



October 31, 2019

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: Certificate under Regulation 52(5) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations)

This is further to our intimation dated October 24, 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

No. 8766 /ITSL/OPR/2019-20
October 31, 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 September 30, 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 October 30, 2019 and we have noted the contents provided therein.

Thanking You,

Yours Faithfully
For **IDBI Trusteeship Services Limited**



 **Authorised Signatory**

Date: October 30, 2019

To,

IDBI Trusteeship Services Limited

Asian Building, Ground Floor, 17, R. Kamani Marg,

Ballard Estate, Mumbai – 400 001

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended September 30, 2019

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned highest rating by CARE Rating of 'CARE AA+' and India Ratings and Research IND 'AA+', both with stable outlook.
- Asset cover available as on September 30, 2019, in case of the NCDs issued by the Company: 1.03 times
- Debt Equity Ratio as on September 30, 2019: 8.97 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, 2019: 1.16 times
- Paid up debt capital/Outstanding debt: Rs. 18,867.70 Crores
- Interest service coverage ratio as on September 30, 2019: 1.29 times
- Outstanding Redeemable Preference Shares: NIL
- Debenture Redemption Reserve as on September 30, 2019: NIL
- Net worth as on September 30, 2019: Rs. 8,007.87 Crores
- Net Profit after Tax: Rs. 710.34 Crores
- Earnings per shares (EPS): Basic EPS Rs. 42.29 and Diluted EPS Rs. 42.17

Thanking You
For PNB Housing Finance Limited


Sanjay Jain

Company Secretary and Head Compliance

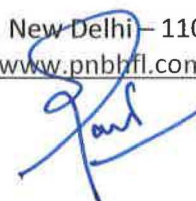
Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110 001

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

CIN: L65922DL1988PLC033856

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, 2019 to September 30, 2019)		Interest (October 1, 2019 to March 31, 2020)		Principal (October 1, 2019 to March 31, 2020)	
			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 VIIB	INE572E09072	30.09.2019	-	16.01.2020	0.81	16.01.2020	30.00
2	Series VIIC	INE572E09080	30.09.2019	-	31.03.2020	1.38	-	-
3	Series VIID	INE572E09098	30.09.2019	-	31.03.2020	1.38	-	-
4	Series VIIE	INE572E09106	30.09.2019	-	31.03.2020	1.38	-	-
5	Series IXB	INE572E09130	30.09.2019	-	09.11.2019	1.18	09.11.2019	125.00
6	Series X	INE572E09148	30.09.2019	-	31.03.2020	9.50	-	-
7	Series XI	INE572E09155	30.09.2019	-	31.03.2020	9.55	-	-
8	Series XII	INE572E09163	30.09.2019	-	31.03.2020	13.88	-	-
9	Series XIII	INE572E09171	30.09.2019	-	31.03.2020	9.15	-	-
10	Series XIV	INE572E09189	30.09.2019	-	31.03.2020	9.00	-	-
11	Series XV	INE572E09205	30.09.2019	-	31.03.2020	25.74	-	-
12	Series XVII-B	INE572E09239	30.09.2019	-	31.03.2020	14.22	-	-
13	Series XX	INE572E09270	30.09.2019	-	31.03.2020	30.07	-	-
14	Series XXI	INE572E09288	30.09.2019	-	31.03.2020	29.96	-	-
15	Series XXII	INE572E09296	09.04.2019	09.04.2019	-	-	-	-
16	Series XXIII	INE572E09304	30.09.2019	-	31.03.2020	20.48	-	-
17	Series XXIV	INE572E09312	12.07.2019	12.07.2019	-	-	-	-
18	Series XXV	INE572E09338	30.09.2019	-	31.03.2020	20.83	-	-
19	Series XXVI	INE572E07019	30.09.2019	-	31.03.2020	20.03	-	-
20	Series XXVII	INE572E09353	30.09.2019	-	31.03.2020	12.50	-	-



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			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)
21	Series XXVIII-A	INE572E09361	30.09.2019	-	31.03.2020	62.00	-	-
22	Series XXVIII-B	INE572E09379	28.06.2019	28.06.2019	-	-	-	-
23	Series XXIX	INE572E09395	-	-	18.10.2019	2.96	18.10.2019	800.00
24	Series XXX	INE572E09403	30.09.2019	-	31.03.2020	9.89	-	-
25	Series XXXI	INE572E09411	30.09.2019	-	31.03.2020	38.23	-	-
26	Series XXXII	INE572E09429	-	-	31.03.2020	24.96	-	-
27	Series XXXIII	INE572E09437	-	-	31.03.2020	23.70	-	-
28	Series XXXIV-A	INE572E09445	15.06.2019	15.06.2019	-	-	-	-
29	Series XXXIV-B	INE572E09452	-	-	31.03.2020	38.15	-	-
30	Series XXXV	INE572E09460	14.07.2019	-	-	-	-	-
31	Series XXXVI-A	INE572E09478	31.07.2019	-	-	-	-	-
32	Series-XXXVI-B	INE572E09486	31.07.2019	-	-	-	-	-
33	Series XXXVII	INE572E09478	31.07.2019	-	-	-	-	-
34	Series XXXVIII	INE572E09502	31.08.2019	05.09.2019	-	-	-	-
35	Series XL	INE572E09528	26.09.2019	26.09.2019	-	-	-	-
36	Series XLI- A	INE572E09536	-	-	31.10.2019	5.33	31.10.2019	860.00
37	Series XLI- B	INE572E09551	-	-	31.12.2019	9.41	-	-
38	Series XLII	INE572E09569	-	-	15.03.2020	39.42	-	-
39	Series XLIII-A	INE572E09577	-	-	28.02.2020	*87.67	28.02.2020	500.00
40	Series XLV	INE572E09288	30.09.2019	-	31.03.2020	4.07	-	-
41	Series XLVI	INE572E09288	30.09.2019	-	31.03.2020	3.89	-	-
42	Series XLVII	INE572E09288	30.09.2019	-	31.03.2020	4.07	-	-
43	Series XLVIII-B	INE572E09619	30.08.2019	-	-	-	-	-
44	Series XLIX	INE572E07050	28.08.2019	-	28.02.2020	10.30	-	-

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CIN: L65922DL1988PLC033856

Signature

S. No.	NCD Series	ISIN	Previous Due Date (April 1, 2019 to September 30, 2019)		Interest (October 1, 2019 to March 31, 2020)		Principal (October 1, 2019 to March 31, 2020)	
			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)
45	Series II-Tier II	INE572E09197	30.09.2019	-	31.03.2020	9.10	-	-
46	Series III Tier II	INE572E09262	30.09.2019	-	31.03.2020	8.70	-	-
47	Series IV-Tier II	INE572E09320	30.09.2019	-	31.03.2020	8.84	-	-
48	Series V-Tier II	INE572E09346	30.09.2019	-	31.03.2020	12.17	-	-
49	Series VI-Tier II	INE572E09387	30.09.2019	-	31.03.2020	21.38	-	-
50	Series VII- Tier II	INE572E09627	-	-	07.01.2020	2.32	-	-
51	Series VIII- Tier II	INE572E09627	-	-	07.01.2020	1.41	-	-

*Amount of premium payable on redemption of zero coupon bond

