

May 9, 2019

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

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

Dear Sir/Madam,

Sub: Revised Debt Disclosure under Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2019

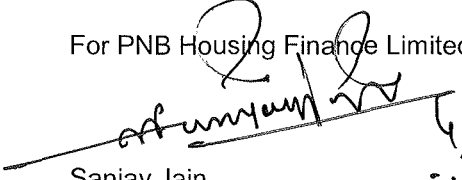
This is further to the above-mentioned disclosure submitted by the Company today alongwith results.

The units for the Net worth and Net profit after tax (i.e. Crores) is not mentioned in the disclosure inadvertently. The Net worth of the Company as on March 31, 2019 is Rs. 7543.90 Crores and Net Profit after Tax is Rs. 1,191.52 Crores.

Please find attached herewith the revised disclosure.

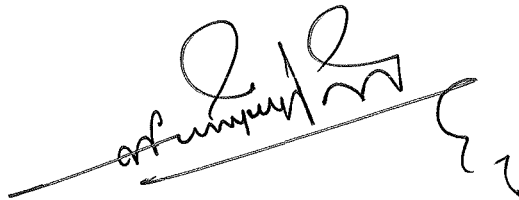
Thanking You,

For PNB Housing Finance Limited


Sanjay Jain
Company Secretary & Head Compliance

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2019

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by CARE Rating of 'CARE AAA' having outlook of Credit Watch with Developing Implications and India Ratings and Research IND 'AA+' with stable outlook.
- Asset cover available as on March 31, 2019, in case of the NCDs issued by the Company: 1.11 times
- Debt Equity Ratio as on March 31, 2019: 9.73 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 March 31, 2019: 2.27 times
- Paid up debt capital/Outstanding debt: Rs. 23235.70 Crores
- Interest service coverage ratio as on March 31, 2019: 1.31 times
- Outstanding Redeemable Preference Shares: NIL
- Debenture Redemption Reserve as on March 31, 2019: NIL
- Net worth as on March 31, 2019: Rs. 7543.90 Crores
- Net Profit after Tax: Rs. 1,191.52 Crores
- Earnings per shares (EPS): Basic EPS Rs. 71.19 and Diluted EPS Rs. 70.76





S. No.	NCD Series	ISIN	Previous Due Date (October 1, 2018 to March 31, 2019)		Interest (April 1, 2019 to September 30, 2019)		Principal (April 1, 2019 to September 30, 2019)	
			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)
20.	Series XX	INE572E09270	31.03.2019	-	30.09.2019	29.98	-	-
21.	Series XXI	INE572E09288	31.03.2019	-	30.09.2019	29.88	-	-
22.	Series XXII	INE572E09296	31.03.2019	-	09-04-2019	1.78	09-04-2019	1125
23.	Series XXIII	INE572E09304	31.03.2019	-	30.09.2019	20.53	-	-
24.	Series XXIV	INE572E09312	31.03.2019	-	12.07.2019	18.4	12.07.2019	780
25.	Series XXV	INE572E09338	31.03.2019	-	30.09.2019	20.88	-	-
26.	Series XXVI	INE572E07019	31.03.2019	-	30.09.2019	19.97	-	-
27.	Series XXVII	INE572E09353	31.03.2019	-	30.09.2019	12.53	-	-
28.	Series-XXVIII-A	INE572E09361	31.03.2019	-	30.09.2019	62.17	-	-
29.	Series XXVIII-B	INE572E09379	31.03.2019	-	28.06.2019	15.88	28.06.2019	753
30.	Series XXIX	INE572E09395	31.03.2019	-	-	-	-	-
31.	Series-XXX	INE572E09403	31.03.2019	-	30.09.2019	9.91	-	-
32.	Series XXXI	INE572E09411	31.03.2019	-	30.09.2019	38.02	-	-
33.	Series XXXII	INE572E09429	31.03.2019	-	-	-	-	-
34.	Series XXXIII	INE572E09437	31.03.2019	-	-	-	-	-
35.	Series XXXIV-A	INE572E09445	31.03.2019	-	-	-	-	-
36.	Series XXXIV-B	INE572E09452	31.03.2019	-	-	-	-	-
37.	Series XXXV	INE572E09460	-	-	14.07.2019	72.49	-	-
38.	Series-XXXVI(A)	INE572E09478	-	-	31.07.2019	60	-	-
39.	Series-XXXVI(B)	INE572E09486	-	-	31.07.2019	53.13	-	-
40.	Series XXXVII	INE572E09478	-	-	31.07.2019	15	-	-
41.	Series XXXVIII	INE572E09502	-	-	31.08.2019	72.50	-	-
42.	Series XXXVIII	INE572E09502	-	-	05.09.2019	1	05.09.2019	1000
43.	Series- XXXIX	INE572E09510	19.03.2019	19.03.2019	-	-	-	-
44.	Series XL	INE572E09528	-	-	26.09.2019	51.69	26.09.2019	710

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S. No.	NCD Series	ISIN	Previous Due Date (October 1, 2018 to March 31, 2019)		Interest (April 1, 2019 to September 30, 2019)		Principal (April 1, 2019 to September 30, 2019)	
			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)
45.	Series - XLI A	INE572E09536	31.10.2018	-	-	-	-	-
46.	Series - XLI B	INE572E09551	31.12.2018	-	-	-	-	-
47.	Series XLII	INE572E09569	15.03.2019	-	-	-	-	-
48.	Series XLV	INE572E09288	31.03.2019	-	30.09.2019	4.05	-	-
49.	Series XLVI	INE572E09288	31.03.2019	-	30.09.2019	3.88	-	-
50.	Series XLVII	INE572E09288	31.03.2019	-	30.09.2019	4.05	-	-
51.	Series XLVIII A	INE572E09601	-	-	30.08.2019	20.13	-	-
52.	Series XLVIII B	INE572E09619	-	-	30.08.2019	31.95	-	-
53.	Series XLIX	INE572E07050	-	-	28.08.2019	10.28	-	-

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