

Ref: PNBHFL/SE/EQ/FY25/64
Date: July 25, 2024

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: Disclosure pursuant to:

- 1. Regulation 32 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 ('Listing Regulations') for the quarter ended June 30, 2024 - Statement indicating utilization of issue proceeds (Public Issue).**
- 2. Regulation 52(7)/(7A) of the Listing Regulations for the quarter ended June 30, 2024 - Statement indicating utilization of issue proceeds and/or material deviation of Non – convertible Debentures.**
- 3. 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 June 30, 2024 - CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers.**

Ref: Our letter PNBHFL/SE/EQ/FY25/61 dated July 25, 2024

Pursuant to Regulation 32 of the Listing Regulations read with SEBI Master circular SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023, please find enclosed herewith “Nil” statement pertaining to utilization of issue proceeds and/or deviation or variation of equity in the specified format for the quarter ended June 30, 2024.

Pursuant to 52(7)/(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed herewith statement indicating utilization of issue proceeds and/or material deviation, if any, of listed Non-convertible securities in the specified format for the quarter ended June 30, 2024.

Pursuant to Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers issued during the quarter ended June 30, 2024 and adherence of applicable listing conditions.

Kindly take the above intimation and documents on record.

Thanking You

Yours faithfully,
For **PNB Housing Finance Limited**

Veena G
Kamath

Digitally signed by Veena G
Kamath
DN: cn=Veena G Kamath c=IN
o=Personal
Reason: I am the author of this
document
Date: 2024.07.25 16:04+05:30

Veena G Kamath
Company Secretary

Enclosure: As above.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110 00
Phone: 011 – 23736857, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856



STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS

(As per Regulation 32(1) of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023)

Particulars	Remarks
Name of listed entity	PNB Housing Finance Limited
Mode of fund raising	Public issues/ Rights Issue/ Preferential Issues/QIP/Others
Date of raising funds	Not applicable for Q1 FY 25
Amount raised (Gross)	Not applicable for Q1 FY 25
Report filed for quarter ended	June 30, 2024
Monitoring Agency	Not applicable for Q1 FY 25
Monitoring Agency Name, if applicable	Not applicable for Q1 FY 25
Is there a Deviation/Variation in use of funds raised	Yes/No
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:	

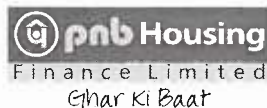
Original Object	Modified object, if any	Original Allocation	Modified Allocation, if any	Funds utilized	Amount of Deviation/Variation for the quarter according to applicable object	Remarks, if any
-	-	-	-	-	-	-

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: July 25, 2024





STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS

(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	Not applicable for Q1 FY 25
Amount raised	Not applicable for Q1 FY 25
Report filed for quarter ended	June 30, 2024
Is there a deviation/ variation in use of funds raised?	Not applicable for Q1 FY 25
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
-	-	-	-	-	-	-

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds utilized as against what was originally disclosed.


Vinay Gupta
 Chief Financial Officer
 Date: July 25, 2024





Ghar Ki Baat

CEO/CFO CERTIFICATION

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 June 30, 2024, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended June 30, 2024 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Document/Key Information Document and that the applicable listing conditions, as specified in captioned Circular have been adhered by the Company.

For PNB Housing Finance Limited


Vinay Gupta
Chief Financial Officer

Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001
Phone: 011 – 23736857, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLC033856

Internal

Ref: PNBHFL/SE/Debt/FY25/50
Date: October 24, 2024

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: Disclosure pursuant to:

- 1. Regulation 32 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 ('Listing Regulations') for the quarter ended September 30, 2024 - Statement indicating utilization of issue proceeds (Public Issue).**
- 2. Regulation 52(7)/(7A) of the Listing Regulations for the quarter ended September 30, 2024 - Statement indicating utilization of issue proceeds and/or material deviation of Non – convertible Debentures.**
- 3. 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, 2024 - CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers.**

Ref: Our letter PNBHFL/SE/EQ/FY25/93 dated October 24, 2024

Pursuant to Regulation 32 of the Listing Regulations read with SEBI Master circular SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023, please find enclosed herewith “Nil” statement pertaining to utilization of issue proceeds and/or deviation or variation of equity in the specified format for the quarter ended September 30, 2024.

Pursuant to 52(7)/(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed herewith statement indicating utilization of issue proceeds and/or material deviation, if any, of listed Non-convertible securities in the specified format for the quarter ended September 30, 2024.

Pursuant to Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers issued during the quarter ended September 30, 2024 and adherence of applicable listing conditions.

Kindly take the above intimation and documents on record.

Thanking You

Yours faithfully,
For **PNB Housing Finance Limited**

Veena G
Kamath

Digitally signed by Veena G
Kamath
DN: cn=Veena G Kamath c=IN
o=Personal
Reason: I am the author of this
document
Location:
Date: 2024.10.24 18:48+05:30

Veena G Kamath
Company Secretary

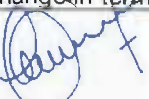

Enclosure: As above.

