

Touching new peaks is possible  
only with strong foundations



**THANK YOU CUSTOMERS AND STAKEHOLDERS FOR YOUR SUPPORT.**

Audited Financial Results for the Quarter and Year Ended 31<sup>st</sup> March, 2018

(₹ in Crore)

S. No.	Particulars	Standalone				Consolidated
		Quarter Ended 31.03.2018 (Audited)	Quarter Ended 31.03.2017 (Audited)	Year Ended 31.03.2018 (Audited)	Year Ended 31.03.2017 (Audited)	Year Ended 31.03.2018 (Audited)
1.	Total Income from Operations	1,569.97	1,075.93	5,516.39	3,907.70	5,516.40
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary item)	342.70	241.64	1,279.08	804.01	1,278.69
3.	Net Profit for the period Before Tax (After Exceptional and Extraordinary item)	342.70	241.64	1,279.08	804.01	1,278.69
4.	Net Profit for the period After Tax (After Exceptional and Extraordinary item)	220.45	152.40	830.65	523.73	829.41
5.	Equity Share Capital	166.59	165.64	166.59	165.64	166.59
6.	Reserves (Excluding Revaluation Reserve) as shown in Audited Balance Sheet of previous year	-	-	6,140.19	5,411.67	6,138.95
7.	Earning Per Share (of ₹10 each)					
	1. Basic	13.23	9.20	49.89	36.72	49.82
	2. Diluted	13.08	9.08	49.32	36.15	49.24

**Note:**

- Previous year figures for the consolidated financial statements has not been provided as the subsidiary Company was incorporated during Financial Year 2017-18.
- The above is an extract of the detailed format of Quarter and Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Audited Standalone and Consolidated Financial Results for the Quarter and Year Ended 31<sup>st</sup> March, 2018 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))

▲ **Loan Disbursements** (for FY18):  
₹33,195 Crores, growth 61%

▲ **Loan Assets** (as on 31-Mar-2018):  
₹57,014 Crores, growth 48%

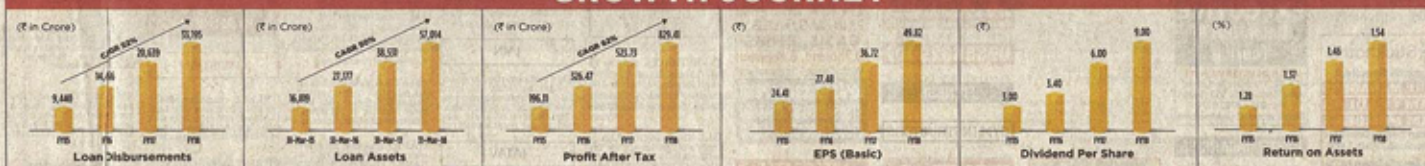
▲ **AUM** (as on 31-Mar-2018):  
₹62,252 Crores, growth 50%

▲ **Gross NPA** (as on 31-Mar-2018):  
0.33% (% of Loan Assets)

▲ **Net NPA** (as on 31-Mar-2018):  
0.25% (% of Loan Assets)

