

November 10, 2020

The BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

National Stock Exchange of India Limited,
Listing Department
“Exchange Plaza”
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051

Scrip Code: 540173

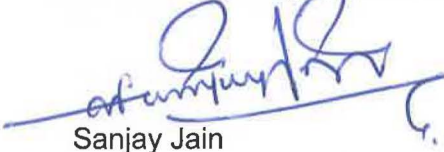
Symbol: PNBHOUSING

Subject: Compliance under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015

Pursuant to Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith disclosure of Related Party Transactions, on a Consolidated basis, in the format specified in the relevant accounting standards for the period ended September 30, 2020.

Thanking You,

For PNB Housing Finance Limited



Sanjay Jain
Company Secretary & Head Compliance
Encl: a/a



Consolidated disclosure of Related Party Transactions and balances

	Name of the Related Party	Nature of Relationship
i)	Peheil Foundation (Incorporated on October 14, 2019)	Wholly owned Subsidiary
ii)	PHFL Home Loan and Services Limited	Wholly owned Subsidiary
iii)	Punjab National Bank	Enterprise having Significant Influence
iv)	PNB Investment Services Limited	Enterprise having Significant Influence
v)	Quality Investment Holdings Limited	Enterprise having Significant Influence
vi)	Mr. CH. S. S. Mallikarjuna Rao (Chairman-Non Executive Director)	Key Managerial Personnel
vii)	Mr. Shital Kumar Jain (Independent Director)*	Key Managerial Personnel
viii)	Mr. Sunil Kaul (Non-Executive Director)	Key Managerial Personnel
ix)	Mr. Chandrasekaran Ramakrishnan (Independent Director)	Key Managerial Personnel
x)	Dr Gourav Vallabh (Independent Director)	Key Managerial Personnel
xi)	Mr. Nilesh S Vikamsey (Independent Director)	Key Managerial Personnel
xii)	Mr. Ashwani Kumar Gupta (Independent Director)	Key Managerial Personnel
xiii)	Mrs. Shubhalakshmi Panse (Independent Director)	Key Managerial Personnel
xiv)	Mr. Hardayal Prasad (Managing Director and CEO) (w.e.f. August 10, 2020)	Key Managerial Personnel
xv)	Mr. Neeraj Vyas (Managing Director)**	Key Managerial Personnel
xvi)	Mr. Tejendra Mohan Bhasin (Independent Director) (w.e.f. April 02, 2020)	Key Managerial Personnel
xvii)	Mr. Sanjaya Gupta (Managing Director)***	Key Managerial Personnel
xviii)	Mr. Sanjay Jain (Company Secretary)	Key Managerial Personnel
xix)	Mr. Kapish Jain (Chief Financial Officer)	Key Managerial Personnel

* Ceases to be the Independent Director of the Company w.e.f. August 09, 2020

**Ceases to be Independent Director and appointed as an Executive Director and Interim Managing Director and CEO of the Company w.e.f. April 28, 2020. With effect from August 10, 2020 ceases to be Executive Director and Interim Managing Director and CEO of the Company and appointed as Non-executive and non-independent director of the company with effect from September 01, 2020.

***Ceases to be the Managing Director and CEO Company w.e.f. April 28, 2020 and Non-Executive Director of the Company w.e.f. May 04, 2020.

Mr. Sudarshan Sen and Mr. Kapil Modi has been appointed as Independent Director and Non-Executive Nominee Director respectively w.e.f. October 01, 2020.

The nature & volume of transactions of the Company during the period, with the above related parties were as follows. These transactions were carried out in ordinary course of business and were at arm's length price:

Particulars	(₹ in crore)		
	Wholly owned Subsidiary	Enterprises having significant influence	Key management personnel
	H1 FY21	H1 FY21	H1 FY21
PHFL Home Loan and Services Limited			
- Fees and commission income	1.74	-	-
- Rental income	0.12	-	-

Sanjay



- Commission & support services expense	25.40	-	-
- Property Service Income	0.06	-	-
Punjab National Bank			
- Term loan paid	-	1,131.29	-
- Interest paid on term loan, overdraft & ECB	-	158.68	-
- Rent & maintenance charges paid	-	0.26	-
- Bank charges paid	-	0.02	-
- Principal paid on assignment of loans	-	728.29	-
- Servicing fees received on assignment of loans	-	5.18	-
- Interest & other charges paid on assignment of loans	-	339.42	-
- Fixed deposit made/renewed	-	3,128.46	-
- Fixed deposit matured	-	4,138.46	-
- Interest earned on fixed deposit	-	10.26	-
PNB Investment Services Limited			
- Fees paid	-	0.02	-
Rent paid to directors and relatives			
- Mr. Tajendra Mohan Bhasin and Anjali Bhasin	-	-	0.12
Sitting fees and Commission paid to directors			
- Punjab National Bank	-	-	0.05
- Mr. Shital Kumar Jain	-	-	0.14
- Mr. Chandrasekaran Ramakrishnan	-	-	0.15
- Dr. Gourav Vallabh	-	-	0.14
- Mr. Nilesh S Vikamsey	-	-	0.15
- Mr. Ashwani Kumar Gupta	-	-	0.15
- Mrs. Shubhalakshmi Panse	-	-	0.13
- Mr. Neeraj Vyas	-	-	0.12
- Mr. T.M. Bhasin	-	-	0.03
Reimbursement of expenses to KMP's			
- Dr. Gourav Vallabh	-	-	0.02
Remuneration paid to KMP's#			
- Mr. Hardayal Prasad	-	-	0.30
- Mr. Neeraj Vyas	-	-	0.65
- Mr. Sanjaya Gupta	-	-	0.72
- Mr. Sanjay Jain	-	-	0.39
- Mr. Kapish Jain	-	-	0.79
Outstanding Balances:-			
Punjab National Bank			
Receivables##			
- Bank deposits	-	1,190.00	-
- Interest accrued on bank deposits	-	0.20	-
- Servicing fees receivable on assignment on loans	-	7.23	-
Payables			
- Term loans	-	3,040.01	-
- External commercial borrowings###	-	1,955.64	-
- Interest accrued on term loans and external commercial borrowings	-	6.63	-
- Payable on assignment on loans	-	283.84	-
PHFL Home Loan and Services Limited			
Payables	13.43	-	-

Transactions with Key Managerial Personnel



#As the liabilities for gratuity and compensated absences are provided on actuarial basis for the Company as a whole and the amount pertaining to key management personnel are not specifically identified and hence are not included above. Further, remuneration paid does not include perquisites on exercise of stock option during the year.

##Excluding running current/overdraft account balances.

###Including mark to market adjustment.

The Audit Committee is requested to take note of above transactions.