



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 G Kamath
Company Secretary

Encl: As above.

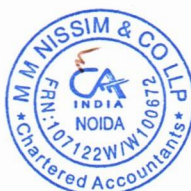
Statement of consolidated interim financial results for the quarter ended June 30, 2026

(₹ in crore)

S.no.	Particulars	Quarter ended			Year ended
		30-Jun-26	31-Mar-26	30-Jun-25	31-Mar-26
		(Unaudited)	(Audited) (Refer Note 11)	(Unaudited)	(Audited)
	Revenue from operations				
(i)	Interest income	2,138.43	2,053.98	1,980.35	8,071.17
(ii)	Fees and commission income	121.78	122.04	81.71	394.50
(iii)	Net gain on fair value changes	3.23	5.51	14.05	38.85
I	Total revenue from operations	2,263.44	2,181.53	2,076.11	8,504.52
II	Other income	1.92	(9.62)	5.76	0.52
III	Total income (I+II)	2,265.36	2,171.91	2,081.87	8,505.04
	Expenses				
(i)	Finance cost	1,338.63	1,246.08	1,234.37	5,000.24
(ii)	Impairment on financial instruments & write-offs [#]	(29.14)	(176.22)	(56.22)	(386.15)
(iii)	Employee benefits expense	134.67	125.60	118.01	486.70
(iv)	Fees and commission expense	3.29	4.10	3.44	11.26
(v)	Depreciation, amortisation and impairment	16.36	19.18	14.70	66.48
(vi)	Other expenses	83.11	98.56	79.65	355.90
IV	Total expenses	1,546.92	1,317.30	1,393.95	5,534.43
V	Profit before tax (III-IV)	718.44	854.61	687.92	2,970.61
	Tax expense:				
	-Current tax	153.63	156.80	131.98	581.47
	-Deferred tax (charge/(credit))	7.47	42.01	22.44	97.90
VI	Total tax expense	161.10	198.81	154.42	679.37
VII	Net profit after tax (V-VI)	557.34	655.80	533.50	2,291.24
VIII	Other comprehensive income				
	A (i) Items that will not be reclassified to profit or loss: Remeasurement gain/ (loss) on defined benefit plan	(0.93)	1.78	(1.36)	0.84
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.23	(0.45)	0.34	(0.21)
	B (i) Items that will be reclassified to profit or loss: Cash flow hedge	10.09	63.73	117.34	194.94
	(ii) Income tax relating to items that will be reclassified to profit or loss	(2.54)	(16.04)	(29.53)	(49.06)
IX	Total comprehensive income (VII+VIII)	564.19	704.82	620.29	2,437.75
X	Profit for the period / year, net of tax attributable to				
	Owners of the parent	557.34	655.80	533.50	2,291.24
	Non-controlling interest	-	-	-	-
XI	Other comprehensive income/(loss) for the period / year, net of tax attributable to				
	Owners of the parent	6.85	49.02	86.79	146.51
	Non-controlling interest	-	-	-	-
XII	Total comprehensive income for the period / year, net of tax attributable to				
	Owners of the parent	564.19	704.82	620.29	2,437.75
	Non-controlling interest	-	-	-	-
	Earnings per share (of ₹ 10 each)*				
	-Basic (₹)	21.39	25.17	20.52	88.01
	-Diluted (₹)	21.33	25.11	20.45	87.80
	Paid-up equity share capital (Face value of ₹ 10)	260.59	260.55	260.13	260.55
	Reserves (excluding revaluation reserves) as at March 31				18,958.58

[#]Net of reversal of impairment allowance / bad debts (includes recovery from sale of security receipts amounting to ₹ 103.49 crore in quarter ended March 31, 2026 [FY 2025-26 ₹ 123.90 crore]) recovery on sale of loan assets including fair value changes on investment in security receipts.

* EPS for the quarters are not annualised.



