



Ref: PNBHFL/SE/EQ/FY2025-26/46
July 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: Outcome of Board Meeting- Submission of Un-audited Financial Results for the quarter ended June 30, 2025

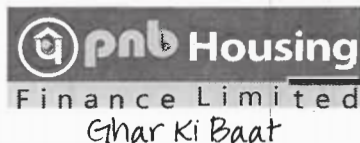
Ref: Our letter: PNBHFL/SE/EQ/FY2025-26/43 dated July 14, 2025

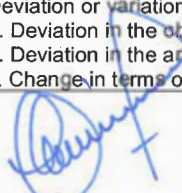

We wish to inform that the Board of Directors of PNB Housing Finance Limited (‘the Company’) at its meeting held today i.e., July 21, 2025 (Monday) has, *inter-alia*, approved the Un-audited Financial Results (Standalone and Consolidated) of the Company for the quarter ended June 30, 2025, duly reviewed and recommended by the Audit Committee, along with the Limited Review Report issued by M/s. CNK & Associates LLP and M/s M. M. Nissim & Co LLP, Joint Statutory Auditors of the Company.

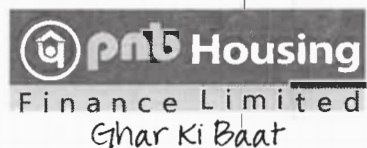
In this regard, the Company is submitting the following documents pertaining to the quarter ended June 30, 2025:

Sl. No.	Particulars	Annexure
1.	Un-Audited Consolidated Financial Results along with Limited Review Report issued by Joint Statutory Auditors of the Company, along with Ratios pursuant to Regulation 52(4) of Listing Regulations.	I.
2.	Un-Audited Standalone Financial Results along with Limited Review Report issued by Joint Statutory Auditors of the Company along with Ratios pursuant to Regulation 52(4) of Listing Regulations.	II.
3.	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.	III.
4.	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	IV.
5.	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.	V.
6.	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.	VI.

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


STATEMENT ON DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED June 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)

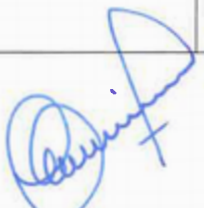
Particulars	Remarks																			
Name of listed entity	PNB Housing Finance Limited																			
Mode of fund raising	Public issues/ Rights Issue/ Preferential Issues/QIP/Others (Not Applicable for Q1 FY 26)																			
Date of raising funds	Not applicable for Q1 FY 26																			
Amount raised (Gross)	Nil																			
Report filed for quarter ended	June 30, 2025																			
Monitoring Agency	Not applicable for Q1 FY 26																			
Monitoring Agency Name, if applicable	Not applicable for Q1 FY 26																			
Is there a Deviation/Variation in use of funds raised	Yes/No (Not Applicable for Q1 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:																				
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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																				
<div style="display: flex; justify-content: space-between; align-items: flex-start;"> <div style="width: 30%;">  Vinay Gupta Chief Financial Officer Date: July 18, 2025 </div> <div style="width: 30%; text-align: center;">  </div> </div>																				



STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED JUNE 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	INE572E07225	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	May 20, 2025	400,00,00,000	400,00,00,000	No	-	-



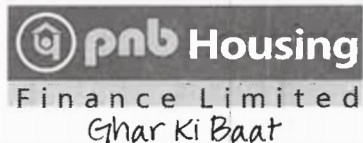
Vinay Gupta
Chief Financial Officer

Date: July 18, 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

Public



STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED JUNE 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	May 20, 2025
Amount raised	Rs. 400 Crore
Report filed for quarter ended	June 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 Crore 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%; margin-top: 5px;"> <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. 400,00,00,000	-	Rs. 400,00,00,000	-	-
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:

- 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: July 18, 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

Public



Date: July 18, 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 June 30, 2025.

We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended June 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


Vina y Gupta
Chief Financial Officer





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



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

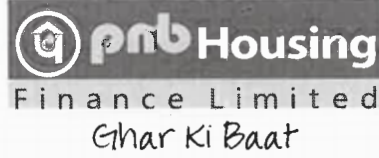
Phone: 011 – 660300500, E-mail: Investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856

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%; margin-top: 5px;"> <thead> <tr> <th style="width: 60%;">Purpose</th> <th style="width: 40%;">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%													
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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.														
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 30%;">  <p>Vinay Gupta Chief Financial Officer</p> <p>Date: October 25, 2025</p> </div> <div style="width: 30%; text-align: center;">  </div> </div>														



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





Ref: PNBHFL/SE/EQ/FY2025-26/129
January 21, 2026

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

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 un-audited financial results for the quarter and nine months ended December 31, 2025

Ref: Our letter PNBHFL/SE/EQ/FY2025-26/129 dated January 13, 2026

The Board of Directors of PNB Housing Finance Limited (the Company) at its meeting held today i.e., January 21, 2026 (Wednesday) has *inter-alia* approved the Un-Audited Financial Results (Standalone and Consolidated) of the Company for the quarter and nine months ended December 31, 2025, duly reviewed and recommended by the Audit Committee along with the Limited Review 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 nine months ended December 31, 2025:

Sl. No.	Particulars	Annexure
1.	Un-audited Consolidated Financial Results along with Limited Review Report issued by Joint Statutory Auditors of the Company	I
2.	Un-audited Standalone Financial Results along with Limited Review 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.	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.	IV
5.	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)	V
6.	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.	VI
7.	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/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 (amended from time to time).	VII

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

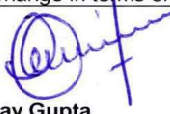

The above intimations are submitted pursuant to Regulation 30, 33, 51, 52 and other applicable provisions of Listing Regulations, as amended from time to time.

Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001
Phone: 011-66030500, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLC033856

Public

STATEMENT ON DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED DECEMBER 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/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 Q3 FY 26)					
Date of raising funds	Not applicable for Q3 FY 26					
Amount raised (Gross)	Nil					
Report filed for quarter ended	December 31, 2025					
Monitoring Agency	Not applicable for Q3 FY 26					
Monitoring Agency Name, if applicable	Not applicable for Q3 FY 26					
Is there a Deviation/Variation in use of funds raised	Yes/No (Not applicable for Q3 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: 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						
<div style="display: flex; justify-content: space-between; align-items: center;"> <div style="width: 30%;">  Vinay Gupta Chief Financial Officer Date: January 15, 2026 </div> <div style="width: 30%; text-align: center;">  </div> </div>						

STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED DECEMBER 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	INE572E07258	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	December 05, 2025	245,00,00,000	245,00,00,000	No	-	-



Vinay Gupta
Chief Financial Officer

Date: January 16, 2026

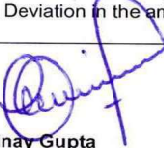





Ghar Ki Baat

STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED DECEMBER 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		December 05, 2025												
Amount raised		Rs. 245 crore												
Report filed for quarter ended		December 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:														
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 border="1"> <thead> <tr> <th>Purpose</th> <th>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> <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. 245,00,00,000	-	Rs. 245,00,00,000	-	-
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: January 16, 2026														

Date: January 16, 2026

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
Scrp Code: 540173

Dear Sir/ Madam,

Sub: CFO Certification regarding utilisation of proceeds of Commercial Papers

This certificate is pursuant to paragraph 10, Part II of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, for the quarter ended December 31, 2025.

We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended December 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 the master 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





Ghar Ki Baat

PNBHFL/SE/EQ/FY2026-27/07
April 20, 2026

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

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 Financial Year ended March 31, 2026

Ref: Our letters (i) PNBHFL/SE/EQ/FY2026-27/01 dated April 01, 2026 and
(ii) PNBHFL/SE/EQ/FY2026-27/04 dated April 13, 2026

We wish to inform that the Board of Directors of PNB Housing Finance Limited ('the Company') at its meeting held today i.e., April 20, 2026 (Monday), has, *inter-alia*:

- I. approved the Audited Financial Results (Standalone and Consolidated) of the Company for the quarter and financial year ended March 31, 2026, 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;
- II. recommended a final dividend of INR 8/- per equity share of face value of INR 10/- each for the financial year ended March 31, 2026.

In this regard, the Company is submitting the following documents pertaining to the quarter and financial year ended March 31, 2026:

Sl. No.	Particulars	Annexure
1.	Audited Consolidated Financial Results (including Profit & Loss statement, Statement of Assets and Liabilities and Cash Flow statement) along with Audit Report issued by Joint Statutory Auditors of the Company.	I
2.	Audited Standalone Financial Results (including Profit & Loss statement, Statement of Assets and Liabilities and Cash Flow statement) along with Audit Report issued by Joint Statutory Auditors of the Company.	II
3.	Declaration for 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 Nil 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 Nil 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 Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025.	IX

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

Phone: 011-66030500, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856

Public



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

The above intimations are submitted pursuant to Regulation 30, 33, 51, 52 and other applicable provisions of Listing Regulations, as amended from time to time.

We further wish to inform that the Trading Window for dealing in the shares of the Company will open for the designated persons and their relatives 48 hours after declaration of this financial results, 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 03:00 P.M. (IST) and concluded at 05:02 P.M. (IST).

Kindly take the above intimation and documents on record.

Thanking you,

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

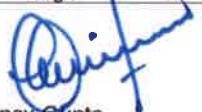

Veena
Kamath

Digitally signed by
Veena Kamath
Date: 2026.04.20
19:13:45 +05'30'

Veena G Kamath
Company Secretary

Encl: As above.


STATEMENT ON DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED MARCH 31, 2026
(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)

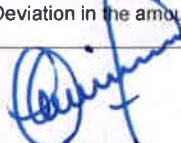

Particulars	Remarks					
Name of listed entity	PNB Housing Finance Limited					
Mode of fund raising	Public issues/ Rights Issue/ Preferential Issues/QIP/Others (Not applicable for Q4 FY 26)					
Date of raising funds	Not applicable for Q4 FY 26					
Amount raised (Gross)	Nil					
Report filed for quarter ended	March 31, 2026					
Monitoring Agency	Not applicable for Q4 FY 26					
Monitoring Agency Name, if applicable	Not applicable for Q4 FY 26					
Is there a Deviation/Variation in use of funds raised	Yes/No (Not applicable for Q4 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:						
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: April 18, 2026 						



Ghar Ki Baat

STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED MARCH 31, 2026

(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 13, 2026, February 27, 2026 and March 30, 2026												
Amount raised		Rs. 980,00,00,000 (375,00,00,000; 305,00,00,000 and 300,00,00,000)												
Report filed for quarter ended		March 31, 2026												
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												
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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: April 18, 2026 														

Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110 001Phone: 011 – 660300500, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856



Ghar Ki Baat

STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED MARCH 31, 2026

(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	INE572E07266	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	January 13, 2026	375,00,00,000	375,00,00,000	No	-	-
PNB Housing Finance Limited	INE572E07274	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	February 27, 2026	305,00,00,000	305,00,00,000	No	-	-
PNB Housing Finance Limited	INE572E07282	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	March 30, 2026	300,00,00,000	300,00,00,000	No	-	-

Vinay Gupta
Chief Financial Officer

Date: April 18, 2026





Ghar Ki Baat

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

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We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended March 31, 2026 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 the master 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



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Phone: 011-66030500, E-mail: Investor.services@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLC033856

Public