ended

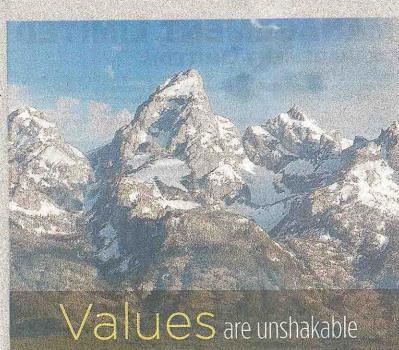
Place: New Delhi Date: October 25, 2017 Regd. Office: 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001 (India)

For PNB Housing Finance Limited Sanjaya Gupta Managing Director DIN: 02939128

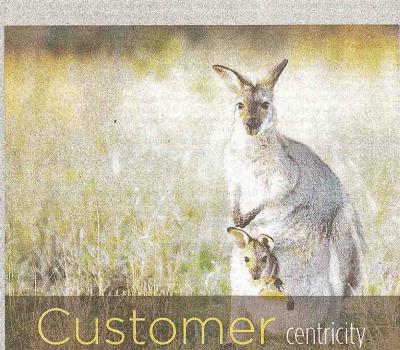
WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST

(1800 120 8800 🗩 'PNBHFL' TO 56161 🐧 www.pnbhousing.com

Growth is often guided by the principles you follow.









THANK YOU CUSTOMERS AND STAKEHOLDERS FOR YOUR SUPPORT.

*ICRA report June 2017



Ghar Ki Baat

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

(₹in Crore)

S. No.	Particulars	Quarter ended 30.09.2017	Quarter ended 30.09.2016	Half Year ended 30.09.2017	Year ended 31.03.2017 (Audited)
1.	Total Income from Operations	1315.78	970.17	2507.93	3907.70
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary item)	319.39	207.26	602.53	804.01
3.	Net Profit for the period Before Tax, (After Exceptional and Extraordinary item)	319.39	, 207.26	602.53	804.01
4.	Net Profit for the period After Tax (After Exceptional and Extraordinary item)	207.99	137.65	392.74	523.73
5.	Equity Share Capital	166.59	126.92	166.59	165.64
6.	Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of previous year				5411.67
7.	Earnings Per Share (of ₹ 10/- each) 1. Basic 2. Diluted	12.49 12.33	10.85 10.64	23.60 23.31	36.72 36.15

A	Loan Disbursement (for HI FY18): ₹ 15,179 Crores, growth 49%	Loan Asse ₹ 48,749 C	
	Gross NPA (as on 30-Sep-2017):	Net NPA (a	

ts (as on 30-Sep-2017): Crores, growth 51%

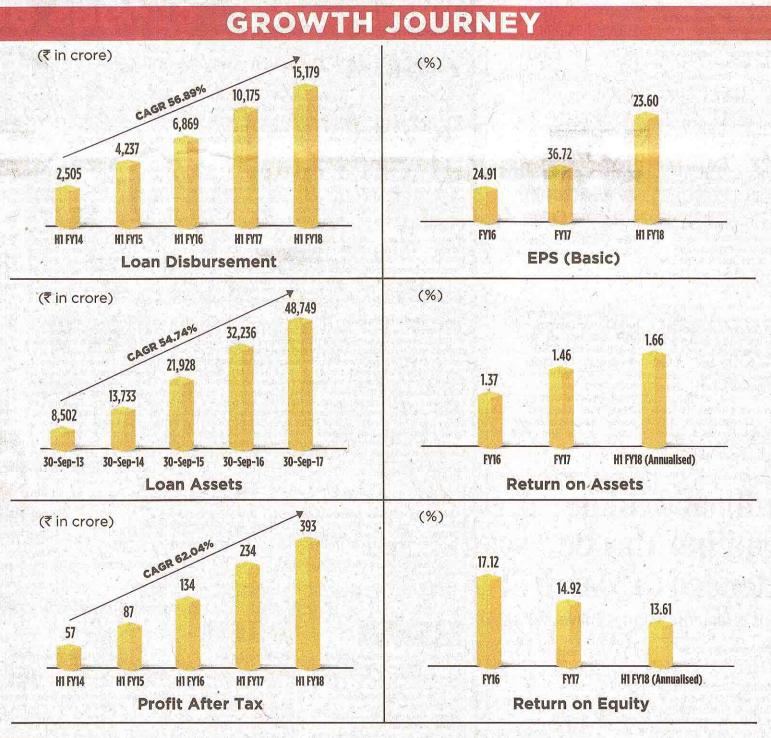
0.26%

AUM (as on 30-Sep-2017): ₹ 51,320 Crores, growth 47%

Deposits (as on 30-Sep-2017): ₹ 10,405 Crores, growth 33%

0.34%

The above is an extract of the detailed format of Quarter and Half Year 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 Quarter and Half Year Financial Results are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the Company (www.pnbhousing.com)



