



Ghar Ki Baat

November 19, 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

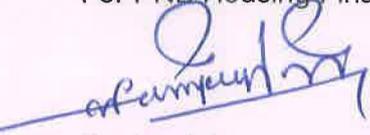
Symbol: PNBHOUSING

Subject: Compliance under Regulation 23(9) of 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 September 30, 2019.

Thanking You,

For PNB Housing Finance Limited


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

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)	PNB Investment Services Limited	Enterprise having Significant Influence
iii)	Mr. Sunil Mehta (Chairman-Non Executive Director)*	Key Managerial Personnel
iv)	Mr. L. V. Prabhakar (Non-Executive Director)	Key Managerial Personnel
v)	Mr. Shital Kumar Jain (Independent Director)	Key Managerial Personnel
vi)	Mr. Sunil Kaul (Non-Executive Director)	Key Managerial Personnel
vii)	Mr. Chandrasekaran Ramakrishnan (Independent Director)	Key Managerial Personnel
viii)	Dr Gourav Vallabh (Independent Director)	Key Managerial Personnel
ix)	Mr. Nilesh S Vikamsey (Independent Director)	Key Managerial Personnel
x)	Mr. Ashwani Kumar Gupta (Independent Director)	Key Managerial Personnel
xi)	Mrs. Shubhalakshmi Panse (Independent Director)	Key Managerial Personnel
xii)	Mr. Neeraj Vyas (w.e.f. April 15, 2019)	Key Managerial Personnel
xiii)	Mr. Sanjaya Gupta (Managing Director)	Key Managerial Personnel
xiv)	Mr. Sanjay Jain (Company Secretary)	Key Managerial Personnel
xv)	Mr. Kapish Jain (Chief Financial Officer)	Key Managerial Personnel

*Ceases to be the Chairman of the Company w.e.f. September 30, 2019

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 September 30, 2019, and the balances as at September 30, 2019 with the above related parties were as follows.

Particulars	(₹ in Crore)	
	Enterprises having significant influence	Key management personnel
	Half year ended September 30, 2019	Half year ended September 30, 2019
Punjab National Bank		
- Term loan Instalment/ OD deposit / (payment) (Net)	561.32	-
- Interest paid on term loan, overdraft & ECB	93.73	-
- Rent & maintenance charges	0.69	-
- Bank charges paid	0.03	-
- Servicing fees received on assignment of loans	4.09	-
- Interest on fixed deposit	23.61	-
- Interest & other charges on assignment of loans	224.17	-
- Principal paid on assignment of loans	606.11	-
- Fixed deposit made/renewed	2,090.03	-
- Fixed deposit matured	1,381.32	-
- Assignment of loans	2,998.68	-

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



- Dividend paid	49.42	-
PNB Investment Services Limited		
- Fees paid	0.05	-
Sitting fees paid to directors		
- Punjab National Bank	-	0.04
- Mr. Shital Kumar Jain	-	0.05
- Mr. Chandrasekaran Ramakrishnan	-	0.03
- Dr. Gourav Vallabh	-	0.04
- Mr. Nilesh S Vikamsey	-	0.04
- Mr. Ashwani Kumar Gupta	-	0.06
- Mrs. Shubhalakshmi Panse	-	0.04
- Mr. Neeraj Vyas	-	0.04

Transactions with Key Managerial Personnel

There were no transactions with key managerial personnel other than payment of remuneration & employee stock option in the normal course of business.

Particulars	Enterprises having significant influence
	H1 FY'20
Outstanding Balances#	
Punjab National Bank	
Receivables	
- Bank deposits	1,215.83
- Interest accrued on bank deposits	5.49
- Servicing fees receivable on assignment on loans	1.68
Payables	
- Term loans	1,174.97
- External commercial borrowings	1,873.15
- Interest accrued on term loans and external commercial borrowings	7.39
- Payable on assignment on loans	179.79

#Excluding running current / overdraft account balances.

