

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

Audited Financial Results for the Quarter and Year Ended 31st March, 2018

(₹ in Crore)

S. No.	SOUTH TOWARD ON THE PARTY OF TH	The state of	Consolidated			
	Particulars	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 (Affer 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)			Contraction of the Contraction o		LOUIS TO NAME OF SE
	1. Basic	13.23	9.20	49.89	36.72	49.82
	2. Diluted	13.08.	9.08	49.32	36.15	49.24

- 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 31st March, 2018 are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the company (www.pnbhousing.com)



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

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

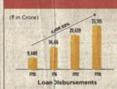
AUM (as on 31-Mar-2018): ₹62,252 Crores, growth 50%

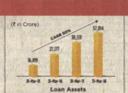
₹11,586 Crores, growth 16%

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

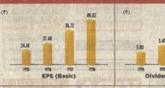
Net NPA (as on 31-Mar-2018): 0.25% (% of Loan Assets)

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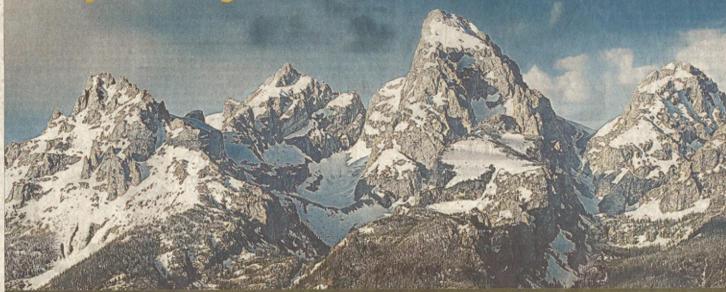
Place: New Delhi Date: 3rd May, 2018 Regd. Office: 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001 (India) For PNB Housing Finance Limited Managing Director DIN: 02939128

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST 📗 📞 1800-120-8800 😊 PNBHFL TO 56161

www.pnbhousing.com



ing new peaks is possible ith strong foundations



## THANK YOU CUSTOMERS AND STAKEHOLDERS FOR YOUR SUPPORT.

Audited Financial Results for the Quarter and Year Ended 31st March, 2018

(₹ in Crore)

S. No.	<b>文章</b> 经原则等证据 计图象		Consolidated			
	Particulars Application of the Particular Section 1997	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)
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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	- 1		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
EME	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.
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Loan Disbursements (for FYI8): ₹33,195 Crores, growth 61%

Gross NPA (as on 31-Mar-2018):

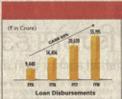
0.33% (% of Loan Assets)

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

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

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

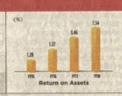
Deposits (as on 31-Mar-2018) ₹11,586 Crores, growth 16%











