



# PNB Housing

## Finance Limited

### Ghar Ki Baat

CIN NO. : L65922DL1988PLC033856

## UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2019

(Rupees In Crores)

Sl. No.	PARTICULARS	Quarter Ended 30.09.2019 (Reviewed)	Half Year Ended 30.09.2019 (Reviewed)	Year Ended 31.03.2019 (Audited)	Quarter Ended 30-09-2018 (Reviewed)
1.	Total Income from Operations	2229.71	4460.64	7679.32	1808.26
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary item)	425.97	840.00	1734.39	372.48
3.	Net Profit for the period Before Tax, (After Exceptional and Extraordinary item)	425.97	840.00	1734.39	372.48
4.	Net Profit for the period after Tax, (After Exceptional and Extraordinary items)	366.81	651.28	1191.52	252.99
5.	Total Comprehensive Income for the period (comprising Profit/ (Loss) for the period after tax and other Comprehensive Income after tax)	323.28	634.75	1089.19	254.34
6.	Equity Share Capital	168.12	168.12	167.47	167.46
7.	Earnings per Share (of ₹10/- each)*				
	(a) Basic	21.82	38.78	71.19	15.11
	(b) Diluted	21.76	38.66	70.76	15.00

\* EPS for the quarter/half year are not annualised.

The key data relating to standalone results of PNB Housing Finance Limited is as under: (Rupees In Crores)

Sl. No.	PARTICULARS	Quarter Ended 30.09.2019 (Reviewed)	Half Year Ended 30.09.2019 (Reviewed)	Year Ended 31.03.2019 (Audited)	Quarter Ended 30-09-2018 (Reviewed)
1.	Total Income from Operations	2187.29	4488.86	7480.86	1730.41
2.	Profit before Tax	392.81	878.40	1578.05	305.03
3.	Tax Expense	50.72	168.06	496.67	96.77
4.	Net Profit after Tax	342.09	710.34	1081.38	208.26
5.	Total Comprehensive Income for the period (comprising Profit/ (Loss) for the period after tax and other Comprehensive Income after tax)	298.59	693.63	979.29	209.78

#### NOTES:

- The above-mentioned results for the quarter and half year ended September 30, 2019 were reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at the meeting held on October 24, 2019.
- Pursuant to Taxation Laws (Amendment) Ordinance 2019, dated September 20, 2019, the Company intends to exercise the option permitted U/s 115BAA of the Income Tax Act, 1961 to compute Income Tax at the revised rate (i.e. 25.17%) from the current financial year. The tax expense for the quarter and half year ended September 30, 2019 is after considering the impact of the revised tax rate.
- The above is an extract of the detailed format of Financial Results for quarter and half year ended September 30, 2019 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of Unaudited Standalone and Consolidated Financial Results for the quarter and Half year ended September 30, 2019 are available on BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and the website of the company ([www.pnbhousing.com](http://www.pnbhousing.com))

Place : New Delhi

Date : October 24, 2019

Regd. Office : 9th Floor, Antriksh Bhawan,  
22, K. G. Marg, New Delhi-110001 (India)

For PNB Housing Finance Limited

Sanjaya Gupta

Managing Director

DIN : 02939128





Ghar Ki Baat

CIN NO. : L65922DL1988PLC033856

**UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2019**

(Rupees in Crores)

Sl. No.	PARTICULARS	Quarter Ended 30.09.2019 (Reviewed)	Half Year Ended 30.09.2019 (Reviewed)	Year Ended 31.03.2019 (Audited)	Quarter Ended 30-09-2018 (Reviewed)
1.	Total Income from Operations	2229.71	4460.64	7679.32	1808.26
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary item)	425.97	840.00	1734.39	372.48
3.	Net Profit for the period Before Tax, (After Exceptional and Extraordinary item)	425.97	840.00	1734.39	372.48
4.	Net Profit for the period after Tax, (After Exceptional and Extraordinary items)	366.81	651.28	1191.52	252.99
5.	Total Comprehensive Income for the period (comprising Profit/ (Loss) for the period after tax and other Comprehensive Income after tax)	323.28	634.75	1089.19	254.34
6.	Equity Share Capital	168.12	168.12	167.47	167.46
7.	Earnings per Share (of ₹10/- each)*				
	(a) Basic	21.82	38.78	71.19	15.11
	(b) Diluted	21.76	38.66	70.76	15.00

\* EPS for the quarter/half year are not annualised.

