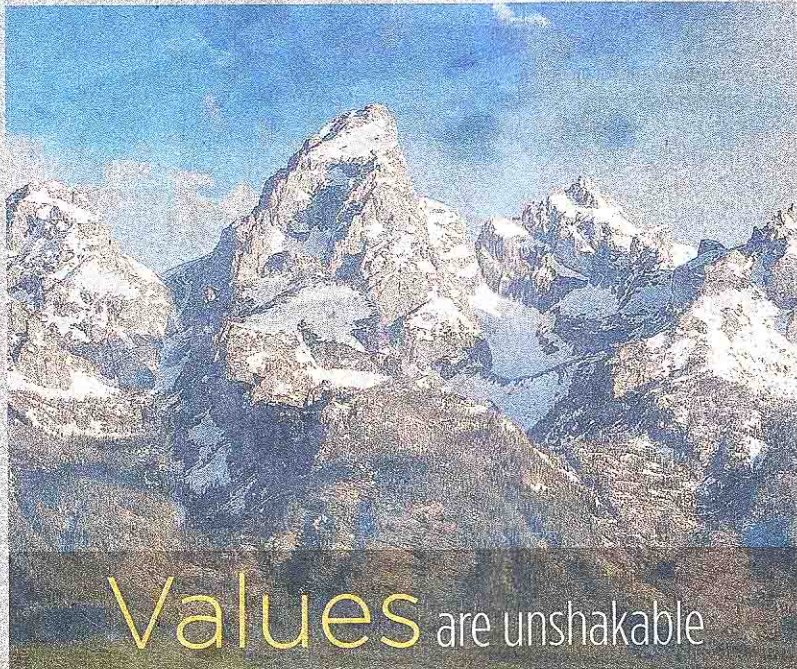


Growth is often
guided by the
principles you follow.



THANK YOU CUSTOMERS AND
STAKEHOLDERS FOR YOUR SUPPORT.

*ICRA report June 2017

pnb Housing
Finance Limited

Ghar Ki Baat

UNAUDITED STANDALONE FINANCIAL
RESULTS FOR THE QUARTER AND
HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ in Crore)

S. No.	Particulars	Quarter ended 30.09.2017	Quarter ended 30.09.2016	Half Year ended 30.09.2017	Year ended 31.03.2017 (Audited)
1.	Total Income from Operations	1315.78	970.17	2507.93	3907.70
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary item)	319.39	207.26	602.53	804.01
3.	Net Profit for the period Before Tax, (After Exceptional and Extraordinary item)	319.39	207.26	602.53	804.01
4.	Net Profit for the period After Tax (After Exceptional and Extraordinary item)	207.99	137.65	392.74	523.73
5.	Equity Share Capital	166.59	126.92	166.59	165.64
6.	Reserves (excluding Revaluation Reserve) as shown in Audited Balance Sheet of previous year				5411.67
7.	Earnings Per Share (of ₹ 10/- each)				
	1. Basic	12.49	10.85	23.60	36.72
	2. Diluted	12.33	10.64	23.31	36.15

▲ **Loan Disbursement** (for H1 FY18):
₹ 15,179 Crores, growth 49%

▲ **Loan Assets** (as on 30-Sep-2017):
₹ 48,749 Crores, growth 51%

▲ **AUM** (as on 30-Sep-2017):
₹ 51,320 Crores, growth 47%

▲ **Gross NPA** (as on 30-Sep-2017):
0.34%

▲ **Net NPA** (as on 30-Sep-2017):
0.26%

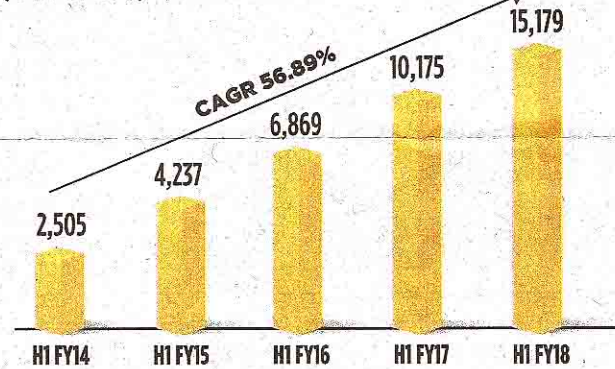
▲ **Deposits** (as on 30-Sep-2017):
₹ 10,405 Crores, growth 33%

