pnb Housing Finance Limited
Ghar Ki Baat

November 13, 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 November 5, 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. 7571/ITSL/OPR/2018-19
November 13, 2018

To,
**PNB Housing Finance Ltd.**
9th Floor, Antariksh Bhawan,
22, Kasturbha Gandhi Marg,
New Delhi – 110 001

Dear Sir/Madam,

**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 September 30, 2018**

This has reference to the privately placed Secured, 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 November 12, 2018 and we have noted the contents provided therein.

Thanking You,

Yours Faithfully
For **IDBI Trusteeship Services Limited**

IDBI Trusteeship Services Ltd. ITSL

**Authorised Signatory**

BN

pnb Housing Finance Limited
Ghar Ki Baat

Date: November 12, 2018

To,
IDBI Trusteeship Services Limited
Asian Building, Ground Floor, 17, R. Kamani Marg
Ballard Estate, Mumbai-400001

**Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2018.**

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned following ratings:
  CARE AAA, India Rating AAA, ICRA AA+(Stable) and CRISIL AA+(Stable)
- Asset cover available as on September 30, 2018, in case of the NCDs issued by the Company: 1.11 times
- Debt Equity Ratio as on September 30, 2018: 9.28 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 September 30, 2018: 2.30 times
- Paid up debt capital/Outstanding debt: Rs. 23,491 crore
- Interest service coverage ratio as on September 30, 2018: 1.28 times
- Outstanding Redeemable Preference Shares: NIL
- Debenture Redemption Reserve as on September 30, 2018: NIL
- Net worth as on September 30, 2018: Rs. 6919.63 crore
- Net Profit after Tax for the half year ended September 30, 2018: Rs. 508.78 crore
- Earnings per shares (EPS) as on September 30, 2018: Basic EPS Rs. 30.41 and Diluted EPS Rs. 30.19

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary and Head Compliance
Membership No. F2642

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 (April 1, 2018 to September 30, 2018) | | Interest (October 1, 2018 to March 31, 2019) | | Principal (October 1, 2018 to March 31, 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) |
| 1. | Series VIIA | INE572E09064 | 30.09.2018 | - | 31.03.2019 | 1.38 | 16.01.2019 | 30.00 |
| 2. | Series VIIB | INE572E09072 | 30.09.2018 | - | 31.03.2019 | 1.38 | - | - |
| 3. | Series VIIC | INE572E09080 | 30.09.2018 | - | 31.03.2019 | 1.38 | - | - |
| 4. | Series VIID | INE572E09098 | 30.09.2018 | - | 31.03.2019 | 1.38 | - | - |
| 5. | Series VIIE | INE572E09106 | 30.09.2018 | - | 31.03.2019 | 1.38 | - | - |
| 6. | Series IXB | INE572E09130 | 30.09.2018 | - | 31.03.2019 | 5.52 | - | - |
| 7. | Series X | INE572E09148 | 30.09.2018 | - | 31.03.2019 | 9.47 | - | - |
| 8. | Series XI | INE572E09155 | 30.09.2018 | - | 31.03.2019 | 9.52 | - | - |
| 9. | Series XII | INE572E09163 | 30.09.2018 | - | 31.03.2019 | 13.84 | - | - |
| 10. | Series XIII | INE572E09171 | 30.09.2018 | - | 31.03.2019 | 9.12 | - | - |
| 11. | Series XIV | INE572E09189 | 30.09.2018 | - | 31.03.2019 | 8.98 | - | - |
| 12. | Series XV | INE572E09205 | 30.09.2018 | - | 31.03.2019 | 25.67 | - | - |
| 13. | Series XVII A | INE572E09221 | 30.09.2018 | - | 31.03.2019 | 14.18 | 31.01.2019 | 300.00 |
| 14. | Series XVII B | INE572E09239 | 30.09.2018 | - | 31.03.2019 | 14.10 | - | - |
| 15. | Series XX | INE572E09270 | 30.09.2018 | - | 31.03.2019 | 29.82 | - | - |
| 16. | Series XXI | INE572E09288 | 30.09.2018 | - | 31.03.2019 | 29.71 | - | - |
| 17. | Series XXII | INE572E09296 | 30.09.2018 | - | 31.03.2019 | 45.91 | - | - |
| 18. | Series XXIII | INE572E09304 | 30.09.2018 | - | 31.03.2019 | 20.31 | - | - |