Highlights

- Listed on National Stock Exchange (PNBHOUSING) and Bombay Stock Exchange (540173).
- 5th largest HFC by Loan Assets*.
- Fastest growing Housing Finance Company (HFC) amongst the Top 5 HFCs* in India.
- Diverse and cost effective funding mix with one of the lowest cost of borrowing at 7.92% for Half Year ended September 30, 2017.
- Robust Asset Quality with one of the lowest Gross NPAs at 0.34% as on Half Year ended September 30, 2017. Strong distribution network with 73 branches, 29 outreach locations and over 11,000 channel partners across India as on Half Year
- ended September 30, 2017. Balanced portfolio mix with 71% Housing Loan and 29% Non-Housing Loan as on Half Year ended September 30, 2017.
- Certified as a Great Place to Work in a survey established by the Great Place to Work Institute (GPTW) testifying the Company's work culture which thrives on the core value of 'People First' by fostering Trust, Pride and Camaraderie.
- PNB Housing's Fixed Deposit programme has been rated 'FAAA/Stable' by CRISIL and 'AAA' by CARE. The rating of 'FAAA/Stable' and 'AAA' indicates 'High Safety' with regards to the repayment of interest and principal. Ratings for CP and NCDs: Commercial Paper (CP) is rated at "A1(+)" by CRISIL & CARE. Non-Convertible Debenture (NCDs) are rated at "AAA" by CARE, "AAA" by India Ratings, "AA+" by CRISIL and "AA+" by ICRA. Bank loans long term rating is rated at "AAA" by CARE and AA+ by CRISIL as on Half Year ended September 30, 2017.

Place: New Delhi Date: October 25, 2017 Regd. Office: 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001 (India)

For PNB Housing Finance Limited Sanjaya Gupta Managing Director

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST

(1800 120 8800 m 'PNBHFL' TO 56161 www.pnbhousing.com

DIN: 02939128





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 Half Year ended September 30, 2017.

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by India Ratings and Research 'IND AAA' with stable outlook and CARE Rating of 'CARE AAA' with stable outlook.
- Asset cover available as on September 30, 2017, in case of the NCDs issued by the Company: 1.11
- Debt Equity Ratio as on September 30, 2017: 7.66 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 September 30, 2017: 8.03
- Interest service coverage ratio as on September 30, 2017: 1.38
- Debenture Redemption Reserve as on September 30, 2017: ₹Nil
- Net worth as on September 30, 2017: ₹5,880.23 Crore
- Net Profit After Tax for the Half Year ended September 30, 2017: ₹392.74 Crore
- Earnings Per Shares (EPS) as on September 30, 2017: Basic EPS ₹23.60 and Diluted EPS ₹23.31

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.

