



Ref: PNBHFL/NSE/Debt/FY25/14  
Date: April 29, 2024

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

Dear Sir(s),

**Sub: Submission of half yearly disclosure on Related Party Transactions**

**Ref:** Our letter PNBHFL/SE/EQ/FY25/10 dated April 29, 2024

We hereby submit the attached disclosure on Related Party Transactions, to the extent applicable, drawn in accordance with applicable accounting standards for the half year ended March 31, 2024.

This submission is pursuant to Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

The aforesaid disclosure is also being uploaded on the website of the Company i.e.,  
<https://www.pnbhousing.com>

This is for your information and records.

Thanking You,

Yours faithfully,  
**For PNB Housing Finance Limited**

**Veena G Kamath**  
**Company Secretary**

Enclosure: As above

The nature and volume of transactions of the Company during the half year ended March 31, 2024 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 23-24*	Value of transaction during the reporting period March 31, 2023	Balance from approved limit	% utilisation from approved limit	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	Nature of related party transaction						Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter-corporate deposit/ investment)	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (and usages)
1	PNB Housing Finance Ltd	Peel Foundation	Wholly owned subsidiary	Donation	23.00	16.96	6.04	74%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
2	PHFL Home Loan & Services Limited	Peel Foundation	Wholly owned fellow subsidiary	Donation	2.00	0.46	1.54	23%	0.21	-	NA	NA	NA	NA	NA	NA	NA	NA	
3	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Management and deputation services	4.00	3.14	0.86	79%	-	0.62	NA	NA	NA	NA	NA	NA	NA	NA	
4	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Rental income	0.30	0.12	0.18	40%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
5	PNB Housing Finance Ltd	PHFL Home Loan & Services Limited	Wholly owned subsidiary	Commission & support services expense	200.00	98.95	101.05	49%	14.55	27.75	NA	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	-	1.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
7	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	ECB raised <sup>###</sup>	USD 200 million	-	-	0%	2,178.75	-	NA	NA	NA	NA	NA	NA	NA	NA	
8	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	NCDs raised	1,000.00	-	1,000.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
9	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	CPs raised	1,000.00	-	1,000.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
10	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Term Loan/STL/WCDL raised	6,000.00	3,325.00	2,675.00	55%	2,457.93	2,691.63	NA	NA	NA	NA	NA	NA	NA	NA	
11	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Term Loan/STL/WCDL repaid	Actuals	4,407.20	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
12	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Interest paid on term loan, overdraft & ECB	Actuals	121.10	-	Actuals	2.23	0.99	NA	NA	NA	NA	NA	NA	NA	NA	
13	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Processing fee on term loan and OD	Actuals	10.00	10.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
14	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Principal paid on assignment of loans	Actuals	322.26	-	Actuals	54.53	51.75	NA	NA	NA	NA	NA	NA	NA	NA	
15	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Interest & other charges paid on assignment of loans	Actuals	400.00	133.58	266.42	33%	24.76	21.64	NA	NA	NA	NA	NA	NA	NA	
16	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Servicing fees received on assignment of loans	7.00	2.02	4.98	29%	0.44	1.92	NA	NA	NA	NA	NA	NA	NA	NA	
17	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Fixed deposit made/renewed	2,000.00	-	2,000.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
18	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Fixed deposit matured	2,000.00	-	2,000.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
19	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Royalty Fee	Actuals	14.69	-	Actuals	-	27.21	NA	NA	NA	NA	NA	NA	NA	NA	
20	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Rent & maintenance expenses	Actuals	0.20	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
