PNBHFL/SE/EQ/FY2026-27/48
August 04, 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 ended June 30, 2026
Ref: Our letter: PNBHFL/SE/EQ/FY2026-27/44 dated July 27, 2026

The Board of Directors of PNB Housing Finance Limited (the Company) at its meeting held today i.e., Tuesday, August 04, 2026, has, *inter-alia*, approved the Un-audited Financial Results (Standalone and Consolidated) of the Company for the quarter ended June 30, 2026, 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 quarter ended June 30, 2026:

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 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.	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/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025.	VI

This intimation is 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 the 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 04:00 P.M. (IST) and concluded at 06:00 P.M. (IST).

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

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
DN: cn=Veena Kamath, c=IN
Reason: I am the author of this document
Location:
Date: 2026-08-04 18:21+05:30

Veena G Kamath
Company Secretary

Encl: As above.

Annexure-V

STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED JUNE 30, 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	INE572E07290	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	June 09, 2026	Rs. 500,13,61,500	Rs. 500,13,61,500	No	-	-

**Includes a premium of Rs. 13,16,500.*

Vinay Gupta
Chief Financial Officer

Date: July 31, 2026

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, K.G. Marg, New Delhi Antriksh Bhawan

Ghar Ki Baat

STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED JUNE 30, 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	June 09, 2026
Amount raised	Rs. 500,13,61,500
Report filed for quarter ended	June 30, 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
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: **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% The proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting issue objects.	NA	Rs. 500,13,61,500	-	Rs. 500,13,61,500	-	-

**Includes a premium of Rs. 13,16,500.*

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: July 31, 2026

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, K.G. Marg, New Delhi Antriksh Bhawan

Annexure-VI

Date: July 31, 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
Scrip Code: 540173

Dear Sir/ Madam,

Sub: CFO Certification regarding utilisation of proceeds of Commercial Papers

This certificate is pursuant to paragraph 10, Part III of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended from time to time, for the quarter ended June 30, 2026.

We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended June 30, 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

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, K.G. Marg, New Delhi Antriksh Bhawan

PNBHFL/SE/EQ/FY2026-27/89
October 28, 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(s),

Sub: Outcome of Board Meeting- Submission of Un-audited Financial Results (Consolidated and Standalone) for the quarter and half year ended September 30, 2026
Ref: Our letter: PNBHFL/SE/EQ/FY2026-27/86 dated October 16, 2026

The Board of Directors of PNB Housing Finance Limited (the Company) at its meeting held today i.e., October 28, 2026 (Wednesday), has, *inter-alia*, approved the Un-audited Financial Results (Consolidated and Standalone) of the Company for the quarter and half year ended September 30, 2026, duly reviewed and recommended by the Audit Committee, along with the Limited Review Report issued by M/s. C N K & 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, 2026:

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/ line items pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("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. C N K & Associates LLP, one of the Joint Statutory Auditors pursuant to Regulation 54(2)/(3) of Listing Regulations.	V
6.	Statement on Utilisation of Issue Proceeds and Nil Material Deviation in Use of Proceeds pursuant to Regulations 52(7) and 52(7A) of the SEBI Listing Regulations.	VI
7.	A certificate from the CFO certifying that CP proceeds are used for disclosed purposes, and adherence to other listing conditions, as per SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/ 0000000137 dated October 15, 2025.	VII

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

The above intimation is 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 02:00 P.M. (IST) and concluded at 03:45 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
DN: cn=Veena Kamath c=IN o=Personal
Reason: I am the author of this document
Location:
Date: 2020-10-28 17:03+05:30

Veena G Kamath
Company Secretary

Encl: As above.

Annexure-VI

pnb Housing Finance Limited
Ghar Ki Baat

STATEMENT OF UTILIZATION OF ISSUE PROCEEDS- NON-CONVERTIBLE DEBENTURES (NCDs) – QUARTER ENDED SEPTEMBER 30, 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	INE572E07308	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	July 09, 2026	Rs. 5,00,09,49,000	Rs. 5,00,09,49,000	No	-	-
PNB Housing Finance Limited	INE572E07316	Private Placement	Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures	September 17, 2026	Rs. 500,00,00,000	Rs. 500,00,00,000	No	-	-

**Includes a premium of Rs. 9,49,000.*

Vinay Gupta
Chief Financial Officer

Date: October 21, 2026

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, K.G. Marg, New Delhi 22 Antriksh Bhawan

pnb Housing Finance Limited

Ghar Ki Baat

STATEMENT OF DEVIATION/ VARIATION IN USE OF ISSUE PROCEEDS – QUARTER ENDED SEPTEMBER 30, 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	July 09, 2026 and September 17,2026
Amount raised	Rs. 10,00,09,49,000 (5,00,09,49,000 and 500,00,00,000)
Report filed for quarter ended	September 30, 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
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: **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% The proceeds of this Issue after meeting all expenses of the Issue will be used by the Company for meeting issue objects.	NA	Rs. 10,00,09,49,000	-	Rs. 10,00,09,49,000	-	-

**Includes a premium of Rs. 9,49,000.*

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 21, 2026

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, K.G. Marg, New Delhi Antriksh Bhawan

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

pnb Housing Finance Limited
Ghar Ki Baat

Date: October 21, 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
Scrip Code: 540173

Dear Sir/ Madam,

Sub: CFO Certification regarding utilisation of proceeds of Commercial Papers

This certificate is pursuant to paragraph 10, Part III of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended from time to time, for the quarter ended September 30, 2026.

We confirm that the proceeds of Commercial Papers issued by the Company during the quarter ended September 30, 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

PNB HOUSING FINANCE LTD. Corporate Office 9th Floor, K.G. Marg, New Delhi Antriksh Bhawan