



Ghar Ki Baat

Ref: PNBHFL/SE/EQ/FY24/17
May 18, 2023

BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 540173

National Stock Exchange of India Limited,
Listing Department
“Exchange Plaza”
Bandra Kurla Complex,
Bandra (E), Mumbai – 400051
Symbol: PNBHOUSING

Dear Sir,

Sub: Half yearly disclosure of Related Party Transactions for the period ended March 31, 2023

Pursuant to Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find enclosed herewith disclosure on Related Party Transactions, to the extent applicable, drawn in accordance with applicable accounting standards for the half year ended March 31, 2023.

A copy of the same is placed on the website of the Company <https://www.pnbhousing.com/>

This is for your information and records.

Thanking You

For **PNB Housing Finance Limited**

Sanjay Jain
Company Secretary & Head Compliance
Membership No. F2642
Enclosed: As above

The nature and volume of transactions of the Company during the half year ended March 31, 2023 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)

S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty		Value of the related party transaction as approved by the audit committee for FY 22-23	Value of transaction during the half year ended March 31, 2023	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
	Name	Name	Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction			Opening balance as on April 1, 2022	Closing balance as on March 31, 2023	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
1	PNB Housing Finance Ltd	Pehel Foundation	Wholly owned subsidiary	Donation	20.00	10.85	-	-	NA	NA	NA	NA	NA	NA	NA	
2	PHFL Home Loan & Services Limited	Pehel Foundation	Wholly owned fellow subsidiary	Donation	2.00	0.58	-	0.21	NA	NA	NA	NA	NA	NA	NA	
3	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Fees & commission income	150.00	13.23	38.98	-	NA	NA	NA	NA	NA	NA	NA	
4	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Rental income	0.25	0.13	-	-	NA	NA	NA	NA	NA	NA	NA	
5	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Commission & support services expense	145.00	68.87	11.03	14.55	NA	NA	NA	NA	NA	NA	NA	
6	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Reimbursement/settlement of expenses	1.00	0.51	-	-	NA	NA	NA	NA	NA	NA	NA	
7	PNB Housing Finance Ltd	Punjab National Bank [#]	Promoter/Enterprise having Significant Influence	ECB raised ^{##}	USD 200 million	-	2,008.89	2,178.75	NA	NA	NA	NA	NA	NA	NA	
8	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Term Loan/STL/WCDL raised	4,000.00	1,350.00	2,317.00	2,457.93	NA	NA	NA	NA	NA	NA	NA	
9	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Term Loan/STL/WCDL repaid	1,166.66	1,166.66	-	-	NA	NA	NA	NA	NA	NA	NA	
10	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Interest paid on term loan, overdraft & ECB	USD 26 Million (ECB) 275 (Term loan and OD)	140.88	-	-	NA	NA	NA	NA	NA	NA	NA	
11	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Principal paid on assignment of loans	2,000.00	378.51	124.94	79.29	NA	NA	NA	NA	NA	NA	NA	
12	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Interest & other charges paid on assignment of loans	500.00	151.08	0.49	2.23	NA	NA	NA	NA	NA	NA	NA	
13	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Servicing fees received on assignment of loans	9.60	2.52	0.61	0.44	NA	NA	NA	NA	NA	NA	NA	
14	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Rent & maintenance expenses	0.20	0.20	-	-	NA	NA	NA	NA	NA	NA	NA	
15	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Bank charges	0.07	0.07	-	-	NA	NA	NA	NA	NA	NA	NA	
16	PHFL Home Loan & Services Limited	Punjab National Bank	Promoter/Enterprise having Significant Influence	Bank charges	0.10	0.00	-	-	NA	NA	NA	NA	NA	NA	NA	
17	PNB Housing Finance Ltd	PNB Investment Services Limited	Enterprises having significant influence	Fees paid	0.06	0.02	-	-	NA	NA	NA	NA	NA	NA	NA	
18	PNB Housing Finance Ltd	Mr. Tejendra Mohan Bhasin & Ms. Anjali Bhasin	Key Management Personnel	Rent paid to directors and relatives	0.25	0.12	-	-	NA	NA	NA	NA	NA	NA	NA	
19	PNB Housing Finance Ltd	Mr. Chandrasekaran Ramakrishnan	Key Management Personnel	Sitting fees & commission paid to directors	0.10	0.10	-	-	NA	NA	NA	NA	NA	NA	NA	
20	PNB Housing Finance Ltd	Mr. Sudarshan Sen	Key Management Personnel	Sitting fees & commission paid to directors	0.08	0.08	-	-	NA	NA	NA	NA	NA	NA	NA	
21	PNB Housing Finance Ltd	Mr. Nilesh S Vikamsey	Key Management Personnel	Sitting fees & commission paid to directors	0.15	0.15	-	-	NA	NA	NA	NA	NA	NA	NA	
22	PNB Housing Finance Ltd	Mr. Neeraj Madan Vyas	Key Management Personnel	Sitting fees & commission paid to directors	0.19	0.19	-	-	NA	NA	NA	NA	NA	NA	NA	
23	PNB Housing Finance Ltd	Mr. Tejendra Mohan Bhasin	Key Management Personnel	Sitting fees & commission paid to directors	0.16	0.16	-	-	NA	NA	NA	NA	NA	NA	NA	