▲ **Deposits** (as on 31-Mar-2018):  
₹11,586 Crores, growth 16%

**GROWTH JOURNEY**



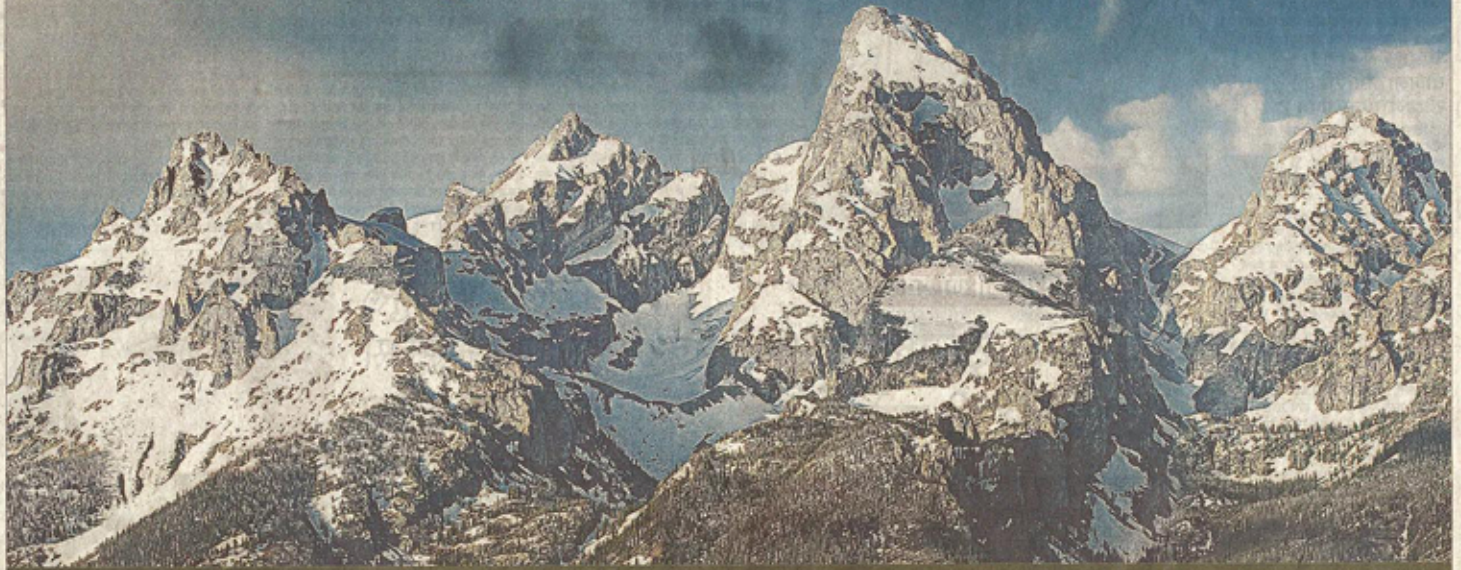
Place: New Delhi  
Date: 3<sup>rd</sup> May, 2018  
Regd. Office: 9<sup>th</sup> Floor, Antriksh Bhawan,  
22, K.G. Marg, New Delhi-110001 (India)

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](http://www.pnbhousing.com)

CIN:L65920L1980PLC033856

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(₹ in Crore)

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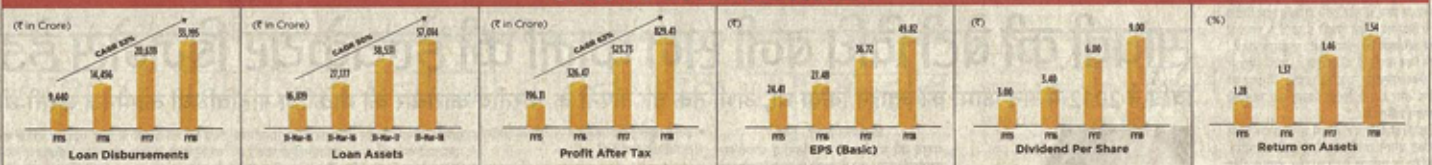
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**GROWTH JOURNEY**



Place: New Delhi  
Date: 3<sup>rd</sup> May, 2018  
Regd. Office: 9<sup>th</sup> 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

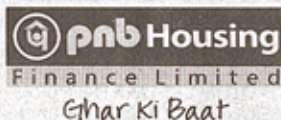
**Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2018.**

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by India Ratings and Research IND 'AAA' with Rating Watch Negative and CARE Rating of 'CARE AAA' with stable outlook.
- Asset cover available as on March 31, 2018, in case of the NCDs issued by the Company: 1.1036 Times
- Debt Equity Ratio as on March 31, 2018: 8.60 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) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is provided in Annexure-A.1
- Debt Service Coverage Ratio as on March 31, 2018: 3.24 Times
- Interest Service Coverage Ratio as on March 31, 2018: 1.36 Times
- Debt Redemption Reserve as on March 31, 2018: Nil
- Net worth as on March 31, 2018: ₹6306.76 Crore
- Net Profit After Tax for the Half Year ended March 31, 2018: ₹437.91 Crore
- Earning Per Share (EPS) as on March 31, 2018: Basic EPS ₹49.82 and Diluted EPS ₹49.24