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CIN: L65922DL1988PLCO33856



Notes:

- The above interim consolidated financial results of the Company and its wholly owned subsidiary Companies (herewith referred to as "Company") have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act 2013 (the "Act"), read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and are in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/ National Housing Bank (NHB) to the extent applicable. There are no changes in the accounting policies during the current reported period as compared to the corresponding periods / years.
- The consolidated interim financial results have been prepared in accordance with Ind AS 110 – Consolidated Financial Statements, prescribed under section 133 of the Companies Act, 2013, read with the relevant rules issued thereunder and the other relevant provisions of the Act. The Company is having following subsidiaries:

Name of the Company	Shareholding & voting power	Remarks
PHFL Home Loans and Services Limited	100%	Considered in consolidated financial results
Pehel Foundation	100%	Registered as a charitable organisation under Section 8 of the Companies Act, 2013 and it is prohibited to give any right over its profits to any of its members, hence not considered for consolidation.

- The Company's main business is to provide loans against/for purchase, construction, repairs & renovations of houses/ flats/commercial properties etc. All other activities of the Company revolve around the main business. As such, there are no separate reportable segment, as per the Operating Segments (Ind AS 108), notified by the Companies (Accounting Standard) Rules, 2015, as amended.
- Disclosure of loans transferred / acquired during the quarter ended June 30, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025" are given below:

(ia) The Company has not transferred, any loans not in default during the quarter ended June 30, 2026.

(ib) Details of loans not in default acquired (through assignment) during the quarter ended June 30, 2026.

(₹ in crore)

Particulars	Quarter ended June 30, 2026			
	Deal 1	Deal 2	Deal 3	Deal 4
Amount of loans acquired	42.07	39.57	26.73	38.88
Weighted average residual maturity (years)	12.80	12.47	10.73	17.22
Weighted average holding period (years)	1.10	1.47	1.14	0.90
Retention of beneficial economic interest	10%	10%	10%	10%
Coverage of tangible securities of secured loans transferred	100%	100%	100%	100%
Rating wise distribution of rated loans*	NA	NA	NA	NA

*The loans acquired are not rated as these loans are to non-corporate borrowers.

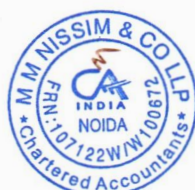
(ii) The Company has not transferred or acquired, any stressed loan during the quarter ended June 30, 2026.

(iii) Details of ratings on security receipts as on June 30, 2026:

Rating Agency	Rating	Trust Name	Book value of security receipts (₹ in crore)	Book value of security receipts (net of provisions)	Recovery rating scale
Infomercials Valuation and Rating Limited	IVR RR3	ACRE 122 TRUST	119.00	-	More than 50% and upto 75%

- On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating twenty nine existing labour laws. The Labour Codes, amongst other things introduces changes including a uniform definition of wages. The Ministry of Labour & Employment published Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has restructured compensation of its employees with effect from April 01, 2026 consistent with the Labour Codes, Rules, FAQs and the opinion from the consultant. The Company continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
- Disclosure related to project finance for the quarter ended June 30, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non-Banking Financial Companies – Credit Facilities) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025", as amended from time to time, are given below:

Sl. No.	Item Description	Number of accounts	Total outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	1	220.53
2	Projects under implementation accounts sanctioned during the quarter	1	25.00
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	220.53
4	Projects under implementation accounts at the end of the quarter (1+2-3)	1	25.00
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-





7. Disclosure related to Co-lending arrangements (CLAs) on an aggregate basis as at June 30, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025", as amended from time to time, are given below:

Particulars	As at June 30, 2026
As Originator RE	
Quantum of CLAs	
- Number of CLA Partners	1
- Number of accounts (outstanding cases)	219
- Aggregate principal outstanding as on date (₹ in crore)	70.57
Weighted average rate of interest (%)	10.13%
Fees charged (₹ in crore)	0.06
Fees paid (₹ in crore)	-
Broad sector of Co-lending arrangement	Mortgage- Housing Loans, Non -Housing Loans
Performance of loans	
- Standard loans (₹ in crore)	69.37
- NPA loans (₹ in crore)	1.20
Default loss guarantee (if any)	NA

8. Regulation 52(7) and 52(7A) of the SEBI (LODR) Regulations, 2015 are not applicable for the quarter ended June 30, 2026, as there were no unutilised issue proceeds and no deviation or variation in the utilisation of issue proceeds during the quarter.
9. During the quarter ended June 30, 2026, the Company has allotted 40,345 equity shares of ₹ 10 each pursuant to exercise of stock options / restricted stock units by employees.
10. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended for the quarter ended June 30, 2026 are attached as **Annexure I**.
11. Figures for the quarter ended March 31, 2026 are the balancing figures between audited figures for the full financial year and the reviewed year to date figure upto the third quarter of the previous financial year which were subjected to limited review by auditors.
12. Statutory Auditors of the Company have reviewed the consolidated interim financial results for the quarter ended June 30, 2026, in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The above consolidated interim financial results have been reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at their meeting held on August 04, 2026.