Place: New Delhi Date: 3rd May, 2018

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

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www.pnbhousing.com

CIN:L65922DL1988PLC033856

# Business Standard NEW DELHI | FRIDAY, 4 MAY 2018



#### 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 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
- Debenture 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)	
333			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	INE572E09064	31.03.2018	Contract to the	30.09.2018	1.38	S. Dalletti (Standard)	Arriva Comme
2.	Series - VII-A	INE572E09072	31.03.2018	102 4 10 103 14	30.09.2018	1.38	I washing a labour.	27.3 175.17
3.	Series - VII-A	INE572E09080	31.03.2018	-01/1/2 C 1/2/2	30.09.2018	1.38	7 27 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	
4.	Series - VII-A	INE572E09098	31.03.2018	Charles weighted	30.09.2018	1.38	SECRETARIA DE	59270 -07
- 5.	Series - VII-A	INE572E09106	31.03.2018	The American Street	30.09.2018	1.38	Later Andrews	Marie Co.
6.	Series - XVIII	INE572E09247	21.10.2017	21.10.2017	HOUSE TO SECTION OF THE	3.6		
7.	Series - XIX	INE572E09254	24.01.2018	24.01.2018	and that was a begin	103049.013	w 5 - 1030 Hr - 010 - 137	13800
8.	Series - IXB	INE572E09130	31.03.2018	\$1000 DOM \$4.02	30.09.2018	5.55	U SOUTH BUILDING	Artistic etc.
9.	Series - X	INE572E09148	31.03.2018	1.00 for 5,70 mm	30.09.2018	9.53	and the second	1000
10.	Series - XI	INE572E09155	31.03.2018	- 10 W - CAROLIN	30.09.2018	9.58	0.042 (5.0.26.36.36.36.	10 (34)th
11.	Series - XII	INE572E09163	31.03.2018	4 4 6 7 6 7	30.09.2018	13.91	A CONTRACTOR OF	C 11 ( )
12.	Series - XIII	INE572E09171	31.03.2018	19.17 - 15.17	30.09.2018	9.18	a managa sa	10.00
13.	Series - XIV	INE572E09189	31.03.2018	A A COLOR OF THE REAL PROPERTY AND A SECOND	30.09.2018	9.02		1281216
14.	Series - XV	INE572E09205	31.03.2018	6.5. 39-356.5	30.09.2018	25.81	0 PSemilenses/	File of a big
15.	Series - XVII-A	INE572E09221	31.03.2018		30.09.2018	14.33	A THE STORY	30.00
16.	Series - XVII-B	INE572E09239	31.03.2018	Z-035 - 320 - 3	30.09.2018	14.26	Section 4 Sept 5	40000
17.	Series - XX	INE572E09270	31.03.2018	A STATE OF THE PARTY OF THE PAR	30.09.2018	30.15	4 VISAR PRODUCED	200.2000)
18.	Series - XXI	INE572E09288	31.03.2018	1-30 A	30.09.2018	30.04	0.0000000000000000000000000000000000000	Mark Car
19.	Series - XXII	INE572E09296	31.03.2018		30.09.2018	46.42	O CONTRACTOR	1.7.3.5
20.	Series - XXIII	INE572E09304	31.03.2018	150 ST. 12 C. 150 D	30.09.2018	20.53	7 THE RESIDENCE OF	140,000
21.	Series - XXIV	INE572E09312	31.03.2018	The State of the S	30.09.2018	32.69	100 00-01	100
22.	Series - XXV	INE572E09338	31.03.2018	TO 400-0019-3-18	30.09.2018	20.88	- A	1000
23.	Series - XXVI	INE572E07019	31.03.2018	H850 A5-33 20 CM	30.09.2018	20.08	100000000000000000000000000000000000000	SHEW A
24.	Series - XXVII	INE572E09353	31.03.2018	CONTRACTOR	30.09.2018	12.20	the state of the same	Complete one
25.	Series - XXVIII-A	INE572E09361	31.03.2018	Special resident	30.09.2018	12.53	100 State of the Control of the Cont	455 1
26.	Series - XXVIII-B	INE572E09379	31.03.2018	1/2016/R10/R10	\$0.0000 - 10.000 - 000	Augustian Springs	8 20 Grove 1975	35,10, 8,13
27.	Series - XXIX	INE572E09395	31.03.2018	A Complete Co.	A STATE OF THE STATE OF	Classific state	Market Carry Mark	Same?
28.	Series - XXX	INE572E09403	31.03.2018	CONTRACTOR OF THE	30.09.2018	9.91	F1997 (1995) 1097	0.45
29.	Series - XXXI	INE572E09411	31.03.2018	PERSONAL PROPERTY.	30.09.2018	38.34	5 (0,000) to 1000 (0.000)	refresh to
30.	Series - XXXII	INE572E09429	31.03.2018	Carlo Park	ACCION DE COMPANY	W	P. V. 17 No. 17/200	0.00 C 0.07
31.	Series - XXXIII	INE572E09437	31.03.2018	30 7 5 7 4 1 ps ( ) 0 P	William Harris			A 17 1 1 1 1 1 1
32.	Series - XXXIV-A	INE572E09445	31.03.2018	1000 万円の単位を元を上	and war a come	1. 1 de 18 19	5 From Rd = 280 (2015)	76.10-13
33.	Series - XXXIV-B	INE572E09452	31.03.2018	North-Manager	tiers, well-recipensor	STABLE DATE:	2000 P. W. S. S. S. S.	A STEELS
34.	Series - XXXV	INE572E09460	Provide the second	1000/1000 PM	14.07.2018	72.49	Sales Control of the	1000
35.	Series - XXXVI-A	INE572E09478	CONTRACTOR IN	100 - 100 TO See	31.07.2018	60.66	CHANGE TO SERVICE STATE	
36.	Series - XXXVI-B	INE572E09486	1 1 1 1 1 1 1 1 1 1	North Depth and	31.07.2018	53.71	COLUMN TO SHARE OF SHARE	11.63
37.	Series - XXXVII	INE572E09478	9 7 7 4 3	CHILD TO STATE OF	31.07.2018	15.16	A 25-50 - 10 Sept.	10.00
38.	Series - XXXVIII	INE572E09502	10 8 10 10 10 10 10 10 10 10 10 10 10 10 10	100 C 12 C 10 C 10 C	31.08.2018	71.51	the state of the s	Live in the
39.	Series - XXXIX	INE572E09510	19.03.2018	18.194.0 Feb. 30.0 N.C. V.	NO CHARLES IN	Washington Bo	We 555 A 106/030	A 35.25-25
40.	Series - XL	INE572E09528	Supplied A Section 2	100 NOT 100 NOT 1	26.09.2018	51.69	Carried Company	400 1000
41.	Series - XLI-B	INE572E09551	31.12.2017	1 St 52 54 125 6 70 1	9 to 1.8 kg/s/1/1685	20 18 X 15 15	0 02 20 5 • K. See	AL 61 (#1)
42.	Series - XLII	INE572E09569	15.03.2018	5.8800 (#2800) - C	SECTION SECTIONS	17 55 B 3 7 10	10 010-16000	9.10 . 5
43.	Series-II-Tier II	INE572E09197	31.03.2018	257741 KN80 VIII	30.09.2018 -	9.12	5.00 5 to 10.00 to 1	A Carton
44.	Series-III-Tier II	INE572E09262	31.03.2018	C3 3-4 (************************************	30.09.2018	8.72	12.00 YES 52	9.50
45.	Series-IV-Tier II	INE572E09320	31.03.2018	200200 HB 410	30.09.2018	8.87	Francisco C.	100 g/g = 11 Y
46.	Series-V-Tier II	INE572E09346	31.03.2018	The state of the state of	30.09.2018	12.20	9 30 50 00 00 00 00 00	driving the said
47.	Series-VI-Tier II	INE572E09387	31.03.2018		30.09.2018	21.44		



