

Ref: PNBHFL/SE/EQ/FY2025-26/128
January 13, 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: Disclosure under Regulation 30 and 51 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to the provisions of Regulation 30 and 51 read with Para A of Part A of Schedule III of the SEBI Listing Regulations, we hereby inform that the Management Committee for allotment of Non-Convertible Debentures (NCDs), as authorized by the Board of Directors of the Company, has today i.e. January 13, 2026, approved the allotment of 37,500 Listed, Secured, Rated, Taxable, Redeemable NCDs of face value of Rs. 1,00,000 (Rupees One Lakh) each, aggregating to Rs. 375 Crore (Rupees Three Hundred Seventy-Five Crore Only). The allotment has been made through private placement via the Electronic Book Provider (EBP) platform of NSE.

The details of the aforesaid allotment are provided in Annexure 'A' enclosed herewith.

We request to take the above intimation on record.

Thanking You,

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

Veena G Kamath
Company Secretary

Encl: As above

| S. No. | Terms | Particulars |
|--------|---|--|
| 1. | Size of the issue | 37,500 Listed, Secured, Rated, Taxable, Redeemable Non-Convertible Debentures ("Debentures") of face value of Rs. 1,00,000/- each aggregating up to Rs. 3,75,00,00,000/- (Rupees Three Hundred Seventy-Five Crore Only). 7.5343% PNB Housing Finance Limited 2031 Series LXXIII |
| 2. | Whether proposed to be listed? If Yes, name of the stock exchange(s) | Yes On the Wholesale Debt Market (WDM) Segment of the National Stock Exchange of India Ltd. ("NSE") |
| 3. | Tenure of the instrument | 5 Years |
| | Date of allotment | January 13, 2026 |
| | Date of Maturity | January 13, 2031 |
| 4. | Coupon/interest offered | 7.5343% |
| 5. | Schedule of payment of Coupon/interest and principal | For Principal: January 13, 2031 For Interest: January 13, 2027, January 13, 2028, January 15, 2029, January 14, 2030, and January 13, 2031 |
| 6. | Charge/Security, if any, created over the assets | An exclusive charge on the specific book debts of the Company with minimum security coverage of 1 time. |
| 7. | Special rights/interest/privileges attached to the instruments and changes thereof | There are no special rights/ privileges attached to the Debentures. |
| 8. | Delay in payment of interest/principal amount for a period of more than three months from the due date or default in payment of interest/principal. | In case of default in payment of Interest and/or redemption of the principal amount of the Debentures on the respective due dates, additional interest of 2% p.a. over and above the coupon rate shall be payable by the Company for the defaulting period. |
| 9. | Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and/or the assets along with its comments therein, if any. | Not Applicable |
| 10. | Details of redemption of Debentures | The redemption amount shall be repaid in full at maturity on January 13, 2031, as mentioned in the term sheet. |