For and on behalf of the Board of Directors

Ajai Kumar Shukla
Managing Director & CEO
DIN: 11358498

Date: August 04, 2026
Place: Gurugram



M M Nissim & Co LLP
Chartered Accountants
C-2, First Floor,
Sector 2,
Noida -201301

C N K & Associates LLP
Chartered Accountants
501, Narain Chambers, M.G Road,
Vile Parle East
Mumbai -400057

Independent Auditor's Review report on Unaudited Consolidated Financial Results of PNB Housing Finance Limited ("the Company") for the quarter ended June 30, 2026, pursuant to the Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 as amended.

To

The Board of Directors of PNB Housing Finance Limited

1. We have reviewed the accompanying statement of unaudited consolidated financial results of PNB Housing Finance Limited ("the Holding Company") and its subsidiary (the Holding Company and its subsidiary) together referred to as the "the Group"), for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirements of the Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure requirements) Regulations, 2015, as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Holding Company's Management and approved by the Holding Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended along with the circulars, guidelines and directions issued by the Reserve Bank of India(RBI)/ National Housing Bank (NHB) to the extent applicable. Our responsibility is to express a conclusion on the Statement based on our review;
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion;



We also performed procedures in accordance with the circular issued by the Securities and Exchange Board of India under Regulation 33 (8) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, to the extent applicable.

4. The Statement includes the financial results of the below subsidiary:

Name of Subsidiary Company	Country of Incorporation	% Holding
PHFL Home Loans and Services Limited	India	100%

5. Based on our review conducted and procedures performed as stated in paragraph 3 above, and based on the Financial Information of one subsidiary provided to us by the Management of the Holding Company, referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

Other Matters:

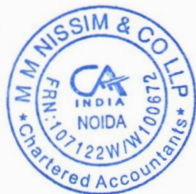
6. The accompanying statement includes financial results/information of one subsidiary, which was not reviewed by us, which reflect, total revenues of Rs. 73.51 crores for the quarter ended June 30, 2026, total net profit/(loss) after tax of Rs. 3.92 crores for the quarter ended June 30, 2026, total comprehensive income of Rs. 3.57 crores for the quarter ended June 30, 2026, respectively, as considered in the unaudited consolidated financial results. This financial results/financial information of the subsidiary have been reviewed by other auditor, whose report has been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of this subsidiary, is based solely on the report of such other auditor.



7. Our conclusion on the Statement is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditor in Para 6 above.

For M M Nissim & Co LLP
Chartered Accountants
Firm Registration No. 107122W/W100672

Savitilal
Navin Kumar Jain
Partner
Membership No. 090847
UDIN: 26090847ZLZGWO8420
Place: Gurugram
Date: August 04, 2026



For C N K & Associates LLP
Chartered Accountants
Firm Registration No. 101961W/W-100036

Hiren Shah
Partner
Membership No. 100052
UDIN: 26100052AOLIGJ5624
Place: Gurugram
Date: August 04, 2026



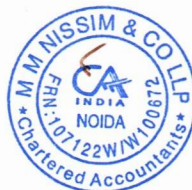
Statement of standalone interim financial results for the quarter ended June 30, 2026

(₹ in crore)

