

May 12, 2017

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

Scrip Code: 540173

Symbol: PNBHOUSING

Dear Sirs,

Sub: Outcome of Board Meeting

We wish to inform you that the Board of Directors of the Company at its meeting held today i.e., May 12, 2017, which commenced at 12.30 p.m. and concluded at 3:00 p.m., inter-alia:

a) Approved Audited Financial Results of the Company for the year ended March 31, 2017 in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations).

A copy of the said results along with the report issued by the Statutory Auditors of the Company is enclosed herewith and the same are being uploaded on the website of the Company i.e. www.pnbhousing.com. The results will also be published in the newspapers as prescribed under the Listing Regulations.

We would like to state that Messrs B.R. Maheswari & Co. LLP, Chartered Accountants, Statutory Auditors of the Company, have issued Audit Report with unmodified opinion on the said financial results.

We also enclose herewith the disclosures in accordance with Regulation 52(4) of the Listing Regulations. A copy of the same duly signed by the Debenture Trustee under Regulation 52(5) of the Listing Regulations will be sent to you in due course.

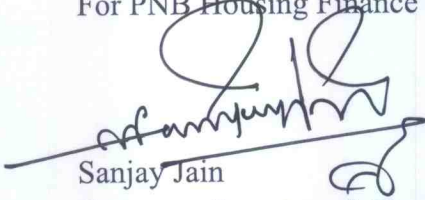
b) Recommended a final dividend of Rs. 6 1/2 per equity share of face value of Rs 10 each for the financial year 2016-17. The dividend will be paid/despached to the shareholders within 30 days from the date of declaration by the members at the ensuing Annual General Meeting.

Please note that in terms of the Insider Trading Policy of the PNB Housing Finance Limited and the SEBI (Prohibition of Insider Trading) Regulations, 2015, the window for dealing in the shares of the Company will open from Monday, May 15, 2017.

You are requested to take note of the above and arrange to inform your constituents accordingly.

Thanking You,

For PNB Housing Finance Limited



Sanjay Jain

Company Secretary & Head Compliance

Membership No. : F2642



Encl : a/a

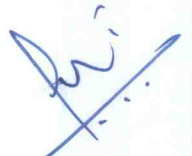
FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2017

(₹incrore)

Particulars	Quarter ended 31.03.2017	Quarter ended 31.12.2016	Quarter ended 31.03.2016	Year ended 31.03.2017	Year ended 31.03.2016
Income:	(Unaudited)			(Audited)	
Revenue from operations	1,075.93	998.75	785.18	3,907.70	2,697.92
Other Income	0.05	-	0.12	0.15	0.75
Total Revenue	1,075.98	998.75	785.30	3,907.85	2,698.67
Expenses:					
Finance Cost	677.90	673.08	524.85	2,643.65	1,860.29
Employee Benefit Expenses	27.59	24.97	15.88	101.26	75.28
Other Expenses	57.36	57.22	52.65	237.39	161.76
Depreciation Expense	4.83	4.77	4.17	18.63	15.04
Provisions and Write-offs	66.66	30.78	31.22	102.91	83.21
Total Expenses	834.34	790.82	628.77	3,103.84	2,195.58
Profit Before Tax	241.64	207.93	156.53	804.01	503.09
Tax Expenses	89.24	70.15	53.97	280.28	176.62
Profit for the period	152.40	137.78	102.56	523.73	326.47
Earning Per Share (of ₹ 10/- each)					
-Basic	9.20	9.18	8.08	36.72	27.48
-Diluted	9.08	9.04	8.08	36.15	27.48
Paid up Equity Capital (Face value ₹ 10/-)	165.64	165.64	126.92	165.64	126.92
Reserves excluding Revaluation Reserves as at 31 st March				5,411.67	2,018.98

Notes:

- Assets under management (AUM) have increased from ₹ 27,555 crore as on March 31, 2016 to ₹ 41,492 crore as on March 31, 2017 registering a growth of 51%. Loan Assets have increased from ₹ 27,177 crore as on March 31, 2016 to ₹ 38,531 crore as on March 31, 2017 registering a growth of 42%.
- The Gross NPAs, as on March 31, 2017, are maintained at same level as that of March 31, 2016, at 0.22%. Net NPAs of the Company are 0.15% of the Loan Assets as on March 31, 2017, against 0.14% of the Loan Assets as on March 31, 2016.
- During the year ended March 31, 2017, the Company has raised capital of ₹ 3,000 crore through Initial Public Offer (IPO) of 3,87,19,309 equity shares of ₹ 10/- each. The equity shares of the Company are listed on National Stock Exchange of India Limited and Bombay Stock Exchange Limited.
- Vide circular NHB (ND)/DRS/Policy Circular 65 / 2014-15 dated August 22, 2014, the National Housing Bank ("NHB") has directed Housing Finance Companies (HFCs) to provide for a deferred tax liability in respect of amount transferred to "Special Reserve" created under section 36(1) (viii) of the Income Tax Act, 1961. Accordingly, the Company has charged its Statement of Profit & Loss for the year ended March 31, 2017 with the deferred tax liability on additional amount appropriated towards Special Reserve out of profits. This amount is reflected under the head "Tax Expenses".





As per the above circular, NHB has advised HFCs to create deferred tax liability in respect of accumulated balance of Special Reserve as on April 1, 2014 from the reserves over a period of 3 years starting with financial year 2014-15, in a phased manner in the ratio of 25:25:50. Accordingly, the Company has adjusted the balance in General Reserves by ₹ 26.00 crore (Previous year ₹ 13.23 crore) with respect to third and final tranche of deferred tax liability on Special Reserve balance as at April 01, 2014.

5. The Board of Directors have proposed a dividend of ₹ 6.00 per share (Previous year ₹ 3.40 per share), subject to the approval of the members at the ensuing Annual General Meeting. In terms of the revised Accounting Standards, AS-4 "Contingencies and Events Occurring after the Balance Sheet Date" as notified by the Ministry of Corporate Affairs through amendments to the Companies (Accounting Standards) Rules, 2016, the Company has not appropriated the proposed final dividend (including tax) from the Statement of Profit and Loss for the year ended March 31, 2017.
6. During the quarter / year ended March 31, 2017 & corresponding previous periods, there were no transactions in the nature of exceptional or extra ordinary items.
7. Statement of Assets and Liabilities:

(₹ in crore)

	As at March 31,	
	2017	2016
<u>EQUITY AND LIABILITIES</u>		
Shareholder's Funds		
Share Capital	165.64	126.92
Reserves and Surplus	5,411.67	2,018.98
	5,577.31	2,145.90
Non-Current Liabilities		
Long-Term Borrowings	24,083.96	16,646.21
Deferred Tax Liabilities (Net)	46.86	30.47
Other Long-Term Liabilities	103.90	100.79
Long-Term Provisions	242.45	160.93
	24,477.17	16,938.40
Current Liabilities		
Short-Term Borrowings	7,947.41	7,448.41
Trade Payables	93.56	75.24
Other Current Liabilities	4,836.06	2,991.87
Short-Term Provisions	28.04	71.12
	12,905.07	10,586.64
TOTAL	42,959.55	29,670.94
<u>ASSETS</u>		
Non-Current Assets		
Fixed Assets (including Capital Work in Progress)	60.43	62.16
Non-Current Investments	961.35	782.10
Loans and Advances	36,443.79	25,623.56
Other Non-Current Assets	278.43	188.01
	37,744.00	26,655.83
Current Assets		
Current Investments	2,318.21	840.17
Cash and Cash Equivalents	151.47	248.53
Short-Term Loans and Advances	39.94	18.01
Other Current Assets*	2,705.93	1,908.40
	5,215.55	3,015.11
TOTAL	42,959.55	29,670.94

*Other Current Assets includes Current maturities of Long-Term Loans and Advances of ₹ 2,087.54 crore (Previous year ₹ 1,553.71 crore).



8. The main business of the Company is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business and accordingly, there are no separate reportable segments as per the Accounting Standard on 'Segment Reporting' (AS 17) issued by the Institute of Chartered Accountants of India.
9. Figures of the quarter ended March 31 are the balancing figures between audited figures of the Company in respect of full financial year and the published reviewed year to date figures upto nine months ended December 31 of the respective year.
10. Previous period/year figures have been regrouped or reclassified, wherever necessary, to make them comparable with the current period figures.