The key data relating to standalone results of PNB Housing Finance Limited is as under: (Rupees in Crores)

Sl. No.	PARTICULARS	Quarter Ended 30.09.2019 (Reviewed)	Half Year Ended 30.09.2019 (Reviewed)	Year Ended 31.03.2019 (Audited)	Quarter Ended 30-09-2018 (Reviewed)
1.	Total Income from Operations	2187.29	4488.86	7480.86	1730.41
2.	Profit before Tax	392.81	878.40	1578.05	305.03
3.	Tax Expense	50.72	168.06	496.67	96.77
4.	Net Profit after Tax	342.09	710.34	1081.38	208.26
5.	Total Comprehensive Income for the period (comprising Profit/ (Loss) for the period after tax and other Comprehensive Income after tax)	298.59	693.63	979.29	209.78

**NOTES:**

- The above-mentioned results for the quarter and half year ended September 30, 2019 were reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at the meeting held on October 24, 2019.
- Pursuant to Taxation Laws (Amendment) Ordinance 2019, dated September 20, 2019, the Company intends to exercise the option permitted U/s 115BAA of the Income Tax Act., 1961 to compute Income Tax at the revised rate (i.e. 25.17%) from the current financial year. The tax expense for the quarter and half year ended September 30, 2019 is after considering the impact of the revised tax rate.
- The above is an extract of the detailed format of Financial Results for quarter and half year ended September 30, 2019 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of Unaudited Standalone and Consolidated Financial Results for the quarter and Half year ended September 30, 2019 are available on BSE ([www.bseindia.com](http://www.bseindia.com)), NSE ([www.nseindia.com](http://www.nseindia.com)) and the website of the company ([www.pnbhousing.com](http://www.pnbhousing.com))

Place : New Delhi

Date : October 24, 2019

Regd. Office : 9th Floor, Antriksh Bhawan,  
22, K. G. Marg, New Delhi-110001(India)

For PNB Housing Finance Limited

Sanjaya Gupta  
Managing Director  
DIN : 02939128





Ghar Ki Baat

Regd. Office: 9<sup>th</sup> Floor Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001  
CIN: L65922DL1988PLC033856

**Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2019**

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by CARE Rating of 'CARE AA+' and India Ratings and Research IND 'AA+', both with stable outlook.
- Asset cover available as on September 30, 2019, in case of the NCDs issued by the Company: 1.03 times
- Debt Equity Ratio as on September 30, 2019: 8.97 times
- The Company has paid interest and principal on NCDs on due dates. Details of payment of interest/principal on the Secured Redeemable Non-Convertible Debentures as required under Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is provided in Annexure-A.1
- Debt service coverage ratio as on September 30, 2019: 1.16 times
- Paid up debt capital/Outstanding debt: ₹18,867.70 Crores
- Interest service coverage ratio as on September 30, 2019: 1.29 times
- Outstanding Redeemable Preference Shares: NIL
- Debt Redemption Reserve as on September 30, 2019: NIL
- Net worth as on September 30, 2019: ₹8,007.87 Crores
- Net Profit after Tax: ₹710.34 Crores
- Earnings per shares (EPS): Basic EPS ₹42.29 and Diluted EPS ₹42.17

Annexure - A.1

**Details of payment of interest/principal on the Secured Redeemable Non-Convertible Debentures in accordance with Regulation 52(4)(d) and Regulation 52(4)(e) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