24	PNB Housing Finance Ltd	Mr. Pavan Pal Kaushal	Key Management Personnel	Sitting fees & commission paid to directors	0.12	0.12	-	-	NA	NA	NA	NA	NA	NA	NA	
25	PNB Housing Finance Ltd	Ms. Gita Nayyar	Key Management Personnel	Sitting fees & commission paid to directors	0.13	0.13	-	-	NA	NA	NA	NA	NA	NA	NA	
26	PNB Housing Finance Ltd	Mr. Hardajal Prasad	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	1.60	1.60	-	-	NA	NA	NA	NA	NA	NA	NA	
27	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	0.34	0.34	-	-	NA	NA	NA	NA	NA	NA	NA	
28	PNB Housing Finance Ltd	Mr. Kapish Jain	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	0.00	-	0.18	-	NA	NA	NA	NA	NA	NA	NA	
29	PNB Housing Finance Ltd	Mr. Kaushal Mithani	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	0.12	0.12	-	-	NA	NA	NA	NA	NA	NA	NA	
30	PNB Housing Finance Ltd	Mr. Girish Koungi	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	1.14	1.14	-	-	NA	NA	NA	NA	NA	NA	NA	
31	PNB Housing Finance Ltd	Mr. Vinay Gupta	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	3.97	3.97	-	-	NA	NA	NA	NA	NA	NA	NA	
32	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Recovery against salary advance	0.01	0.01	0.03	-	NA	NA	NA	NA	NA	NA	NA	
33	PNB Housing Finance Ltd	Mr. Hardajal Prasad	Key Managerial Personnel	Repayment of security deposit	0.04	0.04	0.04	-	NA	NA	NA	NA	NA	NA	NA	
34	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Receivables against other advances	0.00	-	-	0.04	NA	NA	NA	NA	NA	NA	NA	
35	PNB Housing Finance Ltd	Mr. Hardajal Prasad	Key Managerial Personnel	Receivables against other advances	0.00	-	-	0.40	NA	NA	NA	NA	NA	NA	NA	
36	PNB Housing Finance Ltd	Mr. Hardajal Prasad	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	0.27	-	NA	NA	NA	NA	NA	NA	NA	
37	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	0.31	0.33	NA	NA	NA	NA	NA	NA	NA	
38	PNB Housing Finance Ltd	Mr. Kapish Jain	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	0.09	-	NA	NA	NA	NA	NA	NA	NA	
39	PNB Housing Finance Ltd	Mr. Girish Koungi	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	-	0.10	NA	NA	NA	NA	NA	NA	NA	
40	PNB Housing Finance Ltd	Mr. Vinay Gupta	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	-	0.05	NA	NA	NA	NA	NA	NA	NA	
41	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Purchase of securities (principal to principal)	1,000.00	112.41	-	-	NA	NA	NA	NA	NA	NA	NA	
42	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Purchase of securities (inter-mediatary)	-	-	-	-	NA	NA	NA	NA	NA	NA	NA	
43	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Redemption of securities (intermediary)	250.25	250.25	-	-	NA	NA	NA	NA	NA	NA	NA	
44	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Service charges	0.03	0.01	-	-	NA	NA	NA	NA	NA	NA	NA	
45	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Interest income on securities (intermediary)	108.47	108.47	-	-	NA	NA	NA	NA	NA	NA	NA	
46	PNB Housing Finance Ltd	PNB MetLife India Insurance Co Ltd	Enterprises having significant influence	Insurance premium given on behalf of customer	180.00	69.34	-	-	NA	NA	NA	NA	NA	NA	NA	
47	PNB Housing Finance Ltd	PNB MetLife India Insurance Co Ltd	Enterprises having significant influence	Insurance premium received back	4.62	4.62	-	-	NA	NA	NA	NA	NA	NA	NA	
48	PNB Housing Finance Ltd	PNB MetLife India Insurance Co Ltd	Enterprises having significant influence	Insurance claims received on behalf of customer	2.10	2.10	-	-	NA	NA	NA	NA	NA	NA	NA	
49	PNB Housing Finance Ltd	Dakshin Bihar Gramin Bank	Enterprises having significant influence	Interest on deposit received	0.53	0.53	-	-	NA	NA	NA	NA	NA	NA	NA	
50	PNB Housing Finance Ltd	Dakshin Bihar Gramin Bank	Enterprises having significant influence	Deposits Matured (including interest)	32.77	32.77	-	-	NA	NA	NA	NA	NA	NA	NA	
51	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Deposits received	150.00	-	-	74.06	NA	NA	NA	NA	NA	NA	NA	
52	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Interest on deposit received	2.36	2.36	-	-	NA	NA	NA	NA	NA	NA	NA	
53	PNB Housing Finance Ltd	Tripora Gramin Bank	Enterprises having significant influence	Deposits received	50.00	10.00	-	40.00	NA	NA	NA	NA	NA	NA	NA	
54	PNB Housing Finance Ltd	Tripora Gramin Bank	Enterprises having significant influence	Interest on deposit received	0.77	0.77	-	-	NA	NA	NA	NA	NA	NA	NA	
55	PNB Housing Finance Ltd	Tripora Gramin Bank	Enterprises having significant influence	Deposits Matured	10.00	10.00	-	-	NA	NA	NA	NA	NA	NA	NA	
56	PNB Housing Finance Ltd	Banqiya Gramin Vikash Bank	Enterprises having significant influence	Interest on Non convertible debentures	0.34	0.34	-	-	NA	NA	NA	NA	NA	NA	NA	
Total						3,896.34										

[#] Excluding running current/overdraft account transaction and current account balances.

^{##} Including mark to market adjustment

^{###} Excluding prerequisites on exercise of stock option during the period.