

In fundamentals of life
lies the secret of
stability and success!

Thank you customers and stakeholders for your support.

Extract of Unaudited Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2018

(₹ in Crore)

S. No.	Particulars	Quarter Ended 30.09.2018 (Reviewed)	Half Year Ended 30.09.2018 (Reviewed)	Quarter Ended 30.09.2017 (Unaudited)
1.	Total Income from Operations	1,808.26	3,456.37	1,274.37
2.	Net Profit for the period (Before Tax, Exceptional and Extraordinary items)	372.48	747.73	275.95
3.	Net Profit for the period Before Tax, (After Exceptional and Extraordinary items)	372.48	747.73	275.95
4.	Net Profit for the period After Tax, (After Exceptional and Extraordinary items)	252.99	508.78	190.05
5.	Total Comprehensive Income for the period (comprising Profit/(Loss) for the period After Tax and other comprehensive Income After Tax)	254.34	510.35	168.11
6.	Equity Share Capital	167.46	167.46	166.59
7.	Earnings Per Share (of ₹10 each)			
	1. Basic (₹)	15.11	30.41	11.41
	2. Diluted (₹)	15.00	30.19	11.27

The key data relating to standalone results of PNB Housing Finance Limited is as under:

(₹ in Crore)

S. No.	Particulars	Quarter Ended 30.09.2018 (Reviewed)	Half Year Ended 30.09.2018 (Reviewed)	Quarter Ended 30.09.2017 (Unaudited)
1.	Total Income	1,730.41	3,346.44	1,274.44
2.	Profit Before Tax	305.03	650.65	275.95
3.	Tax Expense	96.77	207.34	85.90
4.	Net Profit After Tax	208.26	443.31	190.05

Note: • The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of such transition is April 01, 2017 • The above results have been reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at their meeting held on November 5, 2018 • The above is an extract of the detailed format of Quarterly Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of Unaudited Standalone and Consolidated Financial Results for the Quarter and Half Year Ended September 30, 2018 are available on BSE (www.bseindia.com), NSE (www.nseindia.com) and the website of the company (www.pnbhousing.com).

▲ **AUM** (as on 30-Sept-2018):
73,482 Crores, growth 43%

Gross NPA (as on 30-Sept-2018):
0.45% (% of Loan Assets)

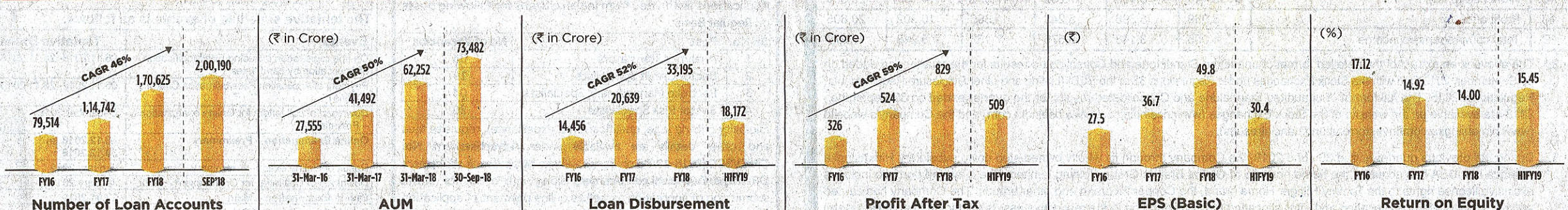
▲ **Loan Assets** (as on 30-Sept-2018):
66,792 Crores, growth 37%

Net NPA (as on 30-Sept-2018):
0.35% (% of Loan Assets)

▲ **Loan Disbursements** (as on 30-Sept-2018):
18,172 Crores, growth 20%

▲ **Fixed Deposits** (as on 30-Sept-2018):
12,458 Crores, growth 20%

GROWTH JOURNEY



Place: New Delhi
Date: November 5, 2018
Regd. Office: 9th Floor, Antriksh Bhawan, 22, K.G. Marg, New Delhi-110001 (India)

For PNB Housing Finance Limited
Sanjaya Gupta
Managing Director
DIN : 02939128

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST

1800 120 8800

PNBHFL TO 56161

www.pnbhousing.com

CIN:L65922DL1988PLC033856

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(₹ in Crore)

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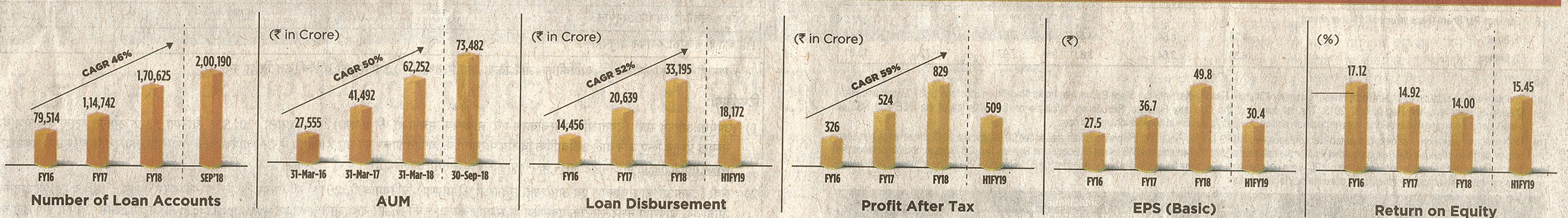
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For PNB Housing Finance Limited
Sanjaya Gupta
Managing Director
DIN : 02939128