Regd. Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi – 110001
Phone: 011 – 23736857, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856

**STATEMENT OF DEVIATION/VARIATION IN USE OF ISSUE PROCEEDS**

(As per Regulation 32(1) of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023)

Particulars	Remarks					
Name of listed entity	PNB Housing Finance Limited					
Mode of fund raising	Public issues/ Rights Issue/ Preferential Issues/QIP/Others					
Date of raising funds	Not applicable for Q2 FY 25					
Amount raised (Gross)	Not applicable for Q2 FY 25					
Report filed for quarter ended	September 30, 2024					
Monitoring Agency	Not applicable for Q2 FY 25					
Monitoring Agency Name, if applicable	Not applicable for Q2 FY 25					
Is there a Deviation/Variation in use of funds raised	Yes/No					
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:						
a. Deviation in the objects or purposes for which the funds have been raised or						
b. Deviation in the amount of funds actually utilized as against what was originally disclosed or						
c. 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 24, 2024 						



Annexure - VI

STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs)

(For the Quarter ended September 30, 2024)

(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	INE572E07159	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	July 4, 2024	Rs. 200,03,55,000	Rs. 200,03,55,000	No	-	-
PNB Housing Finance Limited	INE572E07167	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	August 7, 2024	Rs. 350,00,75,000	Rs. 350,00,75,000	No	-	-
PNB Housing Finance Limited	INE572E07175	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	September 25, 2024	Rs. 400,17,15,000	Rs. 400,17,15,000	No	-	-

*Includes premium amount of Rs. 355,000, Rs. 75,000 and Rs. 17,15,000 respectively.

Vinay Gupta
Chief Financial Officer
Date: October 24, 2024





Ghar Ki Baat

STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS

(For the Quarter ended September 30, 2024)

(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 4, 2024, August 7, 2024 and September 25, 2024
Amount raised	Rs. 950,21,45,000 (Rs. 200,03,55,000; Rs. 350,00,75,000 and Rs. 400,17,15,000)
Report filed for quarter ended	September 30, 2024
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:

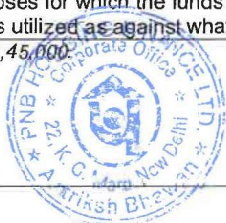
Original Object	Modified object, if any	Original Allocation*	Modified Allocation, if any	Funds utilized*	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any								
<p>The funds are being raised by the Company for enhancing its long-term resource base for carrying out its regular business activities including:</p> <table><tr><th>Purpose</th><th>Percentage of fund raised (%)</th></tr><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></table> <p>The proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting issue objects.</p>	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. 950,21,45,000	-	Rs. 950,21,45,000	-	-
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:

- Deviation in the objects or purposes for which the funds have been raised.
- Deviation in the amount of funds utilized as against what was originally disclosed.

*Includes premium amount of Rs. 21,45,000.

Vinay Gupta
Chief Financial Officer
Date: October 24, 2024



Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001

Phone: 011 – 23736857, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856

CEO/CFO CERTIFICATION

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, 2024, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended September 30, 2024 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Document/Key Information Document and that the applicable listing conditions, as specified in captioned Circular have been adhered to by the Company.

For PNB Housing Finance Limited


Vinay Gupta
Chief Financial Officer



Ref: PNBHFL/SE/Debt/FY25/72
Date: January 21, 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: Disclosure pursuant to:

- 1. Regulation 52(7)/(7A) of the Listing Regulations for the quarter ended December 31, 2024 - Statement indicating utilization of issue proceeds and/or material deviation of Non – convertible Debentures.**
- 2. 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 December 31, 2024 - CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers.**

Ref: Our letter PNBHFL/SE/EQ/FY25/113 dated January 21, 2025

Pursuant to 52(7)/(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed herewith statement indicating utilization of issue proceeds and/or material deviation, if any, of listed Non-convertible securities in the specified format for the quarter ended December 31, 2024.

Pursuant to Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024, please find enclosed CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers issued during the quarter ended December 31, 2024 and adherence of applicable listing conditions.

Kindly take the above intimation and documents on record.

Thanking You

Yours faithfully,
For **PNB Housing Finance Limited**

Veena G
Kamath

Veena G Kamath
Company Secretary

Enclosure: As above.



STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS

(For the Quarter ended September 30, 2024)

(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	October 14, 2024 and November 29, 2024
Amount raised	Rs. 580,23,35,000 (Rs. 300,23,35,000 and Rs. 280,00,00,000)
Report filed for quarter ended	December 31, 2024
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><tr><th>Purpose</th><th>Percentage of fund raised (%)</th></tr><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></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. 580,23,35,000	-	Rs. 580,23,35,000	-	-
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 disclosed.

*Includes premium amount of Rs. 23,35,000.

Vinay Gupta
Chief Financial Officer
Date: January 21, 2025



Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001

Phone: 011 – 23736857, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856



STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs)
(For the Quarter ended December 31, 2024)
(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	INE572E07183	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	October 14, 2024	300,23,35,000*	300,23,35,000*	No	-	-
PNB Housing Finance Limited	INE572E07191	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	November 29, 2024	280,00,00,000	280,00,00,000	No	-	-

*Includes premium amount of Rs. 23,35,000.