Note:

The above is an extract of the detailed format of Quarter and Half Year Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarter and Half Year Financial Results are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the Company (www.pnbhousing.com)

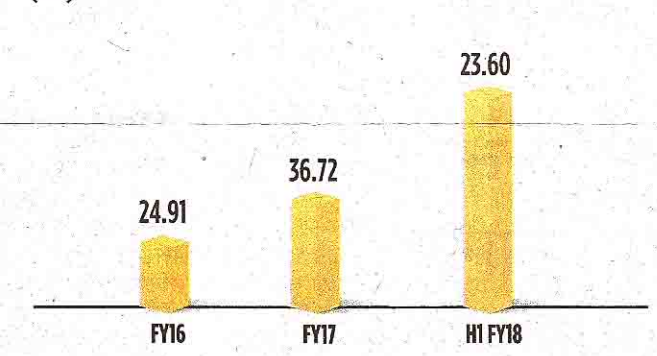
GROWTH JOURNEY

(₹ in crore)



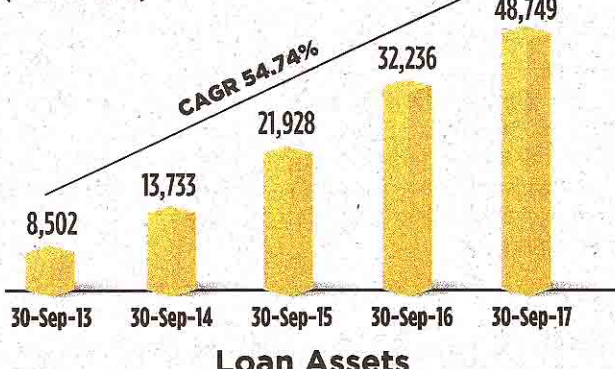
Loan Disbursement

(%)



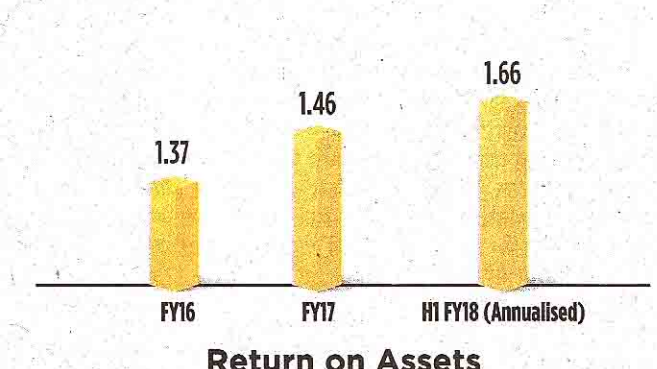
EPS (Basic)

(₹ in crore)



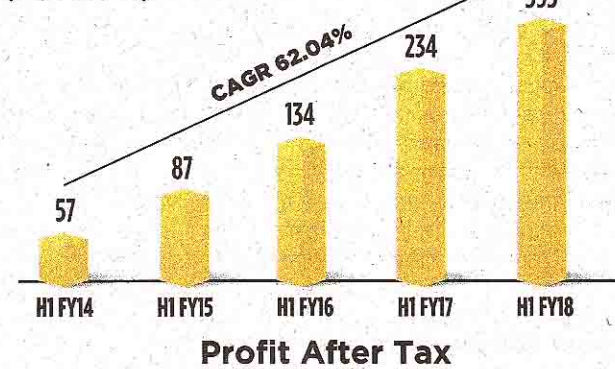
Loan Assets

(%)