PNB HOUSING FINANCE LTD. Corporate Office 22, K. G. Marg, New Delhi Antriksh Bhawan

| S. No. | NCD Series | ISIN | Previous Due Date (April 1, 2018 to September 30, 2018) | | Interest (October 1, 2018 to March 31, 2019) | | Principal (October 1, 2018 to March 31, 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) |
| 19. | Series XXIV | INE572E09312 | 30.09.2018 | - | 31.03.2019 | 32.34 | - | - |
| 20. | Series XXV | INE572E09338 | 30.09.2018 | - | 31.03.2019 | 20.65 | - | - |
| 21. | Series XXVI | INE572E07019 | 30.09.2018 | - | 31.03.2019 | 19.86 | - | - |
| 22. | Series XXVII | INE572E09353 | 30.09.2018 | - | 31.03.2019 | 12.39 | - | - |
| 23. | Series-XXVIII-A | INE572E09361 | 30.09.2018 | - | 31.03.2019 | 61.49 | - | - |
| 24. | Series XXVIII-B | INE572E09379 | - | - | 31.03.2019 | 65.13 | - | - |
| 25. | Series XXIX | INE572E09395 | - | - | 31.03.2019 | 63.60 | - | - |
| 26. | Series-XXX | INE572E09403 | 30.09.2018 | - | 31.03.2019 | 9.81 | - | - |
| 27. | Series XXXI | INE572E09411 | 30.09.2018 | - | 31.03.2019 | 38.13 | - | - |
| 28. | Series XXXII | INE572E09429 | - | - | 31.03.2019 | 24.96 | - | - |
| 29. | Series XXXIII | INE572E09437 | - | - | 31.03.2019 | 23.70 | - | - |
| 30. | Series XXXIV-A | INE572E09445 | - | - | 31.03.2019 | 37.75 | - | - |
| 31. | Series XXXIV-B | INE572E09452 | - | - | 31.03.2019 | 38.15 | - | - |
| 32. | Series XXXV | INE572E09460 | 14.07.2018 | - | - | - | - | - |
| 33. | Series XXXVI-A | INE572E09478 | 31.07.2018 | - | - | - | - | - |
| 34. | Series XXXVI-B | INE572E09486 | 31.07.2018 | - | - | - | - | - |
| 35. | Series XXXVII | INE572E09478 | 31.07.2018 | - | - | - | - | - |
| 36. | Series XXXVIII | INE572E09502 | 31.08.2018 | - | - | - | - | - |
| 37. | Series XXXIX | INE572E09510 | - | - | 19.03.2019 | 14.20 | 19.03.2019 | 200.00 |
| 38. | Series XL | INE572E09528 | 26.09.2018 | - | - | - | - | - |
| 39. | Series - XLI A | INE572E09536 | - | - | 31.10.2018 | 63.98 | - | - |
| 40. | Series - XLI B | INE572E09551 | - | - | 31.12.2018 | 37.65 | - | - |



| S. No. | NCD Series | ISIN | Previous Due Date (April 1, 2018 to September 30, 2018) | | Interest (October 1, 2018 to March 31, 2019) | | Principal (October 1, 2018 to March 31, 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) |
| 41. | Series XLII | INE572E09569 | - | - | 15.03.2019 | 39:42 | - | - |
| 42. | Series XLV | INE572E09288 | 30.09.2018 | - | 31.03.2019 | 4.03 | - | - |
| 43. | Series XLVI | INE572E09288 | 30.09.2018 | - | 31.03.2019 | 3.86 | - | - |
| 44. | Series XLVII | INE572E09288 | 30.09.2018 | - | 31.03.2019 | 4.03 | - | - |

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