#### Ghar Ki Baat

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

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1	Series - VII-A	INE572E09064	31.03.2018	STREET, SALCHES ST	30.09.2018	1.38	127 (127 - 12	ACCOMPANIES.
2.	Series - VII-A	INE572E09072	31.03.2018	STATE OF STREET	30.09.2018	1.38	O MONEY ON THE PARTY.	FORM STORAGE
3	Series - VII-A	INE572E09080	31.03.2018	\$1300 0 KC355-00	30.09.2018	1.38	N OSCIWING THE RESERVE OF	512.50 F-1-3003
4.	Series - VII-A	INE572E09098	31.03.2018	CONTRACTOR OF SEC.	30.09.2018	1.38		100 P. C.
5.	Series - VII-A	INE572E09106	31.03.2018	NAMES AND DESCRIPTION OF THE PARTY OF THE PA	30.09.2018	1.38	THE PROPERTY OF THE PARTY OF TH	COMPANIENTS.
6.	Series - XVIII	INE572E09247	21.10.2017	21.10.2017	Manager Commence	1877-7 SA-406 3-4	27 128 54 10 100 25 37	NAME AND ADDRESS OF
.7.	Series - XIX	INE572E09254	24.01.2018	24.01.2018		1000 PAPA-110US.	SECTION OF THE SECTION	S. Chierte Station C.
8.	Series - IXB	INE572E09130	31.03.2018	Caran engine	30.09.2018	5.55	2 120 mg - 140 kg 1	STORES - NUMBER
9.	Series - X	INE572E09148	31.03.2018	2.99(0)(3) 2.70(2) 2.70(4)	30.09.2018	9.53	4 100 FROM POST 10 10 10 10 10 10 10 10 10 10 10 10 10	SHALL WHILE
10.	Series - XI	INE572E09155	31.03.2018	4 45 MB (54 MB) (51 MB)	30.09.2018	9.58	O CONTRACTOR	AND SHOULD BE
11,	Series - XII	INE572E09163	31.03.2018	/04/00/04/04/05/05/05/05/05/05/05/05/05/05/05/05/05/	30.09.2018	13.91	S - 100 - 100 - 10	Attendaded in the
12.	Series - XIII	INE572E09171	31.03.2018	- Townsey - Vancous	30.09.2018	9.18	C CSSSM-Salation	VINE DECEMBER
13.	Series - XIV	INE572E09189	31.03.2018		30.09.2018	9.02	- 700 No. 200 St.	SAX NA STATE
14.	Series - XV	INE572E09205	31.03.2018	V20001-F-Miles	30,09,2018	25.81	Spart werdown	HURSDAY WAS
15.	Series - XVII-A	INE572E09221	31.03.2018	Total Control of the	30.09.2018	14.33	THE RESERVE OF THE PARTY OF THE	STATE OF STATE OF
16.	Series - XVII-B	INE572E09239	31.03.2018	Territor (1979)	30.09.2018	14.26	C 1022013-1111100	CONTRACTOR OF THE PARTY OF
17.	Series - XX	INE572E09270	31.03.2018	150100-1-20000000	30.09.2018	30.15	1 00000 - 001,000	DISSISTA HISTORY
18.	Series - XXI	INE572E09288	31.03.2018	DACKE WASHING	30.09.2018	30.04	- Sept 05-11-15-16-1	Sec. No. of Contrast Contrast
19.	Series - XXII	INE572E09296	31.03.2018	100 TO 10	30.09.2018	46.42	0 0/3 citie-barrie	5.75LO-2.45 FT0.75
20.	Series - XXIII	INE572E09304	31.03.2018	STATE OF THE PARTY	30.09.2018	20.53		NAME OF BRIDE
21.	Series - XXIV	INE572E09312	31.03.2018	COLUMN COLUMN	30.09.2018	32.69	5 0.00105090909090	MARKET P. LEAD
22.	Series - XXV	INE572E09338	31.03.2018	No. of the last of	30.09.2018	20.88	S 2000 C 2000 C	AND DESCRIPTIONS
23.	Series - XXVI	INE572E07019	31.03.2018	VIVA CHIEF BOOK NOON	30.09.2018	20.08	5 SP1957 - SP195-2	TOTAL STREET
24.	Series - XXVII	INE572E09353	31.03.2018	CANADAS MARKET	30.09.2018	12.20	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0.775 0.675 0.000