21	PNB Housing Finance Ltd	Punjab National Bank	Promoter/Enterprise having Significant Influence	Bank charges	Actuals	0.24	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
22	PHFL Home Loan & Services Limited	Punjab National Bank	Promoter/Enterprise having Significant Influence	Bank charges	Actuals	0.00	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
23	PNB Housing Finance Ltd	PNB Investment Services Limited	Enterprises having significant influence	Fees paid	0.10	-	0.10	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
24	PNB Housing Finance Ltd	Mr. Tejendra Mohan Bhasin & Ms. Anjali Bhasin	Key Management Personnel	Rent paid to directors and relatives	0.30	0.11	0.19	37%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
25	PNB Housing Finance Ltd	Mr. Chandrasekaran Ramakrishnan	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	0.10	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
26	PNB Housing Finance Ltd	Mr. Sudarshan Sen	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	0.12	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
27	PNB Housing Finance Ltd	Mr. Nilesh S Vikamsey	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	0.10	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
28	PNB Housing Finance Ltd	Mr. Ashwani Kumar Gupta <sup>###</sup>	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	-	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
29	PNB Housing Finance Ltd	Mr. Neeraj Madan Vyas	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	0.14	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
30	PNB Housing Finance Ltd	Mr. Tejendra Mohan Bhasin	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	0.13	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
31	PNB Housing Finance Ltd	Mr. Pavan Pal Kaushal	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	0.11	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
32	PNB Housing Finance Ltd	Ms. Gita Nayyar	Key Management Personnel	Sitting fees & commission paid to directors	Actuals	0.09	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
33	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Remuneration paid to KMP's <sup>###</sup>	Actuals	0.39	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
34	PNB Housing Finance Ltd	Ms. Venna Kamath	Key Managerial Personnel	Remuneration paid to KMP's <sup>###</sup>	Actuals	0.10	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
35	PNB Housing Finance Ltd	Mr. Girish Kousgi	Key Managerial Personnel	Remuneration paid to KMP's <sup>###</sup>	Actuals	1.20	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
36	PNB Housing Finance Ltd	Mr. Vinay Gupta	Key Managerial Personnel	Remuneration paid to KMP's <sup>###</sup>	Actuals	0.58	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
37	PNB Housing Finance Ltd	Mr. Hardaval Prasad <sup>###</sup>	Key Managerial Personnel	Remuneration paid to KMP's <sup>###</sup>	Actuals	-	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
38	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Receivables against other advances	Actuals	-	-	Actuals	0.04	-	NA	NA	NA	NA	NA	NA	NA	NA	
39	PNB Housing Finance Ltd	Mr. Hardaval Prasad	Key Managerial Personnel	Receivables against other advances	Actuals	-	-	Actuals	0.40	-	NA	NA	NA	NA	NA	NA	NA	NA	
40	PNB Housing Finance Ltd	Mr. Sanjay Jain	Key Managerial Personnel	Retirement benefits to KMP's	Actuals	-	-	Actuals	0.33	-	NA	NA	NA	NA	NA	NA	NA	NA	
41	PNB Housing Finance Ltd	Ms. Venna Kamath	Key Managerial Personnel	Retirement benefits to KMP's	Actuals	-	-	Actuals	-	0.02	NA	NA	NA	NA	NA	NA	NA	NA	
42	PNB Housing Finance Ltd	Mr. Girish Kousgi	Key Managerial Personnel	Retirement benefits to KMP's	Actuals	-	-	Actuals	0.10	0.22	NA	NA	NA	NA	NA	NA	NA	NA	
43	PNB Housing Finance Ltd	Mr. Vinay Gupta	Key Managerial Personnel	Retirement benefits to KMP's	Actuals	-	-	Actuals	0.05	0.11	NA	NA	NA	NA	NA	NA	NA	NA	
44	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Purchase of securities (principal to principal)	4,000.00	994.23	3,005.77	25%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
45	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Purchase of securities (inter-mediatary)	Actuals	1,477.97	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
46	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Redemption of securities (inter-mediatary)	Actuals	0.03	0.01	0.02	23%	-	NA	NA	NA	NA	NA	NA	NA	NA	
47	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Service charges	Actuals	100.85	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