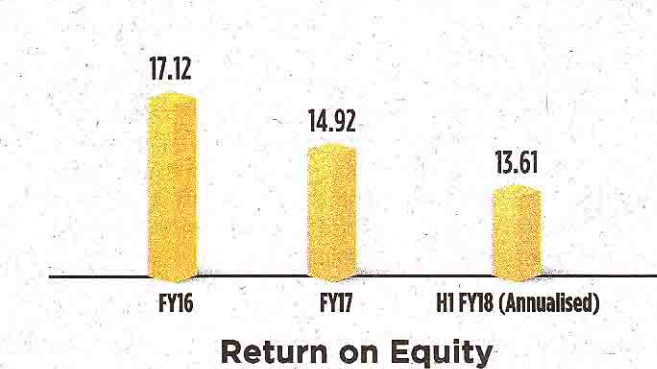
Return on Assets

(₹ in crore)



Profit After Tax

(%)



Return on Equity

Highlights

- Listed on National Stock Exchange (PNBHousing) and Bombay Stock Exchange (540173).
- 5th largest HFC by Loan Assets*.
- Fastest growing Housing Finance Company (HFC) amongst the Top 5 HFCs* in India.
- Diverse and cost effective funding mix with one of the lowest cost of borrowing at 7.92% for Half Year ended September 30, 2017.
- Robust Asset Quality with one of the lowest Gross NPAs at 0.34% as on Half Year ended September 30, 2017.
- Strong distribution network with 73 branches, 29 outreach locations and over 11,000 channel partners across India as on Half Year ended September 30, 2017.
- Balanced portfolio mix with 71% Housing Loan and 29% Non-Housing Loan as on Half Year ended September 30, 2017.
- Certified as a Great Place to Work in a survey established by the Great Place to Work Institute (GPTW) testifying the Company's work culture which thrives on the core value of 'People First' by fostering Trust, Pride and Camaraderie.
- PNB Housing's Fixed Deposit programme has been rated 'FAAA/Stable' by CRISIL and 'AAA' by CARE. The rating of 'FAAA/Stable' and 'AAA' indicates 'High Safety' with regards to the repayment of interest and principal. Ratings for CP and NCDs: Commercial Paper (CP) is rated at "A1(+)" by CRISIL & CARE. Non-Convertible Debenture (NCDs) are rated at "AAA" by CARE, "AAA" by India Ratings, "AA+" by CRISIL and "AA+" by ICRA. Bank loans long term rating is rated at "AAA" by CARE and AA+ by CRISIL as on Half Year ended September 30, 2017.

Place: New Delhi
Date: October 25, 2017
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

