



June 4, 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

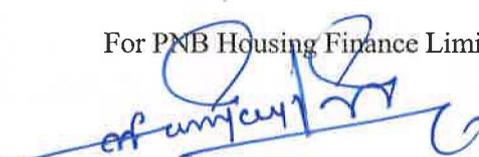
Dear Sir

Subject: Compliance under Regulation 23(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith disclosure of Related Party Transactions on Consolidated basis, in the format specified in the relevant accounting standards for the half year ended March 31, 2019.

Thanking You.

For PNB Housing Finance Limited



Sanjay Jain
Company Secretary and Head Compliance
Encl: a/a



Ghar Ki Baat

PNB Housing Finance Limited

Consolidated disclosure of Related Party Transactions and Balances

Name of the Related Party	Nature of Relationship
i) Punjab National Bank	Enterprise having Significant Influence
ii) Quality Investments Holdings	Enterprise having Significant Influence
iii) PNB Metlife India Insurance Company Limited	Enterprise having Significant Influence
iv) Mr. Shital Kumar Jain (Independent Director)	Key Managerial Personnel
v) Mr. Chandrasekaran Ramakrishnan (Independent Director)	Key Managerial Personnel
vi) Dr Gourav Vallabh (Independent Director)	Key Managerial Personnel
vii) Mr. Nilesh S Vikamsey (Independent Director)	Key Managerial Personnel
viii) Mr. Ashwani Kumar Gupta (Independent Director)	Key Managerial Personnel
ix) Mrs. Shubhalakshmi Panse (Independent Director)	Key Managerial Personnel
x) Mr. Sanjaya Gupta (Managing Director)	Key Managerial Personnel
xi) Mr. Sanjay Jain (Company Secretary)	Key Managerial Personnel
xii) Mr. Kapish Jain (Chief Financial Officer)	Key Managerial Personnel

Transaction and balances with own subsidiary are eliminated on consolidation.

Transactions with Related Parties

The nature & volume of transactions of the Company for the half year ended March 31, 2019, and the balances as at March 31, 2019 with the above related parties were as follows.

Particulars	Enterprises having significant influence	Key Managerial Personnel
	Half year ended March 31, 2019 (₹ in crore)	Half year ended March 31, 2019 (₹ in crore)
Transaction during the year:		
Punjab National Bank		
- Term Loan Instalment / ECB / OD (Net)	1,130.16	-
- Interest Paid on Term Loan Instalment / ECB / OD	106.98	-
- Processing Fees Paid	46.31	-
- Rent & Maintenance Charges	0.64	-
- Bank Charges	0.13	-
- Servicing Fees received on assignment of Loan Portfolio	2.49	-
- Interest received on Fixed Deposits	19.15	-

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

- Principal, Interest & Other charges paid on assignment on loans	367.34	-
- Fixed deposit matured (Net)	4,868.60	-
PNB Metlife India Insurance Company Limited		
- Insurance Premium Paid	0.52	-
Sitting Fee and Commission paid to Directors		
- Punjab National Bank	-	0.03
- Mr. Shital Kumar Jain	-	0.19
- Mr. Chandrasekaran Ramakrishnan	-	0.18
- Dr Gourav Vallabh	-	0.18
- Mr. Nilesh S Vikamsey	-	0.18
- Mr. Ashwani Kumar Gupta	-	0.20
- Mrs. Shubhalakshmi Panse	-	0.18
Remuneration paid to KMPs:		
Transactions with KMPs:§		
- Mr. Sanjaya Gupta		
- Remuneration paid#	-	0.64
- Mr. Sanjay Jain		
- Remuneration paid#	-	0.22
- Mr. Kapish Jain		
- Remuneration paid	-	0.38

§ As the liabilities for gratuity are provided on actuarial basis for the Company as a whole, amount accrued pertaining to key management personnel are not included above.

Excluding perquisites on exercise of stock options during the year.

Particulars	Enterprises having significant influence
	As at March 31, 2019 (₹ in crore)
Outstanding balances#	
Punjab National Bank	
Receivables	
- Bank Deposits	510.26
- Interest accrued on bank deposits	3.01



- Servicing fees receivable on assignment on loans	0.52
Payables	
- Term loans	1,483.29
- External Commercial Borrowings##	1,833.04
- Interest accrued on term loans and external commercial borrowings	12.05
- Payable on assignment on loans	87.56

#Excluding running current / overdraft account balances.

##Including mark to market adjustment.