25.	Series - XXVIII-A	INE572E09361	31.03.2018	STATE AND ADDRESS OF STREET	30.09.2018	12.53	1081020-11010	PARTIES AND ADDRESS.
26.	Series - XXVIII-B	INE572E09379	31.03.2018	The state of the s		12.00	4 7 5 6 7 7	100 miles (17, 76)
27.	Series - XXIX	INE572E09395	31.03.2018	Total (18) 283 9 C. C.	STATE CHARGE	100 C 100 C 100 C 100 C	PARTY CALLS NO	
28.	Series - XXX	INE572E09403	31.03.2018	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	30.09.2018	9.91	18 18 18 18 18 18 18 18 18 18 18 18 18 1	STREET VIOLENCES
29.	Series - XXXI	INE572E09403	31.03.2018		30.09.2018	38.34	81 6729 Grant Control	Water Control of the
30.	Series - XXXII	INE572E09419	31.03.2018		30.03.2016	30.34	TO SECURE OF SECURE	of the state of the state of
31.	Series - XXXIII	INE572E09425	31.03.2018	1 1 1 P C 1 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		7	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Control of the Contro
32.	Series - XXXIV-A	INE572E09445	31.03.2018	The second secon	3 1 7 C 1 C 3 C 1 C 3 C 1 C 1 C 1 C 1 C 1 C 1	1750 F. P. P. D. OR	TO SERVICE AND THE SERVICE AND	CONTRACTOR AND ADDRESS OF THE PARTY.
33.	Series - XXXIV-B	INE572E09452	31.03.2018	The state of the s	Section of the sectio	Charles & Charles	Security Paths	of United Street, and
34.	Series - XXXV	INE572E09460	31.03.2016	Committee of the commit	14.07.2018	72.49	T SUPPLIES SUPPLIES	20 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
35.	Series - XXXVI-A	INE572E09478	1 100 10 100 100 100 100	100000000000000000000000000000000000000	31.07.2018	60,66		
36.	Series - XXXVI-B	INE572E09476	TO COLUMN THE REAL PROPERTY.	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	31.07.2018	53.71		NOTES AND ADDRESS OF
37.	Series - XXXVIII	INE572E09486		1 000 000 Table 0.000000	31,07,2018	15.16	Variable Committee	
38.	Series - XXXVIII	INE572E09502	The state of the s		31.08.2018	71.51	Value of the second	The same of the sa
39.	Series - XXXVIII	INE572E09502	19,03,2018		31.06.2018	71.51	CONTRACTOR AND A SECOND	The state of the s
40.	Series - XXXIX	INE572E09510	19/03/2018	A	26.09.2018	51.69	The second second second	
41.			31.12.2017	10.0700-000000	26.09.2018		STATE PLANSE TO	CHARLOST COLORS
42.	Series - XLI-B	INE572E09551	15.03.2018	A CONTRACTOR OF THE PARTY OF TH		5.000	A STATE OF THE STA	A IS ARREST CONTRACTOR
43.	Series - XLII	INE572E09569		A CONTRACTOR OF THE PARTY OF TH	70.00.0010	9.12	Part of Control of	
	Series-II-Tier II	INE572E09197	31.03.2018	A1-10920	30.09.2018		NAME OF STREET	STATE OF THE SAME
44.	Series-III-Tier II	INE572E09262	31.03.2018	STREET, STATE OF STREET	30.09.2018	8.72	Commence of the commence of th	NO PERSONAL PROPERTY.
45.	Series-IV-Tier II	INE572E09320	31.03.2018		30.09.2018	8.87	A CHROCAL SOCIONO	SHEWAY COUNTY
46.	Series-V-Tier II	INE572E09346	31.03.2018	THE RESERVE	30.09.2018	12.20	A Committee of the Comm	Charles Control of the Control
47.	Series-VI-Tier II	INE572E09387	31.03.2018	POLICE OF STREET, STRE	30.09.2018	21.44	THE RESERVE OF THE PARTY.	Harrist Co. Co.