



PNBHFL/SE/Debt/FY2026-27/05
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: Disclosure pursuant to:

- 1. Statement indicating utilization of issue proceeds and/or deviation/variation of Non – convertible Debentures.**
- 2. CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers.**

Ref: Our letter PNBHFL/SE/EQ/FY2026-27/07 dated April 20, 2026

Pursuant to 52(7)/(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025, please find enclosed statements indicating utilization of issue proceeds and/or deviation/variation, if any, of listed Non-convertible securities in the specified format for the quarter ended March 31, 2026.

Pursuant to Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, please find enclosed CFO certificate on confirmation of utilization of issue proceeds of Commercial Papers issued during the quarter ended March 31, 2026 and adherence of applicable listing conditions.

Kindly take the above intimation and documents on record.

Thanking you

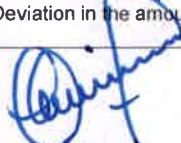

Yours faithfully,
For **PNB Housing Finance Limited**

Veena G Kamath
Company Secretary

Encl: As above.

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												
Comments of the auditors, if any		Not Applicable												
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:														
Original Object	Modified object, if any	Original Allocation*	Modified Allocation, if any	Funds utilized*	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any								
The funds are being raised by the Company for enhancing its long-term resource base for carrying out its regular business activities including: <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">Purpose</td> <td style="width: 50%;">Percentage of fund raised (%)</td> </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. 980,00,00,000	-	Rs. 980,00,00,000	-	-
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: April 18, 2026 														



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



Date: April 18, 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 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 March 31, 2026.

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

