pnb Housing Finance Limited
Ghar Ki Baat

May 8, 2018

The BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001

Scrip Code: 540173

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

Symbol: PNBHOUSING

Dear Sirs,

Sub: Certificate under Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

This is further to our intimation dated May 3, 2018, submitting requisite details as required under Regulation 52(4) of the Listing Regulations.

In this regard, please find enclosed herewith the certificate signed by Debenture Trustee under Regulation 52(5) of the Listing Regulations.

You are requested to kindly take note of the same.

Thanking You,

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary & Head Compliance
Membership No. : F2642

Encl: a/a

IDBI Trusteeship Services Ltd
CIN : U65991MH2001GOI131154

No. 1261/ITSL/OPR/2018-19
May 7, 2018

To,
Mr. Sanjay Jain
(Company Secretary & Compliance Officer)
PNB Housing Finance Ltd.
9th Floor, Antariksh Bhawan,
22, Kasturbha Gandhi Marg,
New Delhi – 110 001

Dear Sir,

Sub: Letter of Debenture Trustee pursuant to Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended March 31, 2018

This has reference to the privately placed Unsecured, Non-Convertible Debentures issued by **PNB Housing Finance Ltd** ("**Issuer**") wherein IDBI Trusteeship Services Limited is acting as the Debenture Trustee and listed on the National Stock Exchange of India Ltd. (NSE) and or/ Bombay Stock Exchange (BSE) ("**Listed Debt Securities**").

Pursuant to Regulation 52(4) read with Regulation 52 (5) of the SEBI (Listing Obligations and Disclosure Requirements) 2015, the Issuer is required to submit the documents required there along with its half yearly/annual financial results to the Stock Exchange, with a letter of the Debenture Trustee (IDBI Trusteeship Services Limited) that the Debenture Trustee has noted the contents furnished by the Issuer as per Regulation 52(4).

In pursuance thereof we hereby confirm that we have received the aforesaid information through your letter dated May 7, 2018 and we have noted the contents provided therein.

Thanking You,

Yours faithfully
For **IDBI Trusteeship Services Limited**

Authorised Signatory

BN

pnb Housing Finance Limited
Ghar Ki Baat

Date: May 7, 2018

To,
IDBI Trusteeship Services Limited
Asian Building, Ground Floor, 17, R. Kamani Marg,
Ballard Estate, Mumbai – 400 001.

Subject ; 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
- Outstanding redeemable preference shares (quantity and value): Nil
- Debenture Redemption Reserve as on March 31, 2018: Rs. Nil
- Net worth as on March 31, 2018: Rs. 6306.76 crore
- Net Profit after Tax for the half year ended March 31, 2018: Rs.437.91 crore
- Earnings per shares (EPS) as on March 31, 2018: Basic EPS Rs.49.82 and Diluted EPS Rs. 49.24

Thanking You.

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary & Head Compliance
Membership No. : F2642

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, K.G. Marg, New Delhi Antriksh Bhawan

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	INE572E09064	31.03.2018	-	30.09.2018	1.38	-	-
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 -XVII-A	INE572E09221	31.03.2018	-	30.09.2018	14.33	-	-
16.	Series -XVII-B	INE572E09239	31.03.2018	-	30.09.2018	14.26	-	-
17.	Series -XX	INE572E09270	31.03.2018	-	30.09.2018	30.15	-	-
18.	Series -XXI	INE572E09288	31.03.2018	-	30.09.2018	30.04	-	-
19.	Series -XXII	INE572E09296	31.03.2018	-	30.09.2018	46.42	-	-

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20.	Series -XXIII	INE572E09304	31.03.2018	-	30.09.2018	20.53	-	-
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	INE572E09353	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	24.01.2018	-	-	-	-
28.	Series - XXX	INE572E09403	31.03.2018	-	30.09.2018	9.91	-	-
29.	Series - XXXI	INE572E09411	31.03.2018	-	30.09.2018	38.34	-	-
30.	Series - XXXII	INE572E09429	31.03.2018	-	-	-	-	-
31.	Series - XXXIII	INE572E09437	31.03.2018	-	-	-	-	-
32.	Series - XXXIV-A	INE572E09445	31.03.2018	-	-	-	-	-
33.	Series - XXXIV-B	INE572E09452	31.03.2018	-	-	-	-	-
34.	Series - XXXV	INE572E09460	-	-	14.07.2018	72.49	-	-
35.	Series – XXXVI A	INE572E09478	-	-	31.07.2018	60.66	-	-
36.	Series – XXXVI B	INE572E09486	-	-	31.07.2018	53.71	-	-
37.	Series – XXXVII	INE572E09478	-	-	31.07.2018	15.16	-	-
38.	Series – XXXVIII	INE572E09502	-	-	31.08.2018	71.51	-	-
39.	Series-XXXIX	INE572E09510	19.03.2018	-	-	-	-	-
40.	Series XL	INE572E09528	-	-	26.09.2018	51.69	-	-
41.	Series XLI-B	INE572E09551	31.12.2017	-	-	-	-	-
42.	Series XLII	INE572E09569	15.03.2018	-	-	-	-	-

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43.	Series-II-Tier II	INE572E09197	31.03.2018	-	30.09.2018	9.12	-	-
44.	Series-III-Tier II	INE572E09262	31.03.2018	-	30.09.2018	8.72	-	-
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	-	-

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