

16th October, 2019

The BSE Limited, Listing Department, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001

Scrip Code: 540173

National Stock Exchange of India Limited, Listing Department "Exchange Plaza" Bandra Kurla Complex, Bandra (E), Mumbai – 400 051

Symbol: PNBHOUSING

Dear Sir/ Madam

Sub: Intimation under Reg. 30 of SEBI (LODR) on Q2 FY 2019-20 ended 30th Sept, 2019

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we would like to update the following:

- During Q2 FY19-20, Company disbursed loans amounting to INR 4,970 crore. Retail disbursements during the quarter were INR 4,718 crore and Corporate disbursements were INR 252 crore.
- The Asset under Management is INR 89,471 crore and Loan Asset is INR 74,353 crore as on 30th Sept 2019.
- The Gross NPA stood at 0.73% of the Asset under Management as on 30th Sept 2019. At Loan Asset level the Gross NPA is 0.84%.
- During Q2 FY19-20, the Company securitized loans amounting to INR 3,580 crore through direct assignment route.
- During Q2 FY19-20, the Company raised USD 175 million through ECB route. The Company also raised NCD of INR 500 crore.
- The Cash and Bank balances (including liquid investments) as on 30th Sept 2019 is INR 4,279 crore with exposure in commercial paper reduced to INR 4,506 crore as on 30th Sept 2019 from INR 6,475 crore as on 30th June 2019.

Please note all the information is provisional and is subject to limited review by the statutory auditors of the Company.

This is for your information and records.

For PNB Housing Finance Limited

Sanjay Jain

Company Secretary and Head Compliance