The Statutory Auditors of the Company have audited the financial results for the year ended March 31, 2017. The above results were reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at the meeting held on May 12, 2017.

May 12, 2017
New Delhi

A handwritten signature in blue ink, appearing to be 'Pri'.

For PNB Housing Finance Limited

A handwritten signature in blue ink, appearing to be 'Sanjaya Gupta'.

Sanjaya Gupta
Managing Director
DIN 02939128

Independent Auditors' Report

To the members of
PNB Housing Finance Limited

Report on the Financial Statements

We have audited the accompanying financial statements of PNB Housing Finance Limited ("the Company"), which comprise the Balance Sheet as at 31st March, 2017, the Statement of Profit and Loss and the Cash Flow Statement for the year then ended, and a summary of significant accounting policies and other explanatory information.

Management's Responsibility for the Standalone Financial Statements

The Company's Board of Directors is responsible for the matters stated in section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these financial statements that give a true and fair view of the financial position, financial performance and cash flows of the Company in accordance with the accounting principles generally accepted in India, including the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audit. We have taken into account the provisions of the Act, the accounting and auditing standards and matters which are required to be included in the audit report under the provisions of the Act and the Rules made thereunder.

We conducted our audit in accordance with the Standards on Auditing specified under section 143(10) of the Act. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and the disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal financial control relevant to the Company's preparation of the financial statements that give a true and fair view in order to design audit procedures that



are appropriate in the circumstances. An audit also includes evaluating the appropriateness of the accounting policies used and the reasonableness of the accounting estimates made by the Company's Directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the financial statements.

Opinion

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements give the information required by the Act in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the state of affairs of the Company as at 31st March, 2017 and its profit and its cash flows for the year ended on that date.

Emphasis of Matter

We refer to Note 3.2 to the financial statements, which describes the accounting treatment used by the Company in creating the Deferred Tax Liability on Special Reserve under section 36(1)(viii) of the Income Tax Act, 1961 as at April 1, 2014, which is in accordance with the National Housing Bank's Circular No. NHB (ND)/DRS/Pol. Circular No. 65/2014 dated August 22, 2014.

Our opinion is not qualified in respect of this matter.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2016 ("the Order") issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in the Annexure 'I' a statement on the matters specified in paragraphs 3 and 4 of the Order.
2. As required by section 143(3) of the Act, we report that:
 - (a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
 - (b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.
 - (c) The Balance Sheet, the Statement of Profit and Loss and the Cash Flow Statement dealt with by this Report are in agreement with the books of account.
 - (d) In our opinion, the aforesaid standalone financial statements comply with the Accounting Standards specified under section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014.
 - (e) On the basis of written representations received from the directors as on 31st March, 2017 and taken on record by the Board of Directors, none of the directors is disqualified as on 31st March, 2017 from being appointed as a director in terms of section 164 (2) of the Act.



- (f) With respect to the adequacy of the internal financial controls over financial reporting of the Company and the operating effectiveness of such controls, refer to our separate report in Annexure 'II'.
- (g) with respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014 (as amended), in our opinion and to the best of our information and according to the explanations given to us:
- The Company has disclosed the impact of pending litigations on its financial position in its financial statements – Refer Note 28(i) to the financial statements;
 - The Company did not have any long term contracts including any derivative contracts for which there were any material foreseeable losses;
 - The Company has generally been regular in depositing the amounts required to be transferred to the Investor Education and Protection Fund, though there have been a slight delays in a few cases.
 - Company has provided requisite disclosures in its financial statements in Note 34 as to holdings as well as dealings in Specified Bank Notes during the period 8 November 2016 to 30 December 2016 and the same are in accordance with the books of accounts maintained by the company.
3. During the current financial year, the Company has issued fresh shares through an Initial Public Offer (IPO) due to which shareholding of Punjab National Bank has reduced from 51% to 39.08%. As a result, the Company no longer falls within the definition of a Government Company as defined in The Companies Act, 2013. Further, we have not received any directions from the Comptroller and Auditor General of India stipulated under section 143(5) of The Companies Act, 2013. Hence, no additional statement is being attached to this report.