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST



1800 120 8800



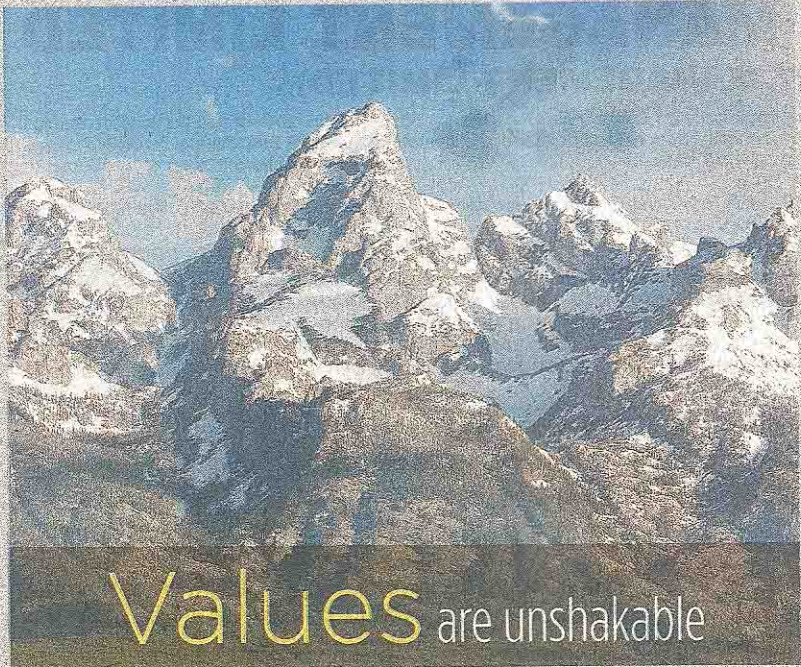
'PNBHFL' TO 56161



www.pnbhousing.com

CIN:L65922DL1988PLC033856

Growth is often guided by the principles you follow.



Values are unshakable



Trust is a bond forever



Customer centricity



Committed to deliver

THANK YOU CUSTOMERS AND STAKEHOLDERS FOR YOUR SUPPORT.

*CRA report June 2017



Ghar Ki Baat

UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2017

(₹ in Crore)

S. No.	Particulars	Quarter ended 30.09.2017	Quarter ended 30.09.2016	Half Year ended 30.09.2017	Year ended 31.03.2017 (Audited)
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▲ **Net NPA** (as on 30-Sep-2017): 0.26%

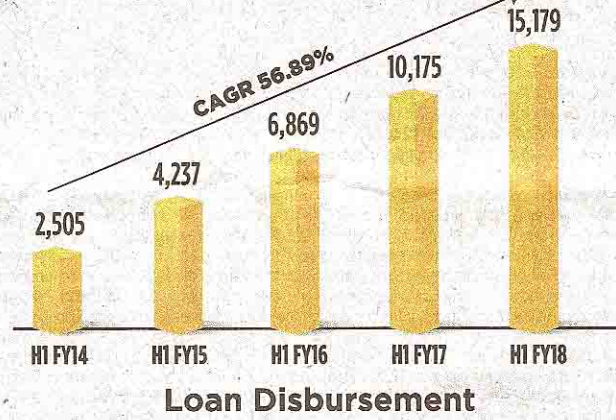
▲ **Deposits** (as on 30-Sep-2017): ₹ 10,405 Crores, growth 33%

Note:

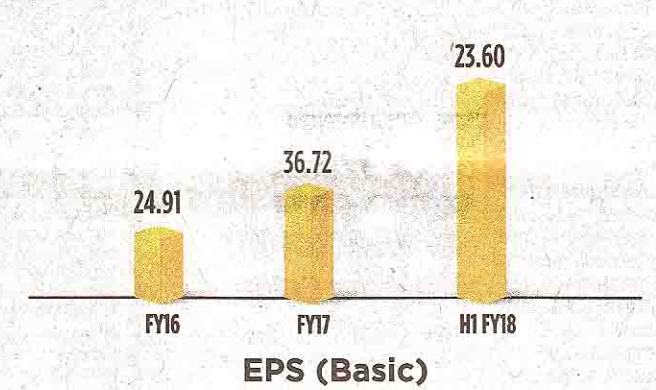
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GROWTH JOURNEY

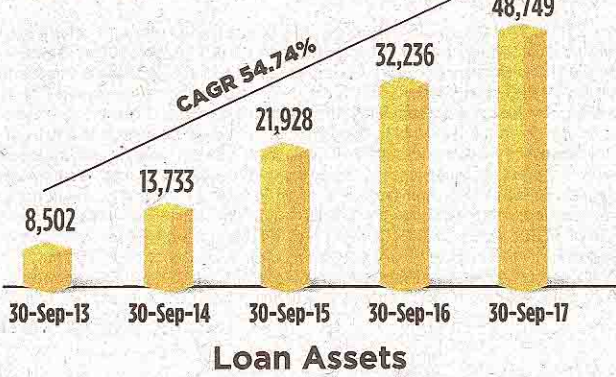
(₹ in crore)



