



October 27, 2022

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 September 30, 2022

Pursuant to Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, please find attached herewith disclosure on Related Party Transactions, to the extent applicable, drawn in accordance with applicable accounting standards for the half year ended September 30, 2022.

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 September 30, 2022 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		Type of related party transaction	Value of the related party transaction as approved by the audit committee for FY 22-23	Value of transaction during the reporting year till September 30, 2022	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	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured
1	PNB Housing Finance Ltd	Punjab National Bank [#]	Enterprises having significant influence	ECB raised ^{###}	USD 200 million	-	2,008.89	2,161.13	NA	NA	NA	NA	NA	NA	NA	NA
2	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Term Loan/STL/WCDL raised	4,000.00	800.00	2,317.00	2,274.60	NA	NA	NA	NA	NA	NA	NA	NA
3	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Term Loan/STL/WCDL repaid	842.40	842.40	-	-	NA	NA	NA	NA	NA	NA	NA	NA
4	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Non Convertible debentures paid	90.00	90.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
5	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Interest on Non convertible debentures	7.35	7.35	-	-	NA	NA	NA	NA	NA	NA	NA	NA
6	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Interest paid on term loan, overdraft & ECB	USD 26 Million (ECB) 275 (Term loan and	102.33	-	-	NA	NA	NA	NA	NA	NA	NA	NA
7	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Principal paid on assignment of loans	2,000.00	537.96	124.94	110.03	NA	NA	NA	NA	NA	NA	NA	NA
8	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Interest & other charges paid on assignment of loans	500.00	162.34	0.49	1.38	NA	NA	NA	NA	NA	NA	NA	NA
9	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Servicing fees received on assignment of loans	9.60	2.85	0.61	1.03	NA	NA	NA	NA	NA	NA	NA	NA
10	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Rent & maintenance expenses	0.18	0.18	-	-	NA	NA	NA	NA	NA	NA	NA	NA
11	PNB Housing Finance Ltd	Punjab National Bank	Enterprises having significant influence	Bank charges	0.27	0.27	-	-	NA	NA	NA	NA	NA	NA	NA	NA
12	PHFL Home Loan & Services Limited	Punjab National Bank	Enterprises having significant influence	Bank charges	0.10	0.01	-	-	NA	NA	NA	NA	NA	NA	NA	NA
13	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Fees & commission income	150.00	86.24	38.98	11.94	NA	NA	NA	NA	NA	NA	NA	NA
14	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Rental income	0.25	0.12	-	-	NA	NA	NA	NA	NA	NA	NA	NA
15	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Commission & support services expense	109.00	86.79	11.03	13.89	NA	NA	NA	NA	NA	NA	NA	NA
16	PNB Housing Finance Ltd	Mr. Tejendra Mohan Bhasin & Ms. Anjali Bhasin	Key Management Personnel	Rent paid to directors and relatives	0.25	0.11	-	-	NA	NA	NA	NA	NA	NA	NA	NA
17	PNB Housing Finance Ltd	Mr. Chandrasekaran Ramakrishnan	Key Management Personnel	Sitting fees & commission paid to directors	0.27	0.27	-	-	NA	NA	NA	NA	NA	NA	NA	NA
18	PNB Housing Finance Ltd	Mr. Sudarshan Sen	Key Management Personnel	Sitting fees & commission paid to directors	0.28	0.28	-	-	NA	NA	NA	NA	NA	NA	NA	NA
19	PNB Housing Finance Ltd	Mr. Nilesh S Vikamsey	Key Management Personnel	Sitting fees & commission paid to directors	0.28	0.28	-	-	NA	NA	NA	NA	NA	NA	NA	NA
20	PNB Housing Finance Ltd	Mr. Ashwani Kumar Gupta	Key Management Personnel	Sitting fees & commission paid to directors	0.17	0.17	-	-	NA	NA	NA	NA	NA	NA	NA	NA
21	PNB Housing Finance Ltd	Mr. Neeraj Madan Vyas	Key Management Personnel	Sitting fees & commission paid to directors	0.27	0.27	-	-	NA	NA	NA	NA	NA	NA	NA	NA