Vinay Gupta
Chief Financial Officer
Date: January 21, 2025



CEO/CFO CERTIFICATION

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 December 31, 2024, we confirm that the proceeds of the Commercial Papers issued by the Company during the quarter ended December 31, 2024 and listed on the National Stock Exchange of India Limited were used for the purposes as disclosed in the respective Disclosure Document/Key Information Document and that the applicable listing conditions, as specified in captioned Circular have been adhered to by the Company.


For PNB Housing Finance Limited

Vinay Gupta
Chief Financial Officer



Ref: PNBHFL/SE/EQ/FY2025-26/06
April 28, 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 4th quarter and financial year ended March 31, 2025

Ref: Our letter PNBHFL/SE/EQ/FY2025-26/04 dated April 21, 2025

We wish to inform that the Board of Directors of PNB Housing Finance Limited ('the Company') at its meeting held today i.e., April 28, 2025 (Monday), has, *inter-alia*:

- A. approved the Audited Financial Results (Standalone and Consolidated) of the Company for the 4th quarter and financial year ended March 31, 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.
- B. recommended a final dividend of INR 5/- per equity share of face value of INR 10/- each for the financial year ended March 31, 2025.

In this regard, the Company is submitting the following documents pertaining to the 4th quarter and financial year ended March 31, 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.	Declaration of unmodified opinion in terms of Regulation 33(3)(d) and Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations')	III
4.	Additional disclosure of ratios/ equivalent financial information pursuant to Regulation 52(4) of Listing Regulations.	IV
5.	Statement of Related Party Transactions pursuant to Regulation 23 (9) of Listing Regulations.	V
6.	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.	VI
7.	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	VII
8.	Statement of utilisation of issue proceeds as per Regulation 52(7) of Listing Regulations and Statement of material deviation(s) in the use of issue proceeds of non-convertible debentures from the objects of the issue, pursuant to Regulation 52(7A) of Listing Regulations.	VIII
9.	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	IX

Ghar Ki Baat

Sl. No.	Particulars	Annexure
	Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2024/54 dated May 22, 2024.	

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

We further wish to inform that the Trading Window for dealing in the shares of the Company will open for the designated persons from April 30, 2025, in terms of the Company's Code of Conduct for Prohibition of Insider Trading and the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015 and amendments thereto.

The Board Meeting commenced at 12:30 P.M. (IST) and concluded at 03:45 P.M. (IST).

This intimation is submitted pursuant to Regulation 30, 33, 51, 52 and other applicable provisions of Listing Regulations, as amended from time to time.

Kindly take the above intimation and documents on record.

Thanking You,

Yours faithfully,

For **PNB Housing Finance Limited**

Veena G

Kamath

Veena G Kamath
Company Secretary

Digitally signed by Veena G Kamath
DN: cn=Veena G Kamath, o=PNB Housing Finance Limited, email=veena.g.kamath@pnbhfl.com, c=IN
c=IN, o=PNB Housing Finance Limited, email=veena.g.kamath@pnbhfl.com, c=IN
Date: 2024.04.25 10:24:11 +05'30'

Encl: As above.

STATEMENT ON DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED MARCH 31, 2025

(As per Regulation 32(1) of the SEBI (LODR) Regulations, 2015 read with SEBI Master Circular No. SEBI/HO/CFD/PoD2/CIR/P/2023/120 dated July 11, 2023)

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 Q4 FY 25)
Date of raising funds	Not applicable for Q4 FY 25
Amount raised (Gross)	Not applicable for Q4 FY 25
Report filed for quarter ended	March 31, 2025
Monitoring Agency	Not applicable for Q4 FY 25
Monitoring Agency Name, if applicable	Not applicable for Q4 FY 25
Is there a Deviation/Variation in use of funds raised	Yes/No (Not applicable for Q4 FY 25)
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: April 24, 2025



STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED MARCH 31, 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	January 07, 2025 and February 06, 2025
Amount raised	Rs. 700,00,26,000 (Rs. 400,00,26,000 and Rs. 300,00,00,000)
Report filed for quarter ended	March 31, 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:

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"><tr><th>Purpose</th><th>Percentage of fund raised (%)</th></tr><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></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. 700,00,26,000	-	Rs. 700,00,26,000	-	-
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%													

*Includes premium amount of Rs. 26,000.

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised
- Deviation in the amount of funds utilized as against what was originally discussed.


Vinay Gupta
Chief Financial Officer

Date: April 24, 2025



STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED MARCH 31, 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	INE572E07209	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	January 07, 2025	400,00,26,000*	400,00,26,000*	No	-	-
PNB Housing Finance Limited	INE572E07217	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	February 06, 2025	300,00,00,000	300,00,00,000	No	-	-

*Includes premium amount of Rs. 26,000.


Vinay Gupta
 Chief Financial Officer

Date: April 24, 2025





Date: April 24, 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 March 31, 2025.

We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended March 31, 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

