pnb Housing Finance Limited
Ghar Ki Baat

May 14, 2019

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 9, 2019, 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. 1777 /ITSL/OPR/2019-20
May 14, 2019

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 March 31, 2019.

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 May 14, 2019 and we have noted the contents provided therein.

Thanking You,

Yours Faithfully
For **IDBI Trusteeship Services Limited**

Authorised Signatory

pnb Housing Finance Limited
Ghar Ki Baat

Date: May 14, 2019

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, 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
- 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

Thanking You

For PNB Housing Finance Limited

Sanjay Jain
Company Secretary and Head Compliance

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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, 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)
1.	Series II-Tier II	INE572E09197	31.03.2019	-	30.09.2019	9.08	-	-
2.	Series III Tier II	INE572E09262	31.03.2019	-	30.09.2019	8.72	-	-
3.	Series IV-Tier II	INE572E09320	31.03.2019	-	30.09.2019	8.87	-	-
4.	Series V-Tier II	INE572E09346	31.03.2019	-	30.09.2019	12.16	-	-
5.	Series VI-Tier II	INE572E09387	31.03.2019	-	30.09.2019	21.44	-	-
6.	Series VIIA	INE572E09064	16.01.2019	16.01.2019	-	-	-	-
7.	Series VIIB	INE572E09072	31.03.2019	-	30.09.2019	1.38	-	-
8.	Series VIIC	INE572E09080	31.03.2019	-	30.09.2019	1.38	-	-
9.	Series VIID	INE572E09098	31.03.2019	-	30.09.2019	1.38	-	-
10.	Series VIIE	INE572E09106	31.03.2019	-	30.09.2019	1.38	-	-
11.	Series IXB	INE572E09130	31.03.2019	-	30.09.2019	5.52	-	-
12.	Series X	INE572E09148	31.03.2019	-	30.09.2019	9.47	-	-
13.	Series XI	INE572E09155	31.03.2019	-	30.09.2019	9.52	-	-
14.	Series XII	INE572E09163	31.03.2019	-	30.09.2019	13.84	-	-
15.	Series XIII	INE572E09171	31.03.2019	-	30.09.2019	9.12	-	-
16.	Series XIV	INE572E09189	31.03.2019	-	30.09.2019	8.98	-	-
17.	Series XV	INE572E09205	31.03.2019	-	30.09.2019	25.67	-	-
18.	Series XVII A	INE572E09221	31.01.2019	31.01.2019	-	-	-	-

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Phone: 011 – 23736857, E-mail: loans@pnbhfl.com, Website: www.pnbhfl.com
CIN: L65922DL1988PLC033856

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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)
19.	Series XVII B	INE572E09239	31.03.2019	-	30.09.2019	14.26	-	-
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

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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)
43.	Series- XXXIX	INE572E09510	19.03.2019	19.03.2019	-	-	-	-
44.	Series XL	INE572E09528	-	-	26.09.2019	51.69	26.09.2019	710
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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