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 (October 1, 2017 to March 31, 2018)		Interest (April 1, 2018 to September 30, 2018)		Principal (April 1, 2018 to September 30, 2018)	
			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-A	INES72E09064	31.03.2018	-	30.09.2018	1.38	-	-
2.	Series - VII-A	INES72E09072	31.03.2018	-	30.09.2018	1.38	-	-
3.	Series - VII-A	INES72E09080	31.03.2018	-	30.09.2018	1.38	-	-
4.	Series - VII-A	INES72E09098	31.03.2018	-	30.09.2018	1.38	-	-
5.	Series - VII-A	INES72E09106	31.03.2018	-	30.09.2018	1.38	-	-
6.	Series - XVIII	INES72E09247	21.10.2017	21.10.2017	-	-	-	-
7.	Series - XIX	INES72E09254	24.01.2018	24.01.2018	-	-	-	-
8.	Series - IXB	INES72E09130	31.03.2018	-	30.09.2018	5.55	-	-
9.	Series - X	INES72E09148	31.03.2018	-	30.09.2018	9.53	-	-
10.	Series - XI	INES72E09155	31.03.2018	-	30.09.2018	9.58	-	-
11.	Series - XII	INES72E09163	31.03.2018	-	30.09.2018	13.91	-	-
12.	Series - XIII	INES72E09171	31.03.2018	-	30.09.2018	9.18	-	-
13.	Series - XIV	INES72E09189	31.03.2018	-	30.09.2018	9.02	-	-
14.	Series - XV	INES72E09205	31.03.2018	-	30.09.2018	25.81	-	-
15.	Series - XVII-A	INES72E09221	31.03.2018	-	30.09.2018	14.33	-	-
16.	Series - XVII-B	INES72E09239	31.03.2018	-	30.09.2018	14.26	-	-
17.	Series - XX	INES72E09270	31.03.2018	-	30.09.2018	30.15	-	-
18.	Series - XXI	INES72E09288	31.03.2018	-	30.09.2018	30.04	-	-
19.	Series - XXII	INES72E09296	31.03.2018	-	30.09.2018	46.42	-	-
20.	Series - XXIII	INES72E09304	31.03.2018	-	30.09.2018	20.53	-	-
21.	Series - XXIV	INES72E09312	31.03.2018	-	30.09.2018	32.69	-	-
22.	Series - XXV	INES72E09338	31.03.2018	-	30.09.2018	20.88	-	-
23.	Series - XXVI	INES72E07019	31.03.2018	-	30.09.2018	20.08	-	-
24.	Series - XXVII	INES72E09353	31.03.2018	-	30.09.2018	12.20	-	-
25.	Series - XXVIII-A	INES72E09361	31.03.2018	-	30.09.2018	12.53	-	-
26.	Series - XXVIII-B	INES72E09379	31.03.2018	-	-	-	-	-
27.	Series - XXIX	INES72E09395	31.03.2018	-	-	-	-	-
28.	Series - XXX	INES72E09403	31.03.2018	-	30.09.2018	9.91	-	-
29.	Series - XXXI	INES72E09411	31.03.2018	-	30.09.2018	38.34	-	-
30.	Series - XXXII	INES72E09429	31.03.2018	-	-	-	-	-
31.	Series - XXXIII	INES72E09437	31.03.2018	-	-	-	-	-
32.	Series - XXXIV-A	INES72E09445	31.03.2018	-	-	-	-	-
33.	Series - XXXIV-B	INES72E09452	31.03.2018	-	-	-	-	-
34.	Series - XXXV	INES72E09460	-	-	14.07.2018	72.49	-	-
35.	Series - XXXVI-A	INES72E09478	-	-	31.07.2018	60.66	-	-
36.	Series - XXXVI-B	INES72E09486	-	-	31.07.2018	53.71	-	-
37.	Series - XXXVII	INES72E09478	-	-	31.07.2018	15.16	-	-
38.	Series - XXXVIII	INES72E09502	-	-	31.08.2018	71.51	-	-
39.	Series - XXXIX	INES72E09510	19.03.2018	-	-	-	-	-
40.	Series - XL	INES72E09528	-	-	26.09.2018	51.69	-	-
41.	Series - XLI-B	INES72E09551	31.12.2017	-	-	-	-	-
42.	Series - XLII	INES72E09569	15.03.2018	-	-	-	-	-
43.	Series-II-Tier II	INES72E09197	31.03.2018	-	30.09.2018	9.12	-	-
44.	Series-III-Tier II	INES72E09262	31.03.2018	-	30.09.2018	8.72	-	-
45.	Series-IV-Tier II	INES72E09320	31.03.2018	-	30.09.2018	8.87	-	-
46.	Series-V-Tier II	INES72E09346	31.03.2018	-	30.09.2018	12.20	-	-
47.	Series-VI-Tier II	INES72E09387	31.03.2018	-	30.09.2018	21.44	-	-