For **B R Maheswari & Co LLP**
Chartered Accountants
Firm's Registration No. 001035N/500050


Sudhir Maheshwari
Partner
Membership No. 081075



Place: New Delhi
Date: 12th May, 2017

Annexure 'I' to the Independent Auditors' Report

(Referred to in Paragraph 1 under the heading "Report on other legal and regulatory requirements" of our report of even date)

- 1) In respect of its fixed assets:
 - (a) The Company has maintained proper records showing full particulars including quantitative details and situation of fixed assets.
 - (b) As informed, fixed assets have been physically verified by the management in a phased periodical manner which in our opinion is reasonable having regard to the size of the Company and nature of its assets. No material discrepancies were noticed on such verification.
 - (c) Based upon the audit procedure performed and according to the records of the Company, the title deeds of all the immovable properties are held in the name of the Company
- 2) The provisions of paragraph (ii) of the order are not applicable to the Company, as the Company is engaged in the financial services sector.
- 3) As informed, the Company has not granted any loans, secured or unsecured to companies, firms, Limited Liability Partnerships or other parties covered in the register maintained under section 189 of the Act for the financial year 2016-17, and accordingly clauses (a), (b) and (c) of para (iii) of the order are not applicable.
- 4) As informed, the Company has complied with the provisions of section 185 and 186 of the Act, in respect of loans, investments, guarantees and security.
- 5) In our opinion and according to the information and explanations given to us, the Company has complied with the directives issued by the Reserve Bank of India, provisions of section 73 to 76 and other relevant provisions of the Act, the Companies (Acceptance of Deposit) Rules, 2014 to the extent applicable, and The Housing Finance Companies (NHB) Directions, 2010, with regard to acceptance of deposits from the public. No order has been passed by the Company Law Board or the National Company Law Tribunal or Reserve Bank of India or by any other court or tribunal with regard to such deposits.
- 6) Since the Company is engaged in the financial services sector, provisions of sub-section (1) of section 148 of the Companies Act, 2013 are not applicable to the Company.
- 7) (a) According to the information and explanations given to us, the Company has generally been regular in depositing with appropriate authorities undisputed statutory dues including Provident Fund, Employees' State Insurance, Income Tax, Sales Tax, value Added Tax, Service Tax, Custom Duty, Excise Duty, Cess and other material statutory dues applicable to it. According to the information and explanations given to us, no undisputed amounts payable



in respect of the aforesaid dues were outstanding as at 31st March, 2017 for a period of more than six months from the date they become payable.

- (b) According to the information and explanations given to us, the details of disputed amount of Income Tax, Value Added Tax, Sales Tax, Excise Duty, Custom Duty, Service Tax and Cess not deposited by the Company are as follows :

Name of the statute	Nature of the dues	Amount under dispute (Rs. in Crores)	Period to which the amount relates (Financial Year)	Forum where dispute is pending
Income tax Act, 1961	Income tax	1.96	2013-14	CIT(A)
Income tax Act, 1961	Income tax	0.43	2012-13	CIT(A)
Income tax Act, 1961	Income tax	0.43	2011-12	ITAT
Income tax Act, 1961	Income tax	0.32	2010-11	ITAT
Income tax Act, 1961	Income tax	14.98	2009-10	ITAT
Income tax Act, 1961	Income tax	0.53	2008-09	ITAT
Income tax Act, 1961	Income tax	0.40	2007-08	ITAT
Income tax Act, 1961	Income tax	0.76	2006-07	ITAT
Income tax Act, 1961	Income tax	0.52	2005-06	ITAT
Total		20.33		

- 8) Based on the information and explanations given to us, we are of the opinion that the Company has not defaulted in repayment of loans and borrowings to the financial institutions, banks or debenture holders. The Company did not have any outstanding loans and borrowings from government during the year.
- 9) In our opinion and according to the information and explanations given to us, the Company has utilized the money raised by way of initial public offer and term loans during the year for the purpose for which they were obtained.
- 10) To the best of our knowledge and belief and according to the information and explanations given to us, no fraud on or by the Company has been noticed or reported during the year, although there have been few instances of loans becoming doubtful of recovery consequent upon fraudulent misrepresentation by borrowers, the amounts whereof are not material in the context and size of the Company and the nature of its business and which have been provided for.
- 11) In our opinion, the managerial remuneration has been paid or provided in accordance with the requisite approvals mandated by the provisions of section 197 read with Schedule V to the Act.
- 12) In our opinion, the Company is not a nidhi company. Therefore, the provisions of clause 3(xii) of the Order are not applicable to the Company.



