PNBHFL/SE/EQ/FY2026-27/56
August 17, 2026

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(s),

Sub: Proceedings of 38th Annual General Meeting of the Company held on August 17, 2026
Ref: Our letter no. PNBHFL/SE/EQ/FY2026-27/22 dated May 30, 2026

In continuation of our letters referred to above, we wish to inform that the 38th Annual General Meeting (AGM) of the Company was held today i.e. on August 17, 2026, at 03:00 P.M. (IST) through two-way Video Conference (VC) and the business mentioned in the Notice dated July 10, 2026, was transacted.

In this regard, we have enclosed summary of proceedings of the AGM as required under Regulation 30 read with Part A of Schedule-III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Listing Regulations).

Further, it is informed that the combined e-voting results, pursuant to Regulation 44 of the Listing Regulations along with Scrutinizer's Report issued by Practicing Company Secretaries, will be submitted to the Stock Exchanges separately.

The summary of the AGM proceedings is also placed on the Company's website viz., www.pnbhousing.com

Kindly take the above document on record.

Thanking you,

Yours faithfully,

For **PNB Housing Finance Limited**

Veena Kamath

Veena G Kamath
Company Secretary

Encl: As above.

Regd. Office: 9th Floor, Antriksh Bhawan, 22 K G Marg, New Delhi – 110001
Phone: 011-66030500, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com
CIN: L65922DL1988PLC033856

Summary of proceedings of the 38th Annual General Meeting of the Company

The 38th Annual General Meeting (AGM) of the Members of PNB Housing Finance Limited (the Company) was held on Monday, August 17, 2026, at 03:00 P.M. (IST) through two-way Video Conferencing (VC) (Deemed Venue: Registered Office of the Company, New Delhi). The meeting was held in compliance with General Circulars issued by the Ministry of Corporate Affairs (MCA) and circulars issued by the Securities and Exchange Board of India (SEBI) and as per the relevant provisions of the Companies Act, 2013 and the Rules made thereunder.

In Attendance	
Directors	**Dr. Tejendran Mohan Bhasin** Chairman of the 38th AGM, Independent Director
	Mr. Ajai Kumar Shukla Managing Director & CEO
	Mr. Neeraj Vyas Independent Director
	Ms. Gita Nayyar Independent Director
	Mr. Shreekant Independent Director
	Mr. Rajiv Kumar Singh Independent Director
Chief Financial Officer	Mr. Vinay Gupta
Company Secretary	Ms. Veena G Kamath
Representatives of Statutory Auditors	Mr. Navin Kumar Jain M/s M.M Nissim & Co LLP, Chartered Accountants Ms Gauri Tardalkar M/s CNK & Associates LLP, Chartered Accountants
Representatives of Secretarial Auditor	Ms. Nitu Poddar Vinod Kothari & Company, Practicing Company Secretaries
Scrutinizer	Mr. Kapil Dev Taneja Sanjay Grover & Associates, Practicing Company Secretaries
Members	Total of 197 Members attended the Meeting

Dr. Tejendran Mohan Bhasin chaired the meeting and welcomed the Members and all other Invitees to the Meeting. Mr. D. Surendran, Nominee Director, and Mr. Dipankar Mahapatra, Nominee Director, sought leave of absence from the meeting due to unavoidable circumstances. The requisite quorum being present, the Chairman called the meeting to order.

As advised by the Chairman, the Company Secretary informed regarding the arrangements made for e-Voting and participation of Members in the 38th AGM through the video conferencing facility provided by NSDL. She also provided the general instructions to the shareholders for casting their votes during the AGM and informed them about the arrangements for expressing their views during the meeting. She further informed about dispatch of AGM Notice and Annual Report and related documents to the Members, dispatch of physical copies of the said documents on request by the Members, availability of documents mentioned in the Notice and Statutory Registers for inspection, electronically and at the registered office of the Company during the meeting, etc.

The Chairman presented his statement and took the Notice of the AGM as read. Thereafter, the Managing Director & CEO delivered his message to the members. The Statutory Auditor's Report and Secretarial Auditor's Reports were read out by the Company Secretary as advised by the Chairman.

Further, the Chairman made announcement to take up the resolutions set out in the Notice of the AGM *(hereinafter referred as AGM Notice)*.

As advised by the Chairman, the Company Secretary explained regarding the objective and implications of the following Resolutions covered in the AGM Notice and the following businesses as set out in the AGM Notice convening this AGM were transacted through e-Voting *(remote e-Voting and e-Voting during the AGM)*:

Agenda No.	**Resolutions**	**Type of Resolution**
Ordinary business(es):		
1.	Adoption of Consolidated and Standalone financial statements for the year ended March 31, 2026, together with the Reports of the Board and Auditors, thereon.	Ordinary
2.	Declaration of Dividend	Ordinary
3.	Re-appointment of Mr. D. Surendran as Director	Ordinary
Special business(es):		
4.	Approval for material related party transactions with Punjab National Bank	Ordinary
5.	Approval for material related party transactions with PNB Gilts Limited	Ordinary
6.	Offer or invitation for subscription of Non-Convertible Debentures (NCDs) or bonds, secured or unsecured, of any nature up to an amount not exceeding Rs.10,000 Crore, on private placement	Special
7.	To approve increase in borrowing limits of the Company from Rs.1,05,000 Crore to Rs.1,50,000 Crore under Section 180(1)(c) of the Companies Act, 2013	Special
8.	To approve creation of charge/mortgage over the movable and immovable properties of the Company, in respect of borrowing in terms of Section 180(1)(a) of the Companies Act, 2013	Special
9.	Appointment of Mr. Shreekant as an Independent Director of the Company	Special
10.	Appointment of Mr. Rajiv Kumar Singh as an Independent Director of the Company	Special

The Company Secretary informed the Members that the Company had provided the facility to cast their vote electronically which commenced on Thursday, August 13, 2026, at 09:00 A.M. and ended on Sunday, August 16, 2026, at 05:00 P.M, on all resolutions set forth in the AGM Notice.

The Chairman invited the members for discussion/queries and seek clarification if any, on the annual financial statements, Annual Report for the financial year 2025-26 and all the other agenda items set out in the AGM Notice. Clarifications to the queries raised by the speaker members were addressed by Dr. Tejendran Mohan Bhasin, Chairman and Mr Ajai Kumar Shukla, Managing Director & CEO.

The Chairman authorized the Managing Director & CEO to declare the results of the e-voting and to place the results on the website of the Company. The e-Voting platform remained open for 30 minutes post conclusion of the AGM, for enabling the members to cast their votes *(for those who could not cast their vote through the remote e-Voting)*.

It was informed that the details of the voting results *(remote e-Voting and e-Voting at the AGM)* on all the resolutions as set out in the AGM Notice along with the Scrutinizer's Report will be submitted to the stock exchanges and will be placed on the Company's website, in due course.

The Chairman then declared the proceedings of the AGM as concluded.

The requisite quorum was present throughout the meeting. The meeting concluded at 05:20 P.M. (IST).