S. no.	Particulars	Quarter ended			Year ended
		30-Jun-26	31-Mar-26	30-Jun-25	31-Mar-26
		(Unaudited)	(Audited) (Refer Note 11)	(Unaudited)	(Audited)
	Revenue from operations				
(i)	Interest income	2,127.54	2,042.36	1,968.26	8,028.57
(ii)	Dividend income	-	-	-	50.00
(iii)	Fees and commission income	121.78	122.04	81.71	394.50
(iv)	Net gain on fair value changes	3.18	5.46	13.91	38.15
I	Total revenue from operations	2,252.50	2,169.86	2,063.88	8,511.22
II	Other income	2.87	(9.45)	6.73	3.07
III	Total income (I+II)	2,255.37	2,160.41	2,070.61	8,514.29
	Expenses				
(i)	Finance cost	1,339.03	1,246.37	1,234.69	5,001.53
(ii)	Impairment on financial instruments & write-offs [#]	(29.13)	(176.21)	(56.23)	(386.20)
(iii)	Employee benefits expense	107.87	102.59	93.54	386.82
(iv)	Fees and commission expense	3.24	3.95	3.02	13.34
(v)	Depreciation, amortisation and impairment	16.27	19.10	14.65	66.17
(vi)	Other expenses	103.50	118.89	95.41	428.83
IV	Total expenses	1,540.78	1,314.69	1,385.08	5,510.49
V	Profit before tax (III-IV)	714.59	845.72	685.53	3,003.80
	Tax expense:				
	-Current tax	153.23	155.24	131.08	577.26
	-Deferred tax (charge/(credit))	6.86	41.78	22.72	98.66
VI	Total tax expense	160.09	197.02	153.80	675.92
VII	Net profit after tax (V-VI)	554.50	648.70	531.73	2,327.88
VIII	Other comprehensive income				
	A (i) Items that will not be reclassified to profit or loss: Remeasurement gain/ (loss) on defined benefit plan	(0.45)	1.61	(1.58)	0.12
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.11	(0.41)	0.40	(0.03)
	B (i) Items that will be reclassified to profit or loss: Cash flow hedge	10.09	63.73	117.34	194.94
	(ii) Income tax relating to items that will be reclassified to profit or loss	(2.54)	(16.04)	(29.53)	(49.06)
IX	Total comprehensive income (VII+VIII)	561.71	697.59	618.36	2,473.85
	Earnings per share (of ₹ 10 each)*				
	-Basic (₹)	21.28	24.90	20.45	89.41
	-Diluted (₹)	21.22	24.84	20.38	89.20
	Paid-up equity share capital (Face value of ₹ 10)	260.59	260.55	260.13	260.55
	Reserves (excluding revaluation reserves) as at March 31				18,965.25

[#]Net of reversal of impairment allowance / bad debts (includes recovery from sale of security receipts amounting to ₹ 103.49 crore in quarter ended March 31, 2026 [FY 2025-26 ₹ 123.90 crore]) recovery on sale of loan assets including fair value changes on investment in security receipts.

* EPS for the quarters are not annualised.



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Toll Free: 1800 120 8800, Email: customercare@pnbhousing.com, Website: www.pnbhousing.com

CIN: L65922DL1988PLCO33856

**Notes:**

- The above interim financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') prescribed under Section 133 of the Companies Act 2013, read with Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and other accounting principles generally accepted in India and are in compliance with Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/ National Housing Bank (NHB) to the extent applicable. There are no changes in the accounting policies during the current reported period as compared to the corresponding periods / years.
- The Company's main business is to provide loans against/for purchase, construction, repairs & renovations of houses/ flats/commercial properties etc. All other activities of the Company revolve around the main business. As such, there are no separate reportable segment, as per the Operating Segments (Ind AS 108), notified by the Companies (Accounting Standard) Rules, 2015, as amended.
- Disclosure of loans transferred / acquired during the quarter ended June 30, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025" as amended from time to time are given below:

(ia) The Company has not transferred, any loans not in default during the quarter ended June 30, 2026.

(ib) Details of loans not in default acquired (through assignment) during the quarter ended June 30, 2026.

(₹ in crore)

Particulars	Quarter ended June 30, 2026			
	Deal 1	Deal 2	Deal 3	Deal 4
Amount of loans acquired	42.07	39.57	26.73	38.88
Weighted average residual maturity (years)	12.80	12.47	10.73	17.22
Weighted average holding period (years)	1.10	1.47	1.14	0.90
Retention of beneficial economic interest	10%	10%	10%	10%
Coverage of tangible securities of secured loans transferred	100%	100%	100%	100%
Rating wise distribution of rated loans*	NA	NA	NA	NA

*The loans acquired are not rated as these loans are to non-corporate borrowers.