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

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2.	Series - VII-A	INE572E09072	31.03.2018	-	30.09.2018	1.38	-	-
3.	Series - VII-A	INE572E09080	31.03.2018	-	30.09.2018	1.38	-	-
4.	Series - VII-A	INE572E09098	31.03.2018	-	30.09.2018	1.38	-	-
5.	Series - VII-A	INE572E09106	31.03.2018	-	30.09.2018	1.38	-	-
6.	Series - XVIII	INE572E09247	21.10.2017	21.10.2017	-	-	-	-
7.	Series - XIX	INE572E09254	24.01.2018	24.01.2018	-	-	-	-
8.	Series - IXB	INE572E09130	31.03.2018	-	30.09.2018	5.55	-	-
9.	Series - X	INE572E09148	31.03.2018	-	30.09.2018	9.53	-	-
10.	Series - XI	INE572E09155	31.03.2018	-	30.09.2018	9.58	-	-
11.	Series - XII	INE572E09163	31.03.2018	-	30.09.2018	13.91	-	-
12.	Series - XIII	INE572E09171	31.03.2018	-	30.09.2018	9.18	-	-
13.	Series - XIV	INE572E09189	31.03.2018	-	30.09.2018	9.02	-	-
14.	Series - XV	INE572E09205	31.03.2018	-	30.09.2018	25.81	-	-
15.	Series - XVIII-A	INE572E09221	31.03.2018	-	30.09.2018	14.33	-	-
16.	Series - XVIII-B	INE572E09239	31.03.2018	-	30.09.2018	14.26	-	-
17.	Series - XX	INE572E09270	31.03.2018	-	30.09.2018	30.15	-	-
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21.	Series - XXIV	INE572E09312	31.03.2018	-	30.09.2018	32.69	-	-
22.	Series - XXV	INE572E09338	31.03.2018	-	30.09.2018	20.88	-	-
23.	Series - XXVI	INE572E07019	31.03.2018	-	30.09.2018	20.08	-	-
24.	Series - XXVII	INE572E09355	31.03.2018	-	30.09.2018	12.20	-	-
25.	Series - XXVIII-A	INE572E09361	31.03.2018	-	30.09.2018	12.53	-	-
26.	Series - XXVIII-B	INE572E09379	31.03.2018	-	-	-	-	-
27.	Series - XXIX	INE572E09395	31.03.2018	-	-	-	-	-
28.	Series - XXX	INE572E09403	31.03.2018	-	30.09.2018	9.91	-	-
29.	Series - XXXI	INE572E09411	31.03.2018	-	30.09.2018	38.34	-	-
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34.	Series - XXXV	INE572E09460	-	-	14.07.2018	72.49	-	-
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45.	Series-IV-Tier II	INE572E09320	31.03.2018	-	30.09.2018	8.87	-	-
46.	Series-V-Tier II	INE572E09346	31.03.2018	-	30.09.2018	12.20	-	-
47.	Series-VI-Tier II	INE572E09387	31.03.2018	-	30.09.2018	21.44	-	-