



June 13, 2020

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: Disclosure in terms of SEBI Circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018

In terms of the captioned Circular, PNB Housing Finance Limited being a Large Corporate as per the criteria mentioned in the said Circular, please find enclosed herewith the initial disclosure and annual disclosure in the prescribed format Annexure A and Annexure B.

Kindly take the same on records.

Thanking You,

For PNB Housing Finance Limited

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

Format of the Initial Disclosure to be made by an entity identified as a Large Corporate

Sr. No	Particulars	Details
1.	Name of the Company	PNB Housing Finance Limited
2.	CIN	L65922DL1988PLC033856
3.	Outstanding borrowing of company as on 31 st March, 2020 (in INR Cr)	58,475 Crore*
4.	Highest Credit Rating During the previous FY 2019-20 along with name of the Credit Rating Agency	<u>Non-Convertible Debenture/ Subordinated Debt:</u> AAA(Stable) by CARE Ratings <u>Bank Facilities:</u> AAA(Stable) by CARE Ratings
5.	Name of Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	National Stock Exchange of India Limited

**Outstanding borrowings with original maturity of more than 1 year excluding External Commercial Borrowings and inter corporate borrowings between parent and subsidiary*

We confirm that PNB Housing Finance Limited is a Large Corporate as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

For PNB Housing Finance Limited

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary & Head Compliance
Contact Details: 011-23445206

Kapish Jain
Chief Financial Officer
Contact Details: 011-23445205

Date: June 13, 2020

Format of the Annual Disclosure to be made by an entity identified as a Large Corporate

1. Name of the Company: PNB Housing Finance Limited
2. CIN: L65922DL1988PLC033856
3. Report filed for FY: 2019-20
4. Details of the borrowings (all figures in INR crore):

Sr. No	Particulars	Details (all figures in INR Crore)
i.	Incremental borrowing done in FY 2019-20 (a)	21,870.00
ii.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	5,467.50
iii.	Actual borrowings done through debt securities in FY 2019-20 (c)	3,000.00
iv.	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	2,467.50
v.	Reasons for short fall, if any, in mandatory borrowings through debt securities	The long term debt securities market was very subdued for NBFC and HFC sector in general during the FY 2020 due to which, the Company was unable to tap the debt securities market for requisite 25% of the incremental long term borrowings.

For PNB Housing Finance Limited

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Company Secretary & Head Compliance
Contact Details: 011-23445206

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Chief Financial Officer
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Date: June 13, 2020