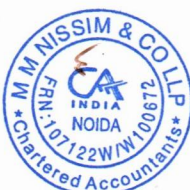
(ii) The Company has not transferred or acquired, any stressed loan during the quarter ended June 30, 2026.

(iii) Details of ratings on security receipts as on June 30, 2026:

Rating Agency	Rating	Trust Name	Book value of security receipts (₹ in crore)	Book value of security receipts (net of provisions)	Recovery rating scale
Infomercials Valuation and Rating Limited	IVR RR3	ACRE 122 TRUST	119.00	-	More than 50% and upto 75%

- On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating twenty nine existing labour laws. The Labour Codes, amongst other things introduces changes including a uniform definition of wages. The Ministry of Labour & Employment published Central Rules and FAQs to enable assessment of the financial impact due to changes in regulations. The Company has restructured compensation of its employees with effect from April 01, 2026 consistent with the Labour Codes, Rules, FAQs and the opinion from the consultant. The Company continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
- Disclosure related to project finance for the quarter ended June 30, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non-Banking Financial Companies - Credit Facilities) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025", as amended from time to time, are given below:

Sl. No.	Item Description	Number of accounts	Total outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	1	220.53
2	Projects under implementation accounts sanctioned during the quarter	1	25.00
3	Projects under implementation accounts where DCCO has been achieved during the quarter	1	220.53
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	1	25.00
5	Out of '4' - accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' - accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' - accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' - accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' - accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' - accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' - accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' - accounts in respect of which Resolution plan has failed.	-	-





6. Disclosure related to Co-lending arrangements (CLAs) on an aggregate basis as at June 30, 2026, pursuant to RBI Notification dated November 28, 2025, "Reserve Bank of India (Non- Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025" and "Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025", as amended from time to time, are given below:

Particulars	As at June 30, 2026
As Originator RE	
Quantum of CLAs	
- Number of CLA Partners	1
- Number of accounts (outstanding cases)	219
- Aggregate principal outstanding as on date (₹ in crore)	70.57
Weighted average rate of interest (%)	10.13%
Fees charged (₹ in crore)	0.06
Fees paid (₹ in crore)	-
Broad sector of Co-lending arrangement	Mortgage- Housing Loans, Non -Housing Loans
Performance of loans	
- Standard loans (₹ in crore)	69.37
- NPA loans (₹ in crore)	1.20
Default loss guarantee (if any)	NA

7. Regulation 52(7) and 52(7A) of the SEBI (LODR) Regulations, 2015 are not applicable for the quarter ended June 30, 2026, as there were no unutilised issue proceeds and no deviation or variation in the utilisation of issue proceeds during the quarter.
8. During the quarter ended June 30, 2026, the Company has allotted 40,345 equity shares of ₹ 10 each pursuant to exercise of stock options / restricted stock units by employees.
9. Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended for the quarter ended June 30, 2026 are attached as **Annexure I**.
10. The secured non-convertible debt securities issued by the Company are fully secured by creation and maintenance of exclusive charge (on floating basis) through hypothecation of book debts/loan receivables of the Company to the extent as stated in the respective Information Memorandum. Security Coverage available as on June 30, 2026 on secured non-convertible debt securities is 1.09 times.
11. Figures for the quarter ended March 31, 2026 are the balancing figures between audited figures for the full financial year and the reviewed year to date figure upto the third quarter of the previous financial year which were subjected to limited review by auditors.
12. Statutory Auditors of the Company have reviewed the standalone interim financial results for the quarter ended June 30, 2026, in compliance of Regulations 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The above standalone interim financial results have been reviewed and recommended by the Audit Committee of Board and subsequently approved by Board of Directors at their meeting held on August 04, 2026.

For and on behalf of the Board of Directors

Ajai Kumar Shukla
Managing Director & CEO
DIN: 11358498

Date: August 04, 2026
Place: Gurugram



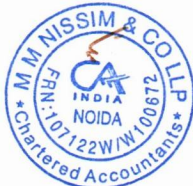
M M Nissim & Co LLP
Chartered Accountants
C-2, First Floor,
Sector 2,
Noida -201301

C N K & Associates LLP
Chartered Accountants
501, Narain Chambers, M.G Road,
Vile Parle East
Mumbai -400057

Independent Auditor's Review report on Unaudited Standalone Financial Results of PNB Housing Finance Limited ("the Company") for the quarter ended June 30, 2026 pursuant to the Regulations 33 and 52 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 as amended.