- 13) In our opinion, all transactions with the related parties are in compliance with sections 177 and 188 of the Act where applicable and the details have been disclosed in the Financial Statements, as required by the applicable accounting standards.
- 14) The company has not made any preferential allotment or private placement of shares or fully or partly convertible debentures during the year, therefore reporting under clause 3(xiv) of the Order are not applicable.
- 15) According to the information and explanations given to us and on an overall examination of the financial statements of the Company, we report that the Company has not entered into any non-cash transaction with directors or persons connected with him.
- 16) In our opinion, the Company is not required to be registered under section 45-IA of the Reserve Bank of India Act, 1934.

For B R Maheswari & Co LLP
Chartered Accountants
Firm's Registration No: 001035N/N500050

Sudhir

Sudhir Maheshwari
Partner

Membership No: 081076



Place: New Delhi
Date: 12th May, 2017

Annexure 'II' to the Independent Auditors' Report

(Referred to in Paragraph 2(f) under the heading "Report on other legal and regulatory requirements" of our report of even date)

Report on the Internal Financial Controls under clause (i) of sub section 3 of section 143 of the Companies Act, 2013 ("the Act")

We have audited the internal financial controls over financial reporting of PNB Housing Finance Limited ("the Company") as of March 31, 2017 in conjunction with our audit of the financial statements of the Company for the year ended on that date.

Management's Responsibility for Internal Financial Controls

The Company's management is responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India ("ICAI"). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditors' Responsibility

Our responsibility is to express an opinion on the Company's internal financial controls over financial reporting based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and prescribed under section 143(10) of the Companies Act, 2013, to the extent applicable to an audit of internal financial controls, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls over financial reporting was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls system over financial reporting and their operating effectiveness. Our audit of internal financial controls over financial reporting included obtaining an understanding of internal financial controls over financial reporting, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls system over financial reporting.



Meaning of Internal Financial Controls Over Financial Reporting

A company's internal financial control over financial reporting is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control over financial reporting includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

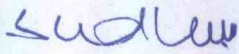
Inherent Limitations of Internal Financial Controls Over Financial Reporting

Because of the inherent limitations of internal financial controls over financial reporting, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls over financial reporting to future periods are subject to the risk that the internal financial control over financial reporting may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Company has, in all material respects, an adequate internal financial controls system over financial reporting and such internal financial controls over financial reporting were operating effectively as at 31st March, 2017 based on the internal control over financial reporting criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For **B R Maheswari & Co LLP**
Chartered Accountants
Firm's Registration No: 001035N/N500050


Sudhir Maheshwari
Partner
Membership No: 081075



Place: New Delhi
Date: 12th May, 2017

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2017.

- The Non-Convertible Debentures (NCDs) issued by the Company have been assigned ratings as:
 - (a) CRISIL AA+ (Outlook-Negative)
 - (b) CARE AAA: Outlook Stable
 - (c) IND AAA with Stable Outlook
 - (d) ICRA AA+/Stable
- Asset cover available as on March 31, 2017, in case of the NCDs issued by the company: 2.16 times
- Debt Equity Ratio as on March 31, 2017: 6.39 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, 2017: 3.50 times
- Interest Service Coverage Ratio as on March 31, 2017: 1.30 times
- Outstanding Redeemable Preference Shares: Not Applicable
- Debenture Redemption Reserve/Capital Redemption Reserve as on March 31, 2017: Not Applicable
- Net worth as on March 31, 2017: Rs. 5577.31 crore.
- Net Profit after Tax for the year ended March 31, 2017: Rs.523.73 crore
- Earnings per shares (EPS) and Diluted (EPS) as on March 31, 2017: Basic EPS Rs.36.72 and Diluted EPS 36.15



