



PNBHFL/NSE/Debt/FY2026-27/29
August 04, 2026

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

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. Statement indicating utilization of issue proceeds and/or deviation/variation of Non – convertible Debentures.**
- 2. CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers.**

Ref: Our letter PNBHFL/SE/EQ/FY2026-27/48 dated August 04, 2026

Pursuant to 52(7)/(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, please find enclosed statements indicating utilization of issue proceeds and/or deviation/variation, if any, of listed Non-convertible securities in the specified format for the quarter ended June 30, 2026.

Pursuant to Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, please find enclosed CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers issued during the quarter ended June 30, 2026 and adherence of applicable listing conditions.

Kindly take the above intimation and documents on record.

Thanking you

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

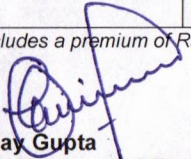
Veena G Kamath
Company Secretary

Encl: As above.

STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED JUNE 30, 2026
 (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	INE572E07290	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	June 09, 2026	Rs. 500,13,61,500	Rs. 500,13,61,500	No	-	-

*Includes a premium of Rs. 13,16,500.


Vinay Gupta
 Chief Financial Officer

Date: July 31, 2026

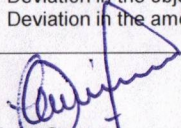




Ghar Ki Baat

STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED JUNE 30, 2026

(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	June 09, 2026													
Amount raised	Rs. 500,13,61,500													
Report filed for quarter ended	June 30, 2026													
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								
The funds are being raised by the Company for enhancing its long-term resource base for carrying out its regular business activities including: <table border="1"> <tr> <td>Purpose</td> <td>Percentage of fund raised (%)</td> </tr> <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> </table> The proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting issue objects.	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. 500,13,61,500	-	Rs. 500,13,61,500	-	-
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%													
*Includes a premium of Rs. 13,16,500.														
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 discussed.														
 Vinay Gupta Chief Financial Officer Date: July 31, 2026 														

Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001

Phone: 011 – 660300500, E-mail: Investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856

Date: July 31, 2026

National Stock Exchange of India Limited,
Listing Department
"Exchange Plaza"
Bandra Kurla Complex,
Bandra (E), Mumbai – 400 051
Symbol: PNBHOUSING

BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001
Scrip Code: 540173

Dear Sir/ Madam,

Sub: CFO Certification regarding utilisation of proceeds of Commercial Papers

This certificate is pursuant to paragraph 10, Part III of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended from time to time, for the quarter ended June 30, 2026.

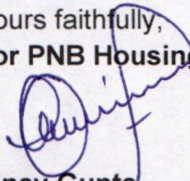
We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended June 30, 2026 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Documents/Key Information Documents and that the applicable listing conditions, as specified in the master circular cited above have been adhered to by the Company.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For PNB Housing Finance Limited


Vinay Gupta
Chief Financial Officer