WE ACCEPT PUBLIC DEPOSITS AT ATTRACTIVE RATES OF INTEREST

1800 120 8800

PNBHFL TO 56161

www.pnbhousing.com

CIN:L65922DL199



Finance Limited

Ghar Ki Baat

Regd. Office: 9th Floor Antriksh Bhawan, 22 K. G. Marg, New Delhi-110001
CIN: L65922DL1988PLCO33856

Disclosures in compliance with Regulation 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the Half Year ended September 30, 2018.

- The Secured Redeemable Non-Convertible Debentures (NCDs) issued by the Company have been assigned following ratings: CARE "AAA", India Rating "AAA", ICRA "AA+" (stable) and CRISIL "AA+" (stable)
- Asset cover available as on September 30, 2018, in case of the NCDs issued by the Company: 1.11 Times
- Debt Equity Ratio as on September 30, 2018: 9.28 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, 2018: 2.30 Times
- Paid Up Debt Capital/Outstanding Debt: ₹ 23,491 Crore
- Interest Service Coverage Ratio as on September 30, 2018: 1.28 Times
- Outstanding Redeemable Preference Shares: NIL
- Debenture Redemption Reserve as on September 30, 2018: NIL
- Net Worth as on September 30, 2018: ₹ 6,919.63 Crore
- Net Profit After Tax for the half year ended September 30, 2018: ₹ 508.78 Crore
- Earnings Per Share (EPS) as on September 30, 2018: Basic EPS ₹ 30.41 and Diluted EPS ₹ 30.19

Annexure - A.1

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, 2018 to September 30, 2018)		Interest (October 1, 2018 to March 31, 2019)		Principal (October 1, 2018 to March 31, 2019)	
			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 VIIA	INE572E09064	30.09.2018	-	31.03.2019	1.38	16.01.2019	30.00
2.	Series VIIB	INE572E09072	30.09.2018	-	31.03.2019	1.38	-	-
3.	Series VIIC	INE572E09080	30.09.2018	-	31.03.2019	1.38	-	-
4.	Series VIID	INE572E09098	30.09.2018	-	31.03.2019	1.38	-	-
5.	Series VIIE	INE572E09106	30.09.2018	-	31.03.2019	1.38	-	-
6.	Series IXB	INE572E09130	30.09.2018	-	31.03.2019	5.52	-	-
7.	Series X	INE572E09148	30.09.2018	-	31.03.2019	9.47	-	-
8.	Series XI	INE572E09155	30.09.2018	-	31.03.2019	9.52	-	-
9.	Series XII	INE572E09163	30.09.2018	-	31.03.2019	13.84	-	-
10.	Series XIII	INE572E09171	30.09.2018	-	31.03.2019	9.12	-	-
11.	Series XIV	INE572E09189	30.09.2018	-	31.03.2019	8.98	-	-
12.	Series XV	INE572E09205	30.09.2018	-	31.03.2019	25.67	-	-
13.	Series XVII A	INE572E09221	30.09.2018	-	31.03.2019	14.18	31.01.2019	300.00
14.	Series XVII B	INE572E09239	30.09.2018	-	31.03.2019	14.10	-	-
15.	Series XX	INE572E09270	30.09.2018	-	31.03.2019	29.82	-	-
16.	Series XXI	INE572E09288	30.09.2018	-	31.03.2019	29.71	-	-
17.	Series XXII	INE572E09296	30.09.2018	-	31.03.2019	45.91	-	-
18.	Series XXIII	INE572E09304	30.09.2018	-	31.03.2019	20.31	-	-
19.	Series XXIV	INE572E09312	30.09.2018	-	31.03.2019	32.34	-	-
20.	Series XXV	INE572E09338	30.09.2018	-	31.03.2019	20.65	-	-
21.	Series XXVI	INE572E07019	30.09.2018	-	31.03.2019	19.86	-	-
22.	Series XXVII	INE572E09353	30.09.2018	-	31.03.2019	12.39	-	-
23.	Series XXVIII-A	INE572E09361	30.09.2018	-	31.03.2019	61.49	-	-
24.	Series XXVIII-B	INE572E09379	-	-	31.03.2019	65.13	-	-
25.	Series XXIX	INE572E09395	-	-	31.03.2019	63.60	-	-
26.	Series XXX	INE572E09403	30.09.2018	-	31.03.2019	9.81	-	-
27.	Series XXXI	INE572E09411	30.09.2018	-	31.03.2019	38.13	-	-
28.	Series XXXII	INE572E09429	-	-	31.03.2019	24.96	-	-
29.	Series XXXIII	INE572E09437	-	-	31.03.2019	23.70	-	-
30.	Series XXXIV-A	INE572E09445	-	-	31.03.2019	37.75	-	-
31.	Series XXXIV-B	INE572E09452	-	-	31.03.2019	38.15	-	-
32.	Series XXXV	INE572E09460	14.07.2018	-	-	-	-	-
33.	Series XXXVI-A	INE572E09478	31.07.2018	-	-	-	-	-
34.	Series XXXVI-B	INE572E09486	31.07.2018	-	-	-	-	-
35.	Series XXXVII	INE572E09478	31.07.2018	-	-	-	-	-
36.	Series XXXVIII	INE572E09502	31.08.2018	-	-	-	-	-
37.	Series XXXIX	INE572E09510	-	-	19.03.2019	14.20	19.03.2019	200.00
38.	Series XL	INE572E09528	26.09.2018	-	-	-	-	-
39.	Series XLI A	INE572E09536	-	-	31.10.2018	63.98	-	-
40.	Series XLI B	INE572E09551	-	-	31.12.2018	37.65	-	-
41.	Series XLII	INE572E09569	-	-	15.03.2019	39.42	-	-
42.	Series XLV	INE572E09288	30.09.2018	-	31.03.2019	4.03	-	-
43.	Series XLVI	INE572E09288	30.09.2018	-	31.03.2019	3.86	-	-
44.	Series XLVII	INE572E09288	30.09.2018	-	31.03.2019	4.03	-	-