To
The Board of Directors of PNB Housing Finance Limited

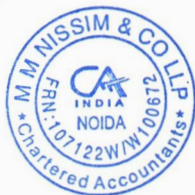
1. We have reviewed the accompanying statement of unaudited standalone financial results of PNB Housing Finance Limited ("the Company") for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirements of the Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure requirements) Regulations, 2015; as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/ National Housing Bank (NHB) to the extent applicable. Our responsibility is to express a conclusion on the Statement based on our review;
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion;



4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results read with notes thereon, prepared in accordance with applicable Indian Accounting Standards, prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulations 33 and 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended including the manner in which it is to be disclosed, or that it contains any material misstatement.

For M M Nissim & Co LLP
Chartered Accountants
Firm Registration No. 107122W/W100672

AV = 12/12
Navin Kumar Jain
Partner
Membership No. 090847
UDIN: 26090847QWBOFS4445
Place: Gurugram
Date: August 04, 2026



For C N K & Associates LLP
Chartered Accountants
Firm Registration No. 101961W/W-100036

[Signature]
Hiren Shah
Partner
Membership No. 100052
UDIN: 26100052FLDIOP7991
Place: Gurugram
Date: August 04, 2026



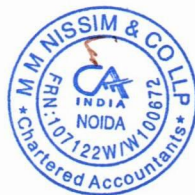


Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter ended June 30, 2026

Particular	For the quarter ended June 30, 2026 Consolidated
Debt Equity Ratio	3.72
Debt Service Coverage Ratio **	Not Applicable
Interest Service Coverage Ratio **	Not Applicable
Outstanding redeemable preference shares (quantity and value)	NIL
Capital redemption reserve/debenture redemption reserve *	Not Applicable
Net Worth (₹ in crore)	19,793.50
Net Profit After Tax (₹ in crore)	557.34
Earnings Per Share: (not annualised for the quarter)	
Basic (₹)	21.39
Diluted (₹)	21.33
Current Ratio *	Not Applicable
Long term debt to working capital ratio *	Not Applicable
Bad debts to Account receivable ratio *	Not Applicable
Current liability ratio *	Not Applicable
Total Debts to Total Assets	0.77
Debtors turnover ratio *	Not Applicable
Inventory turnover ratio *	Not Applicable
Operating Margin (%) *	Not Applicable
Net Profit Margin (%)	24.60
Sector Specific equivalent ratio	
Provision Coverage Ratio (%)	39.43
Gross Non-Performing Asset (GNPA) (%)	0.95
Net Non-Performing Asset (NNPA) (%)	0.58
CRAR (%) **	Not Applicable
Liquidity Coverage Ratio (%) **	Not Applicable

* The Company prepares the financial statement as per Division III, Schedule III of Companies Act 2013, hence these ratios are not applicable.

** Disclosure is not applicable at consolidated level for housing finance companies registered with NHB/RBI.



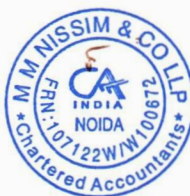


Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter ended June 30, 2026

Particular	For the quarter ended June 30, 2026 Standalone
Debt Equity Ratio	3.72
Debt Service Coverage Ratio *	Not Applicable
Interest Service Coverage Ratio *	Not Applicable
Outstanding redeemable preference shares (quantity and value)	NIL
Capital redemption reserve/debenture redemption reserve **	Not Applicable
Net Worth (₹ in crore)	19,797.69
Net Profit After Tax (₹ in crore)	554.50
Earnings Per Share: (not annualised for the quarter)	
Basic (₹)	21.28
Diluted (₹)	21.22
Current Ratio **	Not Applicable
Long term debt to working capital ratio **	Not Applicable
Bad debts to Account receivable ratio **	Not Applicable
Current liability ratio **	Not Applicable
Total Debts to Total Assets	0.77
Debtors turnover ratio **	Not Applicable
Inventory turnover ratio **	Not Applicable
Operating Margin (%) **	Not Applicable
Net Profit Margin (%)	24.59
Sector Specific equivalent ratio	
Provision Coverage Ratio (%)	39.38
Gross Non-Performing Asset (GNPA) (%)	0.95
Net Non-Performing Asset (NNPA) (%)	0.58
CRAR (%)	28.26
Liquidity Coverage Ratio (%)	146.17

* Disclosure is not applicable for housing finance companies registered with NHB/RBI.

