

Shareholding Pattern

PNB Housing Finance Limited

General Information

Scrip code	540173
NSE Symbol	PNBHOUSING
MSEI Symbol	NOTLISTED
ISIN	INE572E01012
Whether company is SME	No
Class of Security	Equity Shares
Type of report	Quarterly
Quarter Ended / Half year ended/Date of Report (For Prelisting / Allotment)	31-12-2025
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration

Searial No.	Particular	Yes / No	Promoter and Promoter Group	Public shareholder	Non Promoter- Non Public
1	Whether the Listed Entity has issued any partly paid up shares?	No	No	No	No
2	Whether the Listed Entity has issued any Convertible Securities ?	No	No	No	No
3	Whether the Listed Entity has issued any Warrants ?	No	No	No	No
4	Whether Listed Entity has granted any ESOPs, which are outstanding?	Yes	No	Yes	No
5	Whether the Listed Entity has any shares against which depository receipts are issued?	No	No	No	No
6	Whether the Listed Entity has any shares in locked-in?	No	No	No	No
7	Whether any shares held by promoters are encumbered under 'Pledge'?	No	No		
8	Whether any shares held by promoters are encumbered under 'Non-Disposal Undertaking'?	No	No		
9	Whether any shares held by promoters are encumbered, other than by way of Pledge or NDU, if any?	No	No		
10	Whether company has equity shares with differential voting rights?	No	No	No	No
11	Whether the listed entity has any significant beneficial owner?	No			

Table I - Summary Statement holding of specified securities

Note : Data will be automatically populated from shareholding pattern sheet - Data Entry Restricted in this sheet																											
Category (I)	Category of shareholder (II)	Nos. Of shareholders (III)	No. of fully paid up equity shares held (IV)	No. Of Partly paid-up equity shares held (V)	No. Of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+ (V)+ (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. Of Shares Underlying Outstanding convertible securities(XA)	No. of Shares Underlying Outstanding Warrants (XB)	No. Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)=(VII+X)	Shareholding , as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XII)= (VII)+(X)As a % of (A+B+C2)	Number of Locked in shares (XIII)	Number of Shares pledged (XIV)	Non-Disposal Undertaking (XV)	Other encumbrances, if any (XVI)	Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)	Number of equity shares held in dematerialized form (XVIII)	Sub-categorization of shares				
								No of Voting (XIV) Rights															Shareholding (No. of shares) under				
																					Class eg:X	Class eg:Y	Total	Total as a % of (A+B+C)			
(A)	Promoter & Promoter Group	1	73051205			73051205	28.04%	73051205		73051205	28.04%				73051205	27.75%							73051205				
(B)	Public	199929	187457358			187457358	71.96%	187457358		187457358	71.96%		2759052	2759052	190216410	72.25%							187457358	0	0	0	
(C)	Non Promoter- Non Public																										
(C1)	Shares underlying DRs																										
(C2)	Shares held by Employee Trusts																										
	Total	199930	260508563			260508563	100.00%	260508563		260508563	100.00%		2759052	2759052	263267615	100.00%							260508563	0	0	0	

Shareholding Pattern

Searial No.	Category & Name of the Shareholders (I)	Category	Category / More than 1 percentage	Bank Name	No of the Shareholders (III)	No.of fully paid up equity shares held (IV)	No.Of Partly paid-up equity shares held (V)	No.Of shares underlying Depository Receipts (VI)	Total nos.shares held (VII) = (IV) + (V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No.Of Shares Underlying Outstanding convertible securities (XA)	No.of Shares Underlying Outstanding Warrants (XB)	No.Of Outstanding ESOP Granted (XC)	No.of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No.of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X) As a % of(A+B+C2)	Shareholding as a % assuming full conversion of convertible securities(as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of(A+B+C2)	Number of Locked in shares (XIII)	Number of Shares pledged (XIV)	Non-Disposal Undertaking (XV)	Other encumbrances, if any (XVI)	Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)	Number of equity shares held in dematerialized for (XVIII)	Sub-categorization of shares			Shareholder type		
											No of Voting (XIV) Rights															Shareholding (No.of shares) under					
											Class eg:X	Class eg:Y	Total													Sub - category (i)	Sub - category (ii)	Sub - category (iii)			
A	Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																														
(1)	Indian																														
(a)	Individuals/Hindu undivided Family																														
(b)	Central Government/ State Government(s)																														
(c)	Financial Institutions/ Banks				1	73051205			73051205	28.04%	73051205	73051205	28.04%					73051205	27.75%							73051205					Promoter
	Punjab National Bank				1	73051205			73051205	28.04%	73051205	73051205	28.04%					73051205	27.75%							73051205					Promoter Group
	Assam Gramin Vikas Bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Bihar Gramin Bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Himachal Pradesh Gramin Bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Manipur Rural bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Punjab Gramin Bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Sarva Haryana Gramin Bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Tripura Gramin Bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	West Bengal Gramin Bank				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
(d)	Any Other (specify)				0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	PNB Metlife India Insurance Company Limited	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	PNB Gilts Limited	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	PNB Investment Services Limited	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	PNB Insurance Broking Private Limited	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	PNB (International) Limited	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	PNB Cards and Services Limited	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Druk PNB Bank Ltd	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	JSC Tengri Bank	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Everest Bank Ltd	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Canara HSBC