num.		ISIN	Previous Due Date (April 1, 2017-to September 30, 2017)		Interest (October 1, 2017 to March 31, 2018)		Principal (October 1, 2017 to March 31, 2018)	
To have			Interest	Principal	Next due date	Amount in ₹Crore	Next due date	Amount in ₹Crore
	Carlas VIIIA	INFETOEOGOCA			31.03.2018	1.38	uate	Coole
1	Series -VIIA	INE572E09064	30.09.2017		31.03.2018	1.38		
. 2	Series -VIIB	INE572E09072	30.09.2017 30.09.2017		31.03.2018	1.38		204
3	Series -VIIC	INE572E09080		Y - CONTRACTOR	31.03.2018	1.38		
4	Series -VIID	INE572E09098	30.09.2017		31.03.2018	1.38		-
5	Series -VIIE Series-IXB	INE572E09106 INE572E09130	30.09.2017 30.09.2017		31.03.2018	5.52		-
6	Series-IXB	INE572E09130	30.09.2017		31.03.2018	9.47		
8	Series-XI	INE572E09148	30.09.2017		31.03.2018	9.52		
9	Series-XII	INE572E09163	30.09.2017	THE RESERVE THE PARTY OF THE PA	31.03.2018	13.84		
		INE572E09163	30.09.2017	The state of the s	31.03.2018	9.12		
10	Series-XIII					8.98	I I I I I I I I I I I I I I I I I I I	
11	Series-XIV	INE572E09189	30.09.2017	75.00	31.03.2018 31.03.2018	9.08		-
12	Series II-Tier II	INE572E09197	30,09.2017		31.03.2018	25.67	- 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
13	Series-XV Series-XVI	INE572E09205 INE572E09213	30.09.2017 20.07.2017	20.07.2017	31.03.2018	25.67		
		INE572E09213	30.09.2017	20.07.2017	31.03.2018	14.10		
15	Series-XVII A	INE572E09221	30.09.2017	The second second second	31.03.2018	14.03		-
16	Series-XVII B	INE572E09239	30.09.2017		21.10.2017	2.68	21.10.2017	600
17 18	Series-XVIII	INE572E09247	30.09.2017		24.01.2018	12.72	24.01.2017	300
	Series-XIX		30.09.2017		31.03.2018	8.58	24.01.2010	300
19	SR-III Tier II	INE572E09262		1	31.03.2018	29.65		-
20	Series-XX	INE572E09270	30.09.2017	With the state of	31.03.2018	29.55		
21	Series-XXI	INE572E09288	30.09.2017			45.66		7 3 3
22	Series -XXII	INE572E09296	30.09.2017	-	31.03.2018 31.03.2018	20.19		
23	Series-XXIII	INE572E09304	30.09.2017	91 91 12 E S	31.03.2018	32.16	-	V -
24	Series-XXIV	INE572E09312	30.09.2017		31.03.2018	8.72		
25	Series IV-Tier II	INE572E09320	30.09.2017		31.03.2018	20.54		15.00
26	Series-XXV	INE572E09338 INE572E07019	30.09.2017 30.09.2017	-	31.03.2018	19.97		
27	Series-XXVI		30.09.2017	312324	31.03.2018	12.00	A CALL TO A CONTROL OF	
28	Series V-Tier II	INE572E09346 INE572E09353	30.09.2017	West Market	31.03.2018	12.32	- 1	
29	Series-XXVII	INE572E09353	30.09.2017	7 1 3 3	31.03.2018	61.15		
30	Series-XXVIII-A	INE572E09379	30.09.2017		31.03.2018	65.13	/ M - St	
31	Series-XXVIII -B	INE572E09379	-		31.03.2018	63.60		2
32	Series-XXIX	INE572E09395	30.09.2017		31.03.2018	21.09		
33	Series VI-Tier II	INE572E09387	30.09.2017		31.03.2018	9.75		SOUTH CONTRACTOR
34 35	Series-XXX	INE572E09403	30.09.2017	-	31.03.2018	38.13	200000000000000000000000000000000000000	
	Series XXXI	INE572E09429		-	31.03.2018	22.36	168000 2	
36	Series XXXII Series-XXXIII	INE572E09429			31.03.2018	20.06	Description of the last	7/10/2
37		INE572E09445			31.03.2018	29.89		
39	Series-XXXIV(A) Series-XXXIV(B)	INE572E09452	2.1		31.03.2018	30.21	7	3-12-01
40	Series-XXXV	INE572E09452		\$ 1.00 mm	31.03.2016	30.21	The Contract	W
40	Series-XXXVI(A)	INE572E09478	1 3 6 5 6 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	The state of the s				
41	Series-XXXVI(A)	INE572E09476						
42	Series-XXXVI(B)	INE572E09494		-		100	20 20 30	1/40 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
43	Series XXXVII	INE572E09494				N. C.		
45	Series XXXVIII	INE572E09502						
45	Series XXXIX	INE572E09502			19.03.2018	7.04		
46	Series XL	INE572E09510			19.03.2016	7.04		



Ghar Ki Baat

REGD. OFFICE: 9[™] FLOOR ANTRIKSH BHAWAN, 22 K. G. MARG, NEW DELHI-110001 CIN: L65922DL1988PLC033856

Disclosures in compilance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Half Year ended September 30, 2017.

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by India Ratings and Research 'IND AAA' with stable outlook and CARE Rating of 'CARE AAA' with stable outlook.
- Asset cover available as on September 30, 2017, in case of the NCDs issued by the Company: 1.11
- Debt Equity Ratio as on September 30, 2017: 7.66 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 September 30, 2017: 8.03
- · Interest service coverage ratio as on September 30, 2017: 1.38
- · Debenture Redemption Reserve as on September 30, 2017; ₹Nil
- Net worth as on September 30, 2017: ₹5,880.23 Crore
- Net Profit After Tax for the Half Year ended September 30, 2017: ₹392.74 Crore
- Earnings Per Shares (EPS) as on September 30, 2017: Basic EPS ₹23.60 and Diluted EPS ₹23.31

