



Ref: PNBHFL/SE/EQ/FY2025-26/97
October 27, 2025

The BSE Limited
Listing Department,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai – 400001
Scrip Code: 540173

The National Stock Exchange of India Limited
Listing Department
“Exchange Plaza”
Bandra Kurla Complex,
Bandra (E), Mumbai – 400051
Symbol: PNBHOUSING

Dear Sir/Madam,

Sub: Outcome of Board Meeting - Submission of audited financial results for the quarter and half year ended September 30, 2025

Ref: Our letter PNBHFL/SE/EQ/FY2025-26/94 dated October 17, 2025

The Board of Directors of PNB Housing Finance Limited (the Company) at its meeting held today i.e., October 27, 2025 (Monday), has, *inter-alia* approved the Audited Financial Results (Standalone and Consolidated) of the Company for the quarter and half year ended September 30, 2025, duly reviewed and recommended by the Audit Committee along with the Auditors' Report issued by M/s. CNK & Associates LLP and M/s M. M. Nissim & Co LLP, Joint Statutory Auditors of the Company.

In this regard, the Company is submitting the following documents pertaining to the quarter and half year ended September 30, 2025:

Sl. No.	Particulars	Annexure
1.	Audited Consolidated Financial Results along with Audit Report issued by Joint Statutory Auditors of the Company	I
2.	Audited Standalone Financial Results along with Audit Report issued by Joint Statutory Auditors of the Company	II
3.	Additional disclosure of ratios/ equivalent financial information pursuant to Regulation 52(4) of Listing Regulations.	III
4.	Statement of Related Party Transactions pursuant to Regulation 23 (9) of Listing Regulations.	IV
5.	Security Cover Certificate from M/s M. M. Nissim & Co LLP, one of the Joint Statutory Auditors pursuant to Regulation 54(2)/(3) of Listing Regulations.	V
6.	Statement of deviation/variation in utilization of funds raised through equity (public issue, rights issue, preferential issue etc.) as per Regulation 32(1) of Listing Regulations (Nil statement)	VI
7.	Statement of utilisation of issue proceeds as per Regulation 52(7) of Listing Regulations and Statement of material deviation(s) (no deviations), in the use of issue proceeds of non-convertible debentures from the objects of the issue, pursuant to Regulation 52(7A) of Listing Regulations.	VII
8.	A certificate from the CFO certifying that CP proceeds are used for disclosed purposes, and adherence to other listing conditions, Regulation 10, Part II of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024.	VIII

The aforesaid documents are also being uploaded on the website of the Company i.e., <https://www.pnbhousing.com>.

The Board at the said meeting also approved the extension of tenure of Mr. Neeraj Manchanda as the Chief Risk Officer of the Company for further two years i.e., upto October 28, 2027. Brief profile is provided as Annexure-I and details in terms of Regulation 30 of the Listing Regulations and SEBI Circular SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, are enclosed as Annexure – A.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110 001
Phone: 011-66030500, E-mail: investor.services@pnbhfl.com, Website: <https://www.pnbhousing.com/>
CIN: L65922DL1988PLC033856

Public

STATEMENT ON DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED SEPTEMBER 30, 2025

(As per Regulation 32(1) of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 November 11, 2024)

Particulars	Remarks
Name of listed entity	PNB Housing Finance Limited
Mode of fund raising	Public issues/ Rights Issue/ Preferential Issues/QIP/Others (Not applicable for Q2 FY 26)
Date of raising funds	Not applicable for Q2 FY 26
Amount raised (Gross)	Nil
Report filed for quarter ended	September 30, 2025
Monitoring Agency	Not applicable for Q2 FY 26
Monitoring Agency Name, if applicable	Not applicable for Q2 FY 26
Is there a Deviation/Variation in use of funds raised	Yes/No (Not applicable for Q2 FY 26)
If yes, whether the same is pursuant to change in terms of a contract or objects, which was approved by the shareholders	-
If yes, date of shareholders approval	-
Explanation for the Deviation / Variation	-
Comments of the Audit Committee after review	-
Comments of the Auditors, if any	-
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	