पंजीकृत कार्यालय: 9वीं मंजिल, अंतरिक्ष भवन, 22, कस्तूरबा गाँधी मार्ग, न्यू दिल्ली - 110001

Regd. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110 001

Phone: 011-23736857, Email: loans@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856

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

Sno	NCD Series	ISIN	Previous Due date (October 1, 2016 to March 31,2017)		Interest (April 1,2017 to September 30,2017)		Principal (April 1 ,2017 to September 30,2017)	
			Interest	Principal	Next due date	Amount in Rs. Crore	Next due date	Amount in Rs. Crore
1	Series IV	INE572E09031	30.03.2017	30.03.2017	-	-	-	-
2	Series –VIIA	INE572E09064	31.03.2017	-	30.09.2017	1.38	-	-
3	Series –VIIB	INE572E09072	31.03.2017	-	30.09.2017	1.38	-	-
4	Series –VIIC	INE572E09080	31.03.2017	-	30.09.2017	1.38	-	-
5	Series –VIID	INE572E09098	31.03.2017	-	30.09.2017	1.38	-	-
6	Series –VIIE	INE572E09106	31.03.2017	-	30.09.2017	1.38	-	-
7	Series-IXB	INE572E09130	31.03.2017	-	30.09.2017	5.55	-	-
8	Series -X	INE572E09148	31.03.2017	-	30.09.2017	9.53	-	-
9	Series-XI	INE572E09155	31.03.2017	-	30.09.2017	9.58	-	-
10	Series-XII	INE572E09163	31.03.2017	-	30.09.2017	13.91	-	-
11	Series-XIII	INE572E09171	31.03.2017	-	30.09.2017	9.18	-	-
12	Series-XIV	INE572E09189	31.03.2017	-	30.09.2017	9.02	-	-
13	Series-II Tier II	INE572E09197	31.03.2017	-	30.09.2017	9.12	-	-
14	Series-XV	INE572E09205	31.03.2017	-	30.09.2017	25.81	-	-
15	Series-XVI	INE572E09213	31.03.2017	-	20.07.2017	8.67	20.07.2017	300
16	Series-XVII A	INE572E09221	31.03.2017	-	30.09.2017	14.33	-	-
17	Series-XVII B	INE572E09239	31.03.2017	-	30.09.2017	14.26	-	-
18	Series-XVIII	INE572E09247	31.03.2017	-	30.09.2017	27.22	-	-
19	Series-XIX	INE572E09254	31.03.2017	-	30.09.2017	12.94	-	-
20	Series-III Tier II	INE572E09262	31.03.2017	-	30.09.2017	8.72	-	-
21	Series-XX	INE572E09270	31.03.2017	-	30.09.2017	30.15	-	-
22	Series-XXI	INE572E09288	31.03.2017	-	30.09.2017	30.04	-	-
23	Series –XXII	INE572E09296	31.03.2017	-	30.09.2017	46.42	-	-
24	Series-XXIII	INE572E09304	31.03.2017	-	30.09.2017	20.53	-	-
25	Series-XXIV	INE572E09312	31.03.2017	-	30.09.2017	32.69	-	-
26	Series- IV Tier II	INE572E09320	31.03.2017	-	30.09.2017	8.87	-	-

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27	Series-XXV	INE572E09338	31.03.2017	-	30.09.2017	20.88	-	-
28	Series-XXVI	INE572E07019	31.03.2017	-	30.09.2017	20.08	-	-
29	Series-V Tier II	INE572E09346	31.03.2017	-	30.09.2017	12.20		
30	Series-XXVII	INE572E09353	31.03.2017	-	30.09.2017	12.53		
31	Series-XXVII I A	INE572E09361	31.03.2017	-	30.09.2017	62.17		
32	Series-XXVII I B	INE572E09379	31.03.2017	-	-	-		
33	Series-XXIX	INE572E09359	31.03.2017	-	-	-		
34	Series-XXX	INE572E09403	31.03.2017	-	30.09.2017	9.91		
35	Series-VI Tier II	INE572E09387	31.03.2017	-	30.09.2017	21.44		
36	Series -XXXI	INE572E09411	31.03.2017	-	30.09.2017	38.34		

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