S. No.	NCD Series	ISIN	Previous Due Date (April 1, 2019 to September 30, 2019)		Interest (October 1, 2019 to March 31, 2020)		Principal (October 1, 2019 to March 31, 2020)	
			Due date for Interest payment	Due date for Principal repayment	Due date for Interest payment	Amount (in ₹ Crore)	Due date for Principal repayment	Amount (in ₹ Crore)
1	Series VII B	INE572E09072	30.09.2019	-	16.01.2020	0.81	16.01.2020	30.00
2	Series VII C	INE572E09080	30.09.2019	-	31.03.2020	1.38	-	-
3	Series VII D	INE572E09098	30.09.2019	-	31.03.2020	1.38	-	-
4	Series VII E	INE572E09106	30.09.2019	-	31.03.2020	1.38	-	-
5	Series IX B	INE572E09130	30.09.2019	-	09.11.2019	1.18	09.11.2019	125.00
6	Series X	INE572E09148	30.09.2019	-	31.03.2020	9.50	-	-
7	Series XI	INE572E09155	30.09.2019	-	31.03.2020	9.55	-	-
8	Series XII	INE572E09163	30.09.2019	-	31.03.2020	13.88	-	-
9	Series XIII	INE572E09171	30.09.2019	-	31.03.2020	9.15	-	-
10	Series XIV	INE572E09189	30.09.2019	-	31.03.2020	9.00	-	-
11	Series XV	INE572E09205	30.09.2019	-	31.03.2020	25.74	-	-
12	Series XVII-B	INE572E09239	30.09.2019	-	31.03.2020	14.22	-	-
13	Series XX	INE572E09270	30.09.2019	-	31.03.2020	30.07	-	-
14	Series XXI	INE572E09288	30.09.2019	-	31.03.2020	29.96	-	-
15	Series XXII	INE572E09296	09.04.2019	09.04.2019	-	-	-	-
16	Series XXIII	INE572E09304	30.09.2019	-	31.03.2020	20.48	-	-
17	Series XXIV	INE572E09312	12.07.2019	12.07.2019	-	-	-	-
18	Series XXV	INE572E09338	30.09.2019	-	31.03.2020	20.83	-	-
19	Series XXVI	INE572E07019	30.09.2019	-	31.03.2020	20.03	-	-
20	Series XXVII	INE572E09353	30.09.2019	-	31.03.2020	12.50	-	-
21	Series XXVIII-A	INE572E09361	30.09.2019	-	31.03.2020	62.00	-	-
22	Series XXVIII-B	INE572E09379	28.06.2019	28.06.2019	-	-	-	-
23	Series XXIX	INE572E09395	-	-	18.10.2019	2.96	18.10.2019	800.00
24	Series XXX	INE572E09403	30.09.2019	-	31.03.2020	9.89	-	-
25	Series XXXI	INE572E09411	30.09.2019	-	31.03.2020	38.23	-	-
26	Series XXXII	INE572E09429	-	-	31.03.2020	24.96	-	-
27	Series XXXIII	INE572E09437	-	-	31.03.2020	23.70	-	-
28	Series XXXIV-A	INE572E09445	15.06.2019	15.06.2019	-	-	-	-
29	Series XXXIV-B	INE572E09452	-	-	31.03.2020	38.15	-	-
30	Series XXXV	INE572E09460	14.07.2019	-	-	-	-	-
31	Series XXXVI-A	INE572E09478	31.07.2019	-	-	-	-	-
32	Series XXXVI-B	INE572E09486	31.07.2019	-	-	-	-	-
33	Series XXXVII	INE572E09478	31.07.2019	-	-	-	-	-
34	Series XXXVIII	INE572E09502	31.08.2019	05.09.2019	-	-	-	-
35	Series XL	INE572E09528	26.09.2019	26.09.2019	-	-	-	-
36	Series XL-A	INE572E09536	-	-	31.10.2019	5.33	31.10.2019	860.00
37	Series XL-B	INE572E09544	-	-	31.12.2019	9.41	-	-
38	Series XL-II	INE572E09559	-	-	15.03.2020	39.42	-	-
39	Series XLIII-A	INE572E09577	-	-	28.02.2020	67.67	28.02.2020	500.00
40	Series XLV	INE572E09288	30.09.2019	-	31.03.2020	4.07	-	-
41	Series XLVI	INE572E09288	30.09.2019	-	31.03.2020	3.89	-	-
42	Series XLVII	INE572E09288	30.09.2019	-	31.03.2020	4.07	-	-
43	Series XLVIII-B	INE572E09619	30.08.2019	-	-	-	-	-
44	Series XLIX	INE572E01050	28.08.2019	-	28.02.2020	10.30	-	-
45	Series II-Tier II	INE572E09197	30.09.2019	-	31.03.2020	9.10	-	-
46	Series III-Tier II	INE572E09262	30.09.2019	-	31.03.2020	8.70	-	-
47	Series IV-Tier II	INE572E09320	30.09.2019	-	31.03.2020	8.84	-	-
48	Series V-Tier II	INE572E09346	30.09.2019	-	31.03.2020	12.17	-	-
49	Series VI-Tier II	INE572E09387	30.09.2019	-	31.03.2020	21.38	-	-
50	Series VII-Tier II	INE572E09627	-	-	07.01.2020	2.32	-	-
51	Series VIII-Tier II	INE572E09627	-	-	07.01.2020	1.41	-	-