22	PNB Housing Finance Ltd	Mr. Tejendra Mohan Bhasin	Key Management Personnel	Sitting fees & commission paid to directors	0.27	0.27	-	-	NA	NA	NA	NA	NA	NA	NA	NA
23	PNB Housing Finance Ltd	Ms. Gita Nayyar	Key Management Personnel	Sitting fees & commission paid to directors	0.23	0.23	-	-	NA	NA	NA	NA	NA	NA	NA	NA
24	PNB Housing Finance Ltd	Mr. Hardayal Prasad	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	1.02	1.02	-	-	NA	NA	NA	NA	NA	NA	NA	NA
25	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	0.47	0.47	-	-	NA	NA	NA	NA	NA	NA	NA	NA
26	PNB Housing Finance Ltd	Mr. Kapish Jain	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	0.18	0.18	0.18	-	NA	NA	NA	NA	NA	NA	NA	NA
27	PNB Housing Finance Ltd	Mr. Kaushal Mithani	Key Managerial Personnel	Remuneration paid to KMPs ^{###}	0.28	0.28	-	-	NA	NA	NA	NA	NA	NA	NA	NA
28	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Recovery against salary advance	0.02	0.02	0.03	0.01	NA	NA	NA	NA	NA	NA	NA	NA
29	PNB Housing Finance Ltd	Mr. Hardayal Prasad	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	0.27	0.35	NA	NA	NA	NA	NA	NA	NA	NA
30	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	0.31	0.36	NA	NA	NA	NA	NA	NA	NA	NA
31	PNB Housing Finance Ltd	Mr. Kapish Jain	Key Managerial Personnel	Retirement benefits to KMP's	0.09	0.09	0.09	-	NA	NA	NA	NA	NA	NA	NA	NA
32	PNB Housing Finance Ltd	Mr. Kaushal Mithani	Key Managerial Personnel	Retirement benefits to KMP's	0.00	-	-	0.12	NA	NA	NA	NA	NA	NA	NA	NA
33	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Purchase of securities (inter-mediary)	-	52.99	-	-	NA	NA	NA	NA	NA	NA	NA	NA
34	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Redemption of securities (intermediary)	424.16	424.16	-	-	NA	NA	NA	NA	NA	NA	NA	NA
35	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Service charges	0.03	0.00	-	-	NA	NA	NA	NA	NA	NA	NA	NA
36	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Interest income on securities (intermediary)	123.24	123.24	-	-	NA	NA	NA	NA	NA	NA	NA	NA
37	PNB Housing Finance Ltd	PNB Metlife India Insurance Co Ltd	Enterprises having significant influence	Insurance premium given on behalf of customer	180.00	53.17	-	-	NA	NA	NA	NA	NA	NA	NA	NA
38	PNB Housing Finance Ltd	PNB Metlife India Insurance Co Ltd	Enterprises having significant influence	Insurance premium received back	1.93	1.93	-	-	NA	NA	NA	NA	NA	NA	NA	NA
39	PNB Housing Finance Ltd	PNB Metlife India Insurance Co Ltd	Enterprises having significant influence	Insurance claims received on behalf of customer	0.67	0.67	-	-	NA	NA	NA	NA	NA	NA	NA	NA
40	PNB Housing Finance Ltd	Dakshin Bihar Gramin Bank	Enterprises having significant influence	Deposits received	100.00	-	50.00	30.00	NA	NA	NA	NA	NA	NA	NA	NA
41	PNB Housing Finance Ltd	Dakshin Bihar Gramin Bank	Enterprises having significant influence	Interest on deposit received	1.83	1.83	-	0.91	NA	NA	NA	NA	NA	NA	NA	NA
42	PNB Housing Finance Ltd	Dakshin Bihar Gramin Bank	Enterprises having significant influence	Deposits Matured (including interest)	23.05	23.05	-	-	NA	NA	NA	NA	NA	NA	NA	NA
43	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Deposits received	150.00	15.00	54.32	64.32	NA	NA	NA	NA	NA	NA	NA	NA
44	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Interest on deposit received	2.32	2.32	-	2.29	NA	NA	NA	NA	NA	NA	NA	NA
45	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Deposits Matured (including interest)	5.80	5.80	-	-	NA	NA	NA	NA	NA	NA	NA	NA
46	PNB Housing Finance Ltd	Tipura Gramin Bank	Enterprises having significant influence	Deposits received	50.00	10.00	30.00	40.00	NA	NA	NA	NA	NA	NA	NA	NA
47	PNB Housing Finance Ltd	Tipura Gramin Bank	Enterprises having significant influence	Interest on deposit received	1.82	1.82	-	0.76	NA	NA	NA	NA	NA	NA	NA	NA
Total						3,418.74										

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

^{##} Including mark to market adjustment

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