48	PNB Housing Finance Ltd	PNB Gilts Ltd	Enterprises having significant influence	Interest income on securities (intermediary)	Actuals	180.00	40.07	139.93	22%	-	NA	NA	NA	NA	NA	NA	NA	NA	
49	PNB Housing Finance Ltd	PNB Metlife India Insurance Co Ltd	Enterprises having significant influence	Insurance premium given on behalf of customer	0.50	-	0.50	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
50	PNB Housing Finance Ltd	PNB Metlife India Insurance Co Ltd	Enterprises having significant influence	Insurance premium received back	Actuals	4.31	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
51	PNB Housing Finance Ltd	PNB Metlife India Insurance Co Ltd	Enterprises having significant influence	Insurance claims received on behalf of customer	Actuals	4.10	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
52	PNB Housing Finance Ltd	PNB Metlife India Insurance Co Ltd	Enterprises having significant influence	Fees income on corporate insurance agency	20.00	15.76	-	Actuals	-	7.54	NA	NA	NA	NA	NA	NA	NA	NA	
53	PNB Housing Finance Ltd	Dakshin Bihar Gramin Bank	Enterprises having significant influence	Deposits received	100.00	-	100.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
54	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Deposits received	150.00	10.00	140.00	7%	74.06	79.36	NA	NA	NA	NA	NA	NA	NA	NA	
55	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Interest on deposit received	Actuals	3.04	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
56	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Deposits Matured (including interest)	Actuals	18.18	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
57	PNB Housing Finance Ltd	Trijura Gramin Bank	Enterprises having significant influence	Deposits received	150.00	5.00	145.00	3%	40.00	45.02	NA	NA	NA	NA	NA	NA	NA	NA	
58	PNB Housing Finance Ltd	Trijura Gramin Bank	Enterprises having significant influence	Interest on deposit received	Actuals	3.19	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
59	PNB Housing Finance Ltd	Assam Gramin Vikash Bank	Enterprises having significant influence	Interest on Non convertible debentures	Actuals	3.48	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
60	PNB Housing Finance Ltd	Banaja Gramin Vikash Bank	Enterprises having significant influence	Interest on Non convertible debentures	Actuals	-	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
61	PNB Housing Finance Ltd	Banaja Gramin Vikash Bank	Enterprises having significant influence	NCDs repaid	Actuals	-	-	Actuals	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
62	PNB Housing Finance Ltd	Banaja Gramin Vikash Bank	Enterprises having significant influence	Deposits received	50.00	-	50.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
63	PNB Housing Finance Ltd	Sarva Harijans Gramin Bank	Enterprises having significant influence	Deposits received	50.00	-	50.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
64	PNB Housing Finance Ltd	Himachal Pradesh Gramin Bank	Enterprises having significant influence	Deposits received	50.00	-	50.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
65	PNB Housing Finance Ltd	Punjab Gramin Bank	Enterprises having significant influence	Deposits received	50.00	-	50.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
66	PNB Housing Finance Ltd	Prathama UP Gramin Bank	Enterprises having significant influence	Deposits received	50.00	-	50.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
67	PNB Housing Finance Ltd	Banaja Gramin Vikash Bank	Enterprises having significant influence	Deposits received	100.00	-	100.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
68	PNB Housing Finance Ltd	Manipur Rural Bank	Enterprises having significant influence	Deposits received	50.00	-	50.00	0%	-	-	NA	NA	NA	NA	NA	NA	NA	NA	
<b>Total</b>						<b>11,129.04</b>													

\* Excluding running current/overdraft account transaction and current account balances.

<sup>###</sup> Including mark to market adjustment

<sup>###</sup> Excluding perquisites on exercise of stock option during the period.

<sup>###</sup> For services during the tenure as Director of the Company.

\* Certain transactions has been approved by Audit Committee at actuals/as per agreement. In such cases the amount appearing is equivalent to the transaction entered during the half year ended March 31, 2024.

KS Limited