Original Object	Modified object, if any	Original Allocation	Modified Allocation, if any	Funds utilized	Amount of Deviation/Variation for the quarter according to applicable object	Remarks, if any
-	-	-	-	-	-	-

Deviation or variation could mean:

- Deviation in the objects or purposes for which the funds have been raised or
- Deviation in the amount of funds actually utilized as against what was originally disclosed or
- Change in terms of a contract referred to in the fund-raising document i.e. prospectus, letter of offer, etc


Vinay Gupta
 Chief Financial Officer

Date: October 25, 2025



STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED SEPTEMBER 30, 2025

(As per Regulation 52(7) of the SEBI (LODR) Regulations, 2015)

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of Instrument	Date of raising funds	Amount raised	Funds utilized	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
PNB Housing Finance Limited	INE572E07233	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	July 23, 2025	400,00,00,000	400,00,00,000	No	-	-
PNB Housing Finance Limited	INE572E07241	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	September 26, 2025	300,00,00,000	300,00,00,000	No	-	-



Vinay Gupta
Chief Financial Officer

Date: October 25, 2025



STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED SEPTEMBER 30, 2025

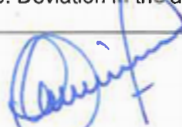
(As per Regulation 52(7A) of the SEBI (LODR) Regulations, 2015)

Particulars	Remarks
Name of listed entity	PNB Housing Finance Limited
Mode of fund raising	Public issue/ Private placement
Type of instrument	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures
Date of raising funds	July 23, 2025 and September 26, 2025
Amount raised	Rs. 700,00,00,000 (Rs. 400,00,00,000 and Rs. 300,00,00,000)
Report filed for quarter ended	September 30, 2025
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Yes/No
If yes, details of the approval required	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

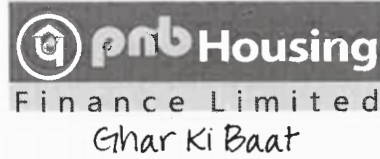
Original Object	Modified object, if any	Original Allocation*	Modified Allocation, if any	Funds utilized*	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any								
The funds are being raised by the Company for enhancing its long-term resource base for carrying out its regular business activities including: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%;">Purpose</th> <th style="width: 50%;">Percentage of fund raised (%)</th> </tr> </thead> <tbody> <tr> <td>For disbursement of loans to borrowers</td> <td>Up to 100%</td> </tr> <tr> <td>For discharging of existing borrowings</td> <td>Up to 100%</td> </tr> <tr> <td>For General Corporate purposes</td> <td>Up to 25%</td> </tr> </tbody> </table> The proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting issue objects.	Purpose	Percentage of fund raised (%)	For disbursement of loans to borrowers	Up to 100%	For discharging of existing borrowings	Up to 100%	For General Corporate purposes	Up to 25%	NA	Rs. 700,00,00,000	-	Rs. 700,00,00,000	-	-
Purpose	Percentage of fund raised (%)													
For disbursement of loans to borrowers	Up to 100%													
For discharging of existing borrowings	Up to 100%													
For General Corporate purposes	Up to 25%													

Deviation could mean:
 a. Deviation in the objects or purposes for which the funds have been raised
 b. Deviation in the amount of funds utilized as against what was originally discussed.


Vinay Gupta
 Chief Financial Officer

 Date: October 25, 2025





Date: October 25, 2025

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

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

Dear Sir/ Madam,

Sub: CFO Certification regarding utilisation of proceeds of Commercial Papers

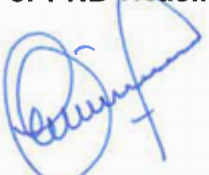
This intimation is pursuant to Regulation 10, Part II of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024 for the quarter ended September 30, 2025.

We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended September 30, 2025 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Documents/Key Information Documents and that the applicable listing conditions, as specified in Circular cited above have been adhered to by the Company.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,
For PNB Housing Finance Limited


Vinay Gupta
Chief Financial Officer