\*Amount of premium payable on redemption of zero coupon bond





Ghar Ki Baat

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CIN: L65922DL1989PLC033856

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- Asset cover available as on September 30, 2019, in case of the NCDs issued by the Company: 1.03 times.
- Debt Equity Ratio as on September 30, 2019: 8.97 times
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- Outstanding Redeemable Preference Shares: NIL
- Debt Redemption Reserve as on September 30, 2019: NIL
- Net worth as on September 30, 2019: ₹8,007.87 Crores
- Net Profit after Tax: ₹710.34 Crores
- Earnings per shares (EPS): Basic EPS ₹42.29 and Diluted EPS ₹42.17

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S. No.	NCD Series	ISIN	Previous Due Date (April 1, 2019 to September 30, 2019)		Interest (October 1, 2019 to March 31, 2020)		Principal (October 1, 2019 to March 31, 2020)	
			Due date for Interest payment	Due date for Principal repayment	Due date for Interest payment	Amount (in ₹ Crore)	Due date for Principal repayment	Amount (in ₹ Crore)
1	Series VIIIB	INES72E09072	30.09.2019	-	16.01.2020	0.81	16.01.2020	30.00
2	Series VIIIC	INES72E09080	30.09.2019	-	31.03.2020	1.38	-	-
3	Series VIID	INES72E09098	30.09.2019	-	31.03.2020	1.38	-	-
4	Series VIIIE	INES72E09106	30.09.2019	-	31.03.2020	1.38	-	-
5	Series IXB	INES72E09130	30.09.2019	-	09.11.2019	1.18	09.11.2019	125.00
6	Series X	INES72E09148	30.09.2019	-	31.03.2020	9.50	-	-
7	Series XI	INES72E09155	30.09.2019	-	31.03.2020	9.55	-	-
8	Series XII	INES72E09163	30.09.2019	-	31.03.2020	13.88	-	-
9	Series XIII	INES72E09171	30.09.2019	-	31.03.2020	9.15	-	-
10	Series XIV	INES72E09180	30.09.2019	-	31.03.2020	9.00	-	-
11	Series XV	INES72E09205	30.09.2019	-	31.03.2020	25.74	-	-
12	Series XVII-B	INES72E09239	30.09.2019	-	31.03.2020	14.22	-	-
13	Series XX	INES72E09270	30.09.2019	-	31.03.2020	30.07	-	-
14	Series XXI	INES72E09288	30.09.2019	-	31.03.2020	29.96	-	-
15	Series XXII	INES72E09296	09.04.2019	09.04.2019	-	-	-	-
16	Series XXIII	INES72E09304	30.09.2019	-	31.03.2020	20.48	-	-
17	Series XXIV	INES72E09312	12.07.2019	-	-	-	-	-
