



April 30, 2022

The BSE Limited,
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400 001
Scip Code: 540173

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

Dear Sir(s),

Sub: Revised disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the year ended March 31, 2022

Please find enclosed disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended March 31, 2022.

Thanking you

Yours faithfully

For PNB Housing Finance Limited

SANJAY JAIN

Sanjay Jain

Company Secretary & Head Compliance

Encl: a/a

Disclosures in compliance with Regulation 52 (4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the year ended March 31, 2022

Particulars	For the quarter ended March 31, 2022	For the year ended March 31, 2022
Debt Equity Ratio	5.41	5.41
Debt Service Coverage Ratio	NA	NA
Interest Service Coverage Ratio	NA	NA
Capital redemption reserve/debenture redemption reserve	NA	NA
Net Worth (₹ in crore)	9,800.54	9,800.54
Net Profit After Tax (₹ in crore)	169.96	821.92
Earnings Per Share :		
Basic (₹)	10.08	48.78
Diluted (₹)	10.06	48.67
Current Ratio	NA	NA
Long term debt to working capital ratio	NA	NA
Bad debts to Account receivable ratio	NA	NA
Current liability ratio	NA	NA
Total Debts to Total Assets	0.81	0.81
Debtors turnover ratio	NA	NA
Inventory turnover ratio	NA	NA
Operating Margin (%)	NA	NA
Net Profit Margin (%)	12.02	13.37
Asset coverage ratio	1.16	1.16
Sector Specific equivalent ratio		
Provision Coverage Ratio (%) (As per IndAS)	54.36	54.36
Gross Non-Performing Asset (GNPA) (%) (As per IndAS)	8.12	8.12
Net Non-Performing Asset (NNPA) (%) (As per IndAS)	5.06	5.06
CRAR (%)	23.40	23.40