Finance Limited

Ghar Ki Baat

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CIN: L65922DL1988PLC033856

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3.	Series VIIC	INE572E09080	30.09.2018	-	31.03.2019	1.38	-	-
4.	Series VIID	INE572E09098	30.09.2018	-	31.03.2019	1.38	-	-
5.	Series VIIE	INE572E09106	30.09.2018	-	31.03.2019	1.38	-	-
6.	Series IXB	INE572E09130	30.09.2018	-	31.03.2019	5.52	-	-
7.	Series X	INE572E09148	30.09.2018	-	31.03.2019	9.47	-	-
8.	Series XI	INE572E09155	30.09.2018	-	31.03.2019	9.52	-	-
9.	Series XII	INE572E09163	30.09.2018	-	31.03.2019	13.84	-	-
10.	Series XIII	INE572E09171	30.09.2018	-	31.03.2019	9.12	-	-
11.	Series XIV	INE572E09189	30.09.2018	-	31.03.2019	8.98	-	-
12.	Series XV	INE572E09205	30.09.2018	-	31.03.2019	25.67	-	-
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16.	Series XXI	INE572E09288	30.09.2018	-	31.03.2019	29.71	-	-
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18.	Series XXIII	INE572E09304	30.09.2018	-	31.03.2019	20.31	-	-
19.	Series XXIV	INE572E09312	30.09.2018	-	31.03.2019	32.34	-	-
20.	Series XXV	INE572E09338	30.09.2018	-	31.03.2019	20.65	-	-
21.	Series XXVI	INE572E07019	30.09.2018	-	31.03.2019	19.86	-	-
22.	Series XXVII	INE572E09353	30.09.2018	-	31.03.2019	12.39	-	-
23.	Series XXVIII-A	INE572E09361	30.09.2018	-	31.03.2019	61.49	-	-
24.	Series XXVIII-B	INE572E09379	-	-	31.03.2019	65.13	-	-
25.	Series XXIX	INE572E09395	-	-	31.03.2019	63.60	-	-
26.	Series XXX	INE572E09403	30.09.2018	-	31.03.2019	9.81	-	-
27.	Series XXXI	INE572E09411	30.09.2018	-	31.03.2019	38.13	-	-
28.	Series XXXII	INE572E09429	-	-	31.03.2019	24.96	-	-
29.	Series XXXIII	INE572E09437	-	-	31.03.2019	23.70	-	-
30.	Series XXXIV-A	INE572E09445	-	-	31.03.2019	37.75	-	-
31.	Series XXXIV-B	INE572E09452	-	-	31.03.2019	38.15	-	-
32.	Series XXXV	INE572E09460	14.07.2018	-	-	-	-	-
33.	Series XXXVI-A	INE572E09478	31.07.2018	-	-	-	-	-
34.	Series XXXVI-B	INE572E09486	31.07.2018	-	-	-	-	-
35.	Series XXXVII	INE572E09478	31.07.2018	-	-	-	-	-
36.	Series XXXVIII	INE572E09502	31.08.2018	-	-	-	-	-
37.	Series XXXIX	INE572E09510	-	-	19.03.2019	14.20	19.03.2019	200.00
38.	Series XL	INE572E09528	26.09.2018	-	-	-	-	-
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40.	Series XLI B	INE572E09551	-	-	31.12.2018	37.65	-	-
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