** The Company prepares the financial statement as per Division III, Schedule III of Companies Act 2013, hence these ratios are not applicable.



M M NISSIM & CO LLP
CHARTERED ACCOUNTANTS

C-2, First Floor,
 Sector 2, Noida - 201311
 Tel: (0120) 4177293
 Website: www.mmnisim.com
 E-Mail: capital@mmnisim.com
 LLPIN: AAT-7548

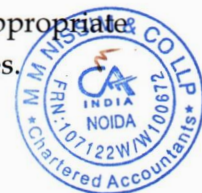
To
 The Board of Directors,
 PNB Housing Finance Limited,
 9th Floor, Antriksh Bhawan,
 22, KG Marg,
 New Delhi-110001

Independent Joint Statutory Auditor's Certificate with respect to maintenance of security cover pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

1. This certificate is being issued at the request of M/S PNB Housing Finance Limited (the "Company"). The Company has requested to certify the accompanying Statement showing "Security Cover" for the listed non-convertible debt securities as at June 30, 2026, (the "Statement") pursuant to the requirements of the Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations"). Accordingly, the Company has prepared the details of security cover available for debt securities in accordance with the financial statements as at June 30, 2026, and other relevant records/documents maintained by the Company as per attached **Annexure I**. We have stamped the same for identification purposes.
2. We understand that this certificate is required by the Company for the purpose of submission with BSE Limited, National Stock Exchange of India Limited and IDBI Trusteeship Service Limited ("Debt Security Trustee") with respect to maintenance of security cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.

Management's Responsibility

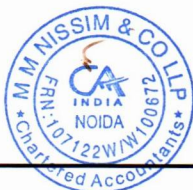
3. The preparation of the Statement and standalone financial results for the quarter ended June 30, 2026 is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.



4. The Management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

Auditor's Responsibility

5. Pursuant to requirement of the SEBI Regulations, it is our responsibility to provide limited assurance with respect to security cover maintained by the Company with respect of listed debt securities outstanding as at June 30, 2026.
6. We M/s M M Nissim & Co LLP jointly with M/s C N K & Associates LLP, Chartered Accountants, have reviewed the unaudited financial results prepared by the Company pursuant to the requirements of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion dated August 04, 2026.
7. We have conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by the ICAI.
9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:
 - a. Obtain the list of listed secured debt securities outstanding as at June 30, 2026.
 - b. Obtained and read the Debt securities Trust Deed and the Information Memorandum in respect of the secured Debt securities and noted the asset cover percentage required to be maintained by the Company in respect of such Debt securities, as indicated in **Annexure I** of the Statement.



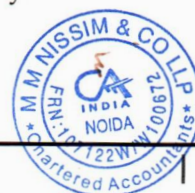
- c. Traced and agreed the principal amount of the Debt securities outstanding as at June 30, 2026 to the unaudited financial results and books of account maintained by the Company as at June 30, 2026;
- d. Obtained and read the particulars of security cover required to be provided in respect of Debt securities as indicated in the Debt securities Trust Deed and the Information Memorandum.
- e. Traced the value of assets indicated in **Annexure I** of the Statement to the unaudited financial results of the Company and books of account maintained by the Company as at June 30, 2026.
- f. Obtained the list of security cover maintained by the Company. Traced the value of charge created against assets to the security cover.
- g. Examined and verified the arithmetical accuracy of the computation of asset cover indicated in **Annexure I** of the Statement.

Conclusion

- 10. Based on the procedures performed by us, as referred to in paragraph 9 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that the details included in **Annexure I**, regarding maintenance of hundred percent security cover or higher security cover as stated in Debt securities trust deed in respect of listed secured Debt securities of the Company outstanding as at June 30, 2026, is not in agreement, in all material respects, with the unaudited standalone financial results of the Company, underlying books of account and other relevant records and documents maintained by the Company for the quarter ended June 30, 2026.