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 (April 1, 2017 to September 30, 2017)		Interest (October 1, 2017 to March 31, 2018)		Principal (October 1, 2017 to March 31, 2018)	
		The Control	Interest	Principal	Next due date	Amount in ₹Crore	Next due date	Amount in ₹Crore
1	Series -VIIA	INE572E09064	30.09.2017	A	31.03.2018	1.38		
2	Series -VIIB	INE572E09072	30.09.2017		31.03.2018	1.38	2 3 3 4 3 3 3 3	
3	Series -VIIC	INE572E09080	30.09.2017		31.03.2018	1.38	Company of the same	S. 15/4 T. 75/8
4	Series -VIID	INE572E09098	30.09.2017	2.1.16	31.03.2018	1.38	\$ 1-0 · · · · · ·	13 (17 × 10 × 100)
5	Series -VIIE	INE572E09106	30.09.2017		31.03.2018	1.38	283.4 3	- / 3
6	Series-IXB	INE572E09130	30.09.2017	-	31.03.2018	5.52	Elvisor - Cont	11
.7	Series -X	INE572E09148	30.09.2017	10 × 2 × 2 × 2	31.03.2018	9.47	STATE OF THE PARTY	
8	Series-XI	INE572E09155	30.09.2017		31.03.2018	9.52		- 12
. 9	Series-XII	INE572E09163	30.09.2017		31.03.2018	13.84		D. V V V.
10	Series-XIII	INE572E09171	30.09.2017	-	31.03.2018	9.12	0.000	
11	Series-XIV	INE572E09189	30.09.2017		31.03.2018	8.98		
12	Series II-Tier II	INE572E09197	30.09.2017		31.03.2018	9.08		2004 F & D. 10 NOS
13	Series-XV	INE572E09205	30.09.2017		31.03.2018	25.67		
14	Series-XVI	INE572E09213	20.07.2017	20.07.2017	-			
15	Series-XVII A .	INE572E09221	30.09.2017	-	31.03.2018	14.10		-
16	Series-XVII B	INE572E09239	30.09.2017		31.03.2018	14.03		-
17	Series-XVIII	INE572E09247	30.09.2017		21,10,2017	2.68	21.10.2017	600
18	Series-XIX	INE572E09254	30.09.2017	100 100	24.01.2018	12.72	24.01.2018	300
19	SR-III Tier II	INE572E09262	30.09.2017	-	31.03.2018	8.58	-	-
20	Series-XX	INE572E09270	30.09.2017		31.03.2018	29.65		
21	Series-XXI	INE572E09288	30.09.2017	-	31.03.2018	29.55	-1	7
22	Series -XXII	INE572E09296	30.09.2017		31.03.2018	45.66		
23	Series-XXIII	INE572E09304	30.09.2017	-	31.03.2018	20.19	F 10 - 10 - 10 - 10 - 10 - 10 - 10 - 10	
24	Series-XXIV	INE572E09312	30.09.2017	-	31.03.2018	32.16	and the country	100000
25	Series IV-Tier II	INE572E09320	30.09.2017	- 1809	31.03.2018	8.72		
26	Series-XXV	INE572E09338	30.09.2017	-	31.03.2018	20.54	2/15/09/0	-
27	Series-XXVI	INE572E07019	30.09.2017	-	31.03.2018	19.97	-	
28	Series V-Tier II	INE572E09346	30.09.2017		31.03.2018	12.00		
29	Series-XXVII	INE572E09353	30.09.2017	-	31.03.2018	12.32	-	
30	Series-XXVIII-A	INE572E09361	30.09.2017		31.03.2018	61.15	-	
. 31	Series-XXVIII -B	INE572E09379	-	-	31,03,2018	65.13	7 -	
32	Series-XXIX	INE572E09395			31,03,2018	63.60		- 7
33	Series VI-Tier II	INE572E09387	30.09.2017		31.03.2018	21.09		
34	Series-XXX	INE572E09403	30.09.2017	-	31.03.2018	9.75	-	
35	Series XXXI	INE572E09411	-		31.03.2018	38.13	24.0	-
36	Series XXXII	INE572E09429		. /	31.03.2018	22.36		
37	Series-XXXIII	INE572E09437	-		31.03.2018	20.06	-	-
38	Series-XXXIV(A)	INE572E09445		10.001	31.03.2018	29.89		
39	Series-XXXIV(B)	INE572E09452		-	31.03.2018	30.21	BELINDS OF THE	
40	Series-XXXV	INE572E09460		. 20	31.03.2010	- 30.21	150 O'L D V	
41	Series-XXXVI(A)	INE572E09478	-	-			545	S. 12.12.1.148
42	Series-XXXVI(B)	INE572E09486	-	-		-	-	-
43	Series-XXXVI(C)	INE572E09494		- 131		-		-
44	Series XXXVII	INE572E09478	-			700000		
45	Series XXXVIII	INE572E09502						4
46	Series XXXIX	INE572E09510	13		19.03.2018	7.04	man .	
47	Series XL	INE572E09528			10.00.2010	7.04		
STATE OF THE PARTY OF		THE RESERVE THE PROPERTY OF		N SAVA K PARA	LONG THE STATE OF			