



Ghar Ki Baat

Ref: PNBHFL/SE/Debt/FY25/50
Date: October 24, 2024

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

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

Dear Sir/Madam,

Sub: Disclosure pursuant to:

- 1. Regulation 32 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 ('Listing Regulations') for the quarter ended September 30, 2024 - Statement indicating utilization of issue proceeds (Public Issue).**
- 2. Regulation 52(7)/(7A) of the Listing Regulations for the quarter ended September 30, 2024 - Statement indicating utilization of issue proceeds and/or material deviation of Non – convertible Debentures.**
- 3. Regulation 10, Part II of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for the quarter ended September 30, 2024 - CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers.**

Ref: Our letter PNBHFL/SE/EQ/FY25/93 dated October 24, 2024

Pursuant to Regulation 32 of the Listing Regulations read with SEBI Master circular SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023, please find enclosed herewith “Nil” statement pertaining to utilization of issue proceeds and/or deviation or variation of equity in the specified format for the quarter ended September 30, 2024.

Pursuant to 52(7)/(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed herewith statement indicating utilization of issue proceeds and/or material deviation, if any, of listed Non-convertible securities in the specified format for the quarter ended September 30, 2024.

Pursuant to Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers issued during the quarter ended September 30, 2024 and adherence of applicable listing conditions.

Kindly take the above intimation and documents on record.

Thanking You

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

Veena G Kamath
Company Secretary

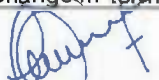

Enclosure: As above.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110001
Phone: 011 – 23736857, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLC033856

Internal

**STATEMENT OF DEVIATION/VARIATION IN USE OF ISSUE PROCEEDS**

(As per Regulation 32(1) of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023)

Particulars	Remarks					
Name of listed entity	PNB Housing Finance Limited					
Mode of fund raising	Public issues/ Rights Issue/ Preferential Issues/QIP/Others					
Date of raising funds	Not applicable for Q2 FY 25					
Amount raised (Gross)	Not applicable for Q2 FY 25					
Report filed for quarter ended	September 30, 2024					
Monitoring Agency	Not applicable for Q2 FY 25					
Monitoring Agency Name, if applicable	Not applicable for Q2 FY 25					
Is there a Deviation/Variation in use of funds raised	Yes/No					
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	-					
If yes, date of shareholders approval	-					
Explanation for the Deviation / Variation	-					
Comments of the Audit Committee after review	-					
Comments of the Auditors, if any	-					
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:						
Original Object	Modified object, if any	Original Allocation	Modified Allocation, if any	Funds utilized	Amount of Deviation/Variation for the quarter according to applicable object	Remarks, if any
-	-	-	-	-	-	-
Deviation or variation could mean:						
a. Deviation in the objects or purposes for which the funds have been raised or						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed or						
c. Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc						
 Vinay Gupta Chief Financial Officer Date: October 24, 2024 						

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CIN: L65922DL1988PLC033856

STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs)

(For the Quarter ended September 30, 2024)

(As per Regulation 52(7) of the SEBI (LODR) Regulations, 2015)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of Instrument	Date of raising funds	Amount raised*	Funds utilized*	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PNB Housing Finance Limited	INE572E07159	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	July 4, 2024	Rs. 200,03,55,000	Rs. 200,03,55,000	No	-	-
PNB Housing Finance Limited	INE572E07167	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	August 7, 2024	Rs. 350,00,75,000	Rs. 350,00,75,000	No	-	-
PNB Housing Finance Limited	INE572E07175	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	September 25, 2024	Rs. 400,17,15,000	Rs. 400,17,15,000	No	-	-

*Includes premium amount of Rs. 355,000, Rs. 75,000 and Rs. 17,15,000 respectively.


Vinay Gupta
Chief Financial Officer
Date: October 24, 2024






STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS

(For the Quarter ended September 30, 2024)

(As per Regulation 52(7A) of the SEBI (LODR) Regulations, 2015)

Particulars		Remarks												
Name of listed entity		PNB Housing Finance Limited												
Mode of fund raising		Public issue/ Private placement												
Type of instrument		Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures												
Date of raising funds		July 4, 2024, August 7, 2024 and September 25, 2024												
Amount raised		Rs. 950,21,45,000 (Rs. 200,03,55,000; Rs. 350,00,75,000 and Rs. 400,17,15,000)												
Report filed for quarter ended		September 30, 2024												
Is there a deviation/ variation in use of funds raised?		No												
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?		Yes/No												
If yes, details of the approval required		Not Applicable												
Date of approval		Not Applicable												
Explanation for the deviation/ variation		Not Applicable												
Comments of the audit committee after review		Not Applicable												
Comments of the auditors, if any		Not Applicable												
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:														
Original Object	Modified object, if any	Original Allocation*	Modified Allocation, if any	Funds utilized*	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any								
<p>The funds are being raised by the Company for enhancing its long-term resource base for carrying out its regular business activities including:</p> <table border="1"> <thead> <tr> <th>Purpose</th> <th>Percentage of fund raised (%)</th> </tr> </thead> <tbody> <tr> <td>For disbursement of loans to borrowers</td> <td>Up to 100%</td> </tr> <tr> <td>For discharging of existing borrowings</td> <td>Up to 100%</td> </tr> <tr> <td>For General Corporate purposes</td> <td>Up to 25%</td> </tr> </tbody> </table> <p>The proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting issue objects.</p>	Purpose	Percentage of fund raised (%)	For disbursement of loans to borrowers	Up to 100%	For discharging of existing borrowings	Up to 100%	For General Corporate purposes	Up to 25%	NA	Rs. 950,21,45,000	-	Rs. 950,21,45,000	-	-
Purpose	Percentage of fund raised (%)													
For disbursement of loans to borrowers	Up to 100%													
For discharging of existing borrowings	Up to 100%													
For General Corporate purposes	Up to 25%													
Deviation could mean: a. Deviation in the objects or purposes for which the funds have been raised. b. Deviation in the amount of funds utilized as against what was originally disclosed. *Includes premium amount of Rs. 21,45,000.														
<p>Vinay Gupta Chief Financial Officer Date: October 24, 2024</p> 														

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CIN: L65922DL1988PLC033856

CEO/CFO CERTIFICATION

Pursuant to Regulation 10, Part II of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for the quarter ended September 30, 2024, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended September 30, 2024 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Document/Key Information Document and that the applicable listing conditions, as specified in captioned Circular have been adhered to by the Company.

For PNB Housing Finance Limited


Vinay Gupta
Chief Financial Officer