Restriction on Use

- 11. Our work was performed solely to assist the Company in meeting its responsibilities in relation to the compliance with the requirements of the SEBI Regulations. Our obligations in respect of this report are entirely separate from, and our responsibility and liability is in no way changed by any other role we may have (or may have had) as statutory auditors of the Company or otherwise. Nothing in this report nor anything said or done in the course of or in connection with the services that are the subject of this report, will extend any duty of care we may have in our capacity as statutory auditors of the Company.



12. This certificate is being issued to the Company pursuant to the requirements of Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For **M M NISSIM & CO LLP**
Chartered Accountants

Firm Registration No.: 107122W / W100672

Navin K. Jain
Navin Kumar Jain

Partner

Membership No.: 090847



ICAI UDIN: 26090847KZRXVW1845

Certificate No: MMN/NCR/C/26-27/ Aug/001

Place: Gurugram

Date: August 04, 2026

Statement for Security Cover for the listed non-convertible debt securities as at June 30, 2026

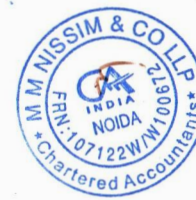
(₹ in crore)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	Column P
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Debt not backed by any assets offered as security	Elimination (amount in negative)	(Total C to J)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt*	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)			debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) [#]	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=L+M+N+O)
		Book Value	Book Value	Yes/No	Book Value	Book Value									Relating to Column F
ASSETS															
Property, Plant and Equipment							81.26			81.26					
Capital Work-in- Progress							3.27			3.27					
Right of Use Assets							149.93			149.93					
Goodwill							-			-					
Intangible Assets							31.58			31.58					
Intangible Assets under Development							5.83			5.83					
Investments							3,196.03			3,196.03					
Loans	Book Debts	8,511.50	50,396.99				29,951.03			88,859.52		8,511.50			8,511.50
Inventories							-			-					
Trade and other Receivables							53.00			53.00					
Cash and Cash Equivalents							1,457.20			1,457.20					
Bank Balances other than Cash and Cash Equivalents							795.31			795.31					
Others							391.62			391.62					
Total		8,511.50	50,396.99	-	-	-	36,116.06			95,024.55		8,511.50			8,511.50
LIABILITIES															
Debt securities to which this certificate pertains		7,480.13						3,552.14		11,032.27					
Other debt sharing pari-passu charge with above debt								-		-					
Other Debt (term loans)			43,224.84					-		43,224.84					
Other Debt (term loans- unsecured)								1,760.00		1,760.00					
Other Debt (deposits- unsecured)								17,642.70		17,642.70					
Subordinated debt								39.67		39.67					
Trade payables								3.11		3.11					
Lease Liabilities								163.62		163.62					
Provisions								32.27		32.27					
Others (inclusive of interest accrued)		320.43	254.01					985.21		1,559.65					
Total		7,800.56	43,478.85	-	-	-	-	24,178.72		75,458.13					
Cover on Book Value**		1.09													
Cover on Market Value															
	Exclusive Security Cover Ratio	1.09			Pari-Passu Security Cover Ratio	Nil									

* Underlying exposure is on outstanding principal basis.

** Asset cover is calculated only on debt for which this certificate is being issued.

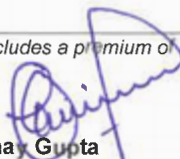
Receivables under financing activities consist of loans which are carried at amortised cost. The business model for managing these loans is "hold to collect" cash flows that are solely payments of principal and interest. Accordingly these loans are not fair valued and the book value of loans are considered as the value of security for the purposes of this certificate.



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





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: <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> 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. 500,13,61,500	-	Rs. 500,13,61,500	-	-
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%													

*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



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



Ghar Ki Baat

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

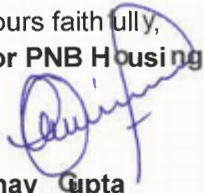
This certificate is pursuant to paragraph 10, Part III of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended from time to time, for the quarter ended June 30, 2026.

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

