



April 28, 2022

The BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001
Scrip Code: 540173

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

Dear Sir(s),

Subject: Intimation under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015 for the half year ended March 31, 2022.

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, for the half year ended March 31, 2022.

Thanking you

Yours faithfully
For PNB Housing Finance Limited

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

Related Party Transactions

List of related parties with whom transaction have been executed during the half year ended March 31, 2022 is appended below:

S.No.	Name of the Related Party	Nature of Relationship
i)	Peheil Foundation	Wholly owned Subsidiary
ii)	PHFL Home Loan and Services Limited	Wholly owned Subsidiary
iii)	Punjab National Bank	Promoter/ Enterprise having Significant Influence
iv)	PNB Investment Services Limited	Enterprise having Significant Influence
v)	PNB Gilts Limited	Enterprise having Significant Influence
vi)	Mr. CH. S. S. Mallikarjuna Rao (Chairman-Non-Executive Nominee Director)*	Key Management Personnel
vii)	Mr. Rajneesh Karnatak (Non-Executive Nominee Director)**	Key Management Personnel
viii)	Mr Binod Kumar (Non- Executive, Nominee Director) (w.e.f. January 12, 2022)	Key Management Personnel
ix)	Mr. Sunil Kaul (Non-Executive Nominee Director)	Key Management Personnel
x)	Mr. Kapil Modi (Non-Executive Nominee Director)	Key Management Personnel
xi)	Mr. Neeraj Madan Vyas (Non-Executive and Non-Independent Director)	Key Management Personnel
xii)	Mr. Chandrasekaran Ramakrishnan (Independent Director)	Key Management Personnel
xiii)	Mr. Nilesh S Vikamsey (Independent Director)	Key Management Personnel
xiv)	Mr. Ashwani Kumar Gupta (Independent Director)	Key Management Personnel
xv)	Mr. Tejendra Mohan Bhasin (Independent Director)	Key Management Personnel
xvi)	Mr. Sudarshan Sen (Independent Director)	Key Management Personnel
xvii)	Ms. Gita Nayyar (Independent Director) (w.e.f. May 29,2021)	Key Management Personnel
xviii)	Dr. Gourav Vallabh (Independent Director)***	Key Management Personnel
xix)	Mr. Shital Kumar Jain (Independent Director)****	Key Management Personnel
xx)	Ms. Shubhalakshmi Panse (Independent Director)*****	Key Management Personnel
xxi)	Mr. Hardayal Prasad (Managing Director and CEO)	Key Managerial Personnel (KMP)
xxii)	Mr. Sanjay Jain (Company Secretary)	Key Managerial Personnel (KMP)
xxiii)	Mr. Kapish Jain (Chief Financial Officer) *****	Key Managerial Personnel (KMP)
xxiv)	Mr. Kaushal Mithani (Chief Financial Officer) (w.e.f. April 08, 2022)	Key Managerial Personnel (KMP)

*Ceases to be the Chairman and Non Executive Director of the Company w.e.f. February 01, 2022.

**Ceased to be Non-Executive Nominee Director w.e.f. October 21 2021.

***Ceases to be the Independent Director w.e.f. April 21, 2021.

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

*****Ceases to be the Independent Director of the Company w.e.f. January 5, 2021.

*****Ceased to be Chief Financial Officer w.e.f. April 07, 2022

The nature and 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:

(₹ in crore)

Particulars	Wholly owned subsidiary	Enterprises having significant influence	Key Management/ Managerial Personnel
	H2 FY'22	H2 FY'22	H2 FY'22
Pehel Foundation			
Donation by PNBHFL	14.67	-	-
Donation by PHFL	1.98	-	-
Punjab National Bank^			
Term loan raised	-	1,760.00	-
Term loan repaid	-	1,472.50	-
Interest paid on term loan, overdraft & ECB	-	81.05	-
Rent & maintenance expenses	-	0.19	-
Bank charges	-	0.18	-
Principal paid on assignment of loans	-	679.18	-
Interest & other charges paid on assignment of loans	-	189.02	-
Servicing fees received on assignment of loans	-	3.26	-
Fixed deposit made/renewed- PNBHFL	-	150.00	-
Fixed deposit made/renewed- PHFL	-	28.00	-
Fixed deposit matured -PNBHFL	-	649.00	-
Fixed deposit matured -PHFL	-	28.00	-
Interest earned on fixed deposit- PNBHFL	-	0.17	-
Interest earned on fixed deposit- PHFL	-	0.03	-
Rent paid to directors and relatives			
Mr. Tejendra Mohan Bhasin & Anjali Bhasin	-	-	0.11
Sitting fees & commission paid to directors			
Mr. Chandrasekaran Ramakrishnan	-	-	0.04
Mr. Sudarshan Sen	-	-	0.06
Mr. Nilesh S Vikamsey	-	-	0.05
Mr. Ashwani Kumar Gupta	-	-	0.06
Mr. Neeraj Madan Vyas	-	-	0.06
Mr. Tejendra Mohan Bhasin	-	-	0.06
Ms. Gita Nayyar	-	-	0.03
Dr. Gourav Vallabh	-	-	0.00

Ghar Ki Baat

Mr. Shital Kumar Jain	-	-	0.00
Ms. Shubhalakshmi Panse	-	-	0.11
PNB Gilts Limited			
Purchase of securities (principal to principal)	294.99	-	-
Purchase of securities (Inter-mediatory)	1,062.36	-	-
Sale of securities	10.34	-	-
Service charges	0.01	-	-
Interest received	164.76		
Remuneration paid to KMP's#			
Mr. Hardayal Prasad	-	-	0.58
Mr. Sanjay Jain	-	-	0.16
Mr. Kapish Jain	-	-	0.30
Outstanding Balances:			
Punjab National Bank			
Receivables^{^^}			
Servicing fees receivable on assignment on loans	-	0.61	-
Payables			
Term loans	-	2,317.00	-
External commercial borrowings ^{^^^}	-	2,008.89	-
Interest accrued on term loans & external commercial borrowings	-	0.49	-
Payable on assignment on loans	-	124.94	-
Payables			
Retirement benefits (as per actuarial valuation)			
Mr. Hardayal Prasad			0.27
Mr. Sanjay Jain			0.31
Mr. Kapish Jain			0.27

[^]Excluding running current/overdraft account transaction.

^{^^}Excluding running current account balances.

^{^^^}Including mark to market adjustment.

[#]Excluding perquisites on exercise of stock option during the year.