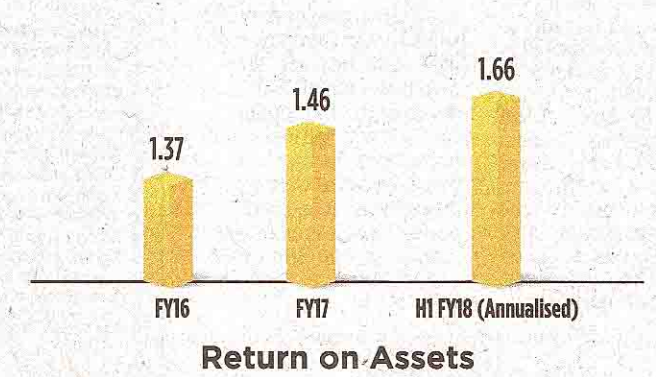
(%)



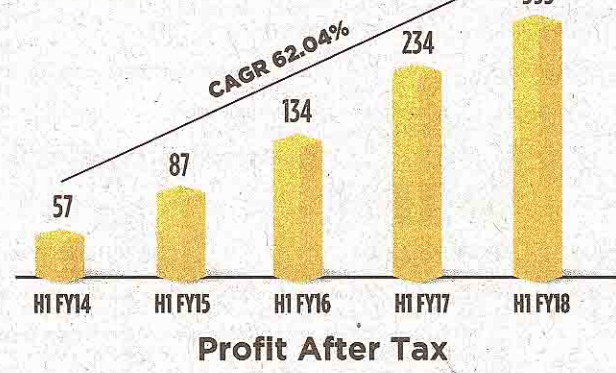
(₹ in crore)



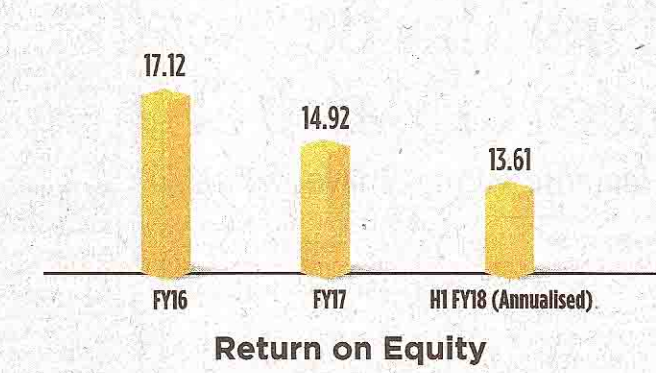
(%)



(₹ in crore)



(%)



Highlights

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- 5th largest HFC by Loan Assets*.
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Place: New Delhi
Date: October 25, 2017
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

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST

1800 120 8800

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Ghar Ki Baat

REGD. OFFICE: 9TH 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, 2017.

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by India Ratings and Research 'IND AAA' with stable outlook and CARE Rating of 'CARE AAA' with stable outlook.
- Asset cover available as on September 30, 2017, in case of the NCDs issued by the Company: 1.11
- Debt Equity Ratio as on September 30, 2017: 7.66 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, 2017: 8.03
- Interest service coverage ratio as on September 30, 2017: 1.38
- Debt Redemption Reserve as on September 30, 2017: ₹Nil
- Net worth as on September 30, 2017: ₹5,880.23 Crore
- Net Profit After Tax for the Half Year ended September 30, 2017: ₹392.74 Crore
- Earnings Per Shares (EPS) as on September 30, 2017: Basic EPS ₹23.60 and Diluted EPS ₹23.31

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.