18	Series XXV	INES72E09338	30.09.2019	-	31.03.2020	20.83	-	-
19	Series XXVI	INES72E07019	30.09.2019	-	31.03.2020	20.03	-	-
20	Series XXVII	INES72E09353	30.09.2019	-	31.03.2020	12.50	-	-
21	Series XXVIII-A	INES72E09361	30.09.2019	-	31.03.2020	62.00	-	-
22	Series XXVIII-B	INES72E09379	28.06.2019	28.06.2019	-	-	-	-
23	Series XXIX	INES72E09395	-	-	18.10.2019	2.96	18.10.2019	800.00
24	Series XXX	INES72E09403	30.09.2019	-	31.03.2020	9.89	-	-
25	Series XXXI	INES72E09411	30.09.2019	-	31.03.2020	38.23	-	-
26	Series XXXII	INES72E09429	-	-	31.03.2020	24.96	-	-
27	Series XXXIII	INES72E09437	-	-	31.03.2020	23.70	-	-
28	Series XXXIV-A	INES72E09445	15.06.2019	15.06.2019	-	-	-	-
29	Series XXXIV-B	INES72E09452	-	-	31.03.2020	38.15	-	-
30	Series XXXV	INES72E09460	14.07.2019	-	-	-	-	-
31	Series XXXVI-A	INES72E09478	31.07.2019	-	-	-	-	-
32	Series XXXVI-B	INES72E09486	31.07.2019	-	-	-	-	-
33	Series XXXVII	INES72E09478	31.07.2019	-	-	-	-	-
34	Series XXXVIII	INES72E09502	31.08.2019	05.09.2019	-	-	-	-
35	Series XL	INES72E09528	26.09.2019	28.09.2019	-	-	-	-
36	Series XLI-A	INES72E09536	-	-	31.10.2019	5.33	31.10.2019	860.00
37	Series XLI-B	INES72E09551	-	-	31.12.2019	9.41	-	-
38	Series XLII	INES72E09569	-	-	15.03.2020	39.42	-	-
39	Series XLIII-A	INES72E09577	-	-	28.02.2020	87.67	28.02.2020	500.00
40	Series XLV	INES72E09288	30.09.2019	-	31.03.2020	4.07	-	-
41	Series XLVI	INES72E09288	30.09.2019	-	31.03.2020	3.89	-	-
42	Series XLVII	INES72E09288	30.09.2019	-	31.03.2020	4.07	-	-
43	Series XLVIII-B	INES72E09619	30.08.2019	-	-	-	-	-
44	Series XLIX	INES72E07050	28.08.2019	-	28.02.2020	10.30	-	-
45	Series II-Tier II	INES72E09197	30.09.2019	-	31.03.2020	9.10	-	-
46	Series III-Tier II	INES72E09262	30.09.2019	-	31.03.2020	8.70	-	-
47	Series IV-Tier II	INES72E09320	30.09.2019	-	31.03.2020	8.84	-	-
48	Series V-Tier II	INES72E09346	30.09.2019	-	31.03.2020	12.17	-	-
49	Series VI-Tier II	INES72E09357	30.09.2019	-	31.03.2020	21.38	-	-
50	Series VII-Tier II	INES72E09827	-	-	07.01.2020	2.32	-	-
51	Series VIII-Tier II	INES72E09627	-	-	07.01.2020	1.41	-	-

\*Amount of premium payable on redemption of zero coupon bond