Sr. No.	NCD Series	ISIN	Previous Due Date (April 1, 2017 to September 30, 2017)		Interest (October 1, 2017 to March 31, 2018)		Principal (October 1, 2017 to March 31, 2018)	
			Interest	Principal	Next due date	Amount in ₹Crore	Next due date	Amount in ₹Crore
1	Series -VIIA	INE572E09064	30.09.2017	-	31.03.2018	1.38	-	-
2	Series -VIIB	INE572E09072	30.09.2017	-	31.03.2018	1.38	-	-
3	Series -VIIC	INE572E09080	30.09.2017	-	31.03.2018	1.38	-	-
4	Series -VIID	INE572E09098	30.09.2017	-	31.03.2018	1.38	-	-
5	Series -VIIE	INE572E09106	30.09.2017	-	31.03.2018	1.38	-	-
6	Series -IXB	INE572E09130	30.09.2017	-	31.03.2018	5.52	-	-
7	Series -X	INE572E09148	30.09.2017	-	31.03.2018	9.47	-	-
8	Series -XI	INE572E09155	30.09.2017	-	31.03.2018	9.52	-	-
9	Series -XII	INE572E09163	30.09.2017	-	31.03.2018	13.84	-	-
10	Series -XIII	INE572E09171	30.09.2017	-	31.03.2018	9.12	-	-
11	Series -XIV	INE572E09189	30.09.2017	-	31.03.2018	8.98	-	-
12	Series II-Tier II	INE572E09197	30.09.2017	-	31.03.2018	9.08	-	-
13	Series -XV	INE572E09205	30.09.2017	-	31.03.2018	25.67	-	-
14	Series -XVI	INE572E09213	20.07.2017	20.07.2017	-	-	-	-
15	Series -XVII A	INE572E09221	30.09.2017	-	31.03.2018	14.10	-	-
16	Series -XVII B	INE572E09239	30.09.2017	-	31.03.2018	14.03	-	-
17	Series -XVIII	INE572E09247	30.09.2017	-	21.10.2017	2.68	21.10.2017	600
18	Series -XIX	INE572E09254	30.09.2017	-	24.01.2018	12.72	24.01.2018	300
19	SR-III Tier II	INE572E09262	30.09.2017	-	31.03.2018	8.58	-	-
20	Series -XX	INE572E09270	30.09.2017	-	31.03.2018	29.65	-	-
21	Series -XXI	INE572E09288	30.09.2017	-	31.03.2018	29.55	-	-
22	Series -XXII	INE572E09296	30.09.2017	-	31.03.2018	45.66	-	-
23	Series -XXIII	INE572E09304	30.09.2017	-	31.03.2018	20.19	-	-
24	Series -XXIV	INE572E09312	30.09.2017	-	31.03.2018	32.16	-	-
25	Series IV-Tier II	INE572E09320	30.09.2017	-	31.03.2018	8.72	-	-
26	Series -XXV	INE572E09338	30.09.2017	-	31.03.2018	20.54	-	-
27	Series -XXVI	INE572E091019	30.09.2017	-	31.03.2018	19.97	-	-
28	Series V-Tier II	INE572E09346	30.09.2017	-	31.03.2018	12.00	-	-
29	Series -XXVII	INE572E09353	30.09.2017	-	31.03.2018	12.32	-	-
30	Series -XXVIII-A	INE572E09361	30.09.2017	-	31.03.2018	61.15	-	-
31	Series -XXVIII -B	INE572E09379	-	-	31.03.2018	65.13	-	-
32	Series -XXIX	INE572E09395	-	-	31.03.2018	63.60	-	-
33	Series VI-Tier II	INE572E09387	30.09.2017	-	31.03.2018	21.09	-	-
34	Series -XXX	INE572E09403	30.09.2017	-	31.03.2018	9.75	-	-
35	Series XXXI	INE572E09411	-	-	31.03.2018	38.13	-	-
36	Series XXXII	INE572E09429	-	-	31.03.2018	22.36	-	-
37	Series -XXXIII	INE572E09437	-	-	31.03.2018	20.06	-	-
38	Series -XXXIV(A)	INE572E09445	-	-	31.03.2018	29.89	-	-
39	Series -XXXIV(B)	INE572E09452	-	-	31.03.2018	30.21	-	-
40	Series -XXXV	INE572E09460	-	-	-	-	-	-
41	Series -XXXVI(A)	INE572E09478	-	-	-	-	-	-
42	Series -XXXVI(B)	INE572E09486	-	-	-	-	-	-
43	Series -XXXVI(C)	INE572E09494	-	-	-	-	-	-
44	Series XXXVII	INE572E09478	-	-	-	-	-	-
45	Series XXXVIII	INE572E09502	-	-	-	-	-	-
46	Series XXXIX	INE572E09510	-	-	19.03.2018	7.04	-	-
47	Series XL	INE572E09528	-	-	-	-	-	-



Ghar Ki Baat

REGD. OFFICE: 9TH 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, 2017.

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by India Ratings and Research 'IND AAA' with stable outlook and CARE Rating of 'CARE AAA' with stable outlook.
- Asset cover available as on September 30, 2017, in case of the NCDs issued by the Company: 1.11
- Debt Equity Ratio as on September 30, 2017: 7.66 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
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- Net worth as on September 30, 2017: ₹5,880.23 Crore
- Net Profit After Tax for the Half Year ended September 30, 2017: ₹392.74 Crore
- Earnings Per Shares (EPS) as on September 30, 2017: Basic EPS ₹23.60 and Diluted EPS ₹23.31

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3	Series -VIIIC	INE572E09080	30.09.2017	-	31.03.2018	1.38	-	-
4	Series -VIID	INE572E09098	30.09.2017	-	31.03.2018	1.38	-	-
5	Series -VIIE	INE572E09106	30.09.2017	-	31.03.2018	1.38	-	-
6	Series -I XB	INE572E09130	30.09.2017	-	31.03.2018	5.52	-	-
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15	Series -XVII A	INE572E09221	30.09.2017	-	31.03.2018	14.10	-	-
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26	Series -XXV	INE572E09338	30.09.2017	-	31.03.2018	20.54	-	-
27	Series -XXVI	INE572E07019	30.09.2017	-	31.03.2018	19.97	-	-
28	Series V-Tier II	INE572E09346	30.09.2017	-	31.03.2018	12.00	-	-
29	Series -XXVII	INE572E09353	30.09.2017	-	31.03.2018	12.32	-	-
30	Series -XXVIII-A	INE572E09361	30.09.2017	-	31.03.2018	61.15	-	-
31	Series -XXVIII -B	INE572E09379	-	-	31.03.2018	65.13	-	-
32	Series -XXIX	INE572E09395	-	-	31.03.2018	63.60	-	-
33	Series VI-Tier II	INE572E09387	30.09.2017	-	31.03.2018	21.09	-	-
34	Series -XXX	INE572E09403	30.09.2017	-	31.03.2018	9.75	-	-
35	Series XXXI	INE572E09411	-	-	31.03.2018	38.13	-	-
36	Series XXXII	INE572E09429	-	-	31.03.2018	22.36	-	-
37	Series -XXXIII	INE572E09437	-	-	31.03.2018	20.06	-	-
38	Series -XXXIV(A)	INE572E09445	-	-	31.03.2018	29.89	-	-
39	Series -XXXIV(B)	INE572E09452	-	-	31.03.2018	30.21	-	-
40	Series -XXXV	INE572E09460	-	-	-	-	-	-
41	Series -XXXVI(A)	INE572E09478	-	-	-	-	-	-
42	Series -XXXVI(B)	INE572E09486	-	-	-	-	-	-
43	Series -XXXVI(C)	INE572E09494	-	-	-	-	-	-
44	Series XXXVII	INE572E09478	-	-	-	-	-	-
45	Series XXXVIII	INE572E09502	-	-	-	-	-	-
46	Series XXXIX	INE572E09510	-	-	19.03.2018	7.04	-	-
47	Series XL	INE572E09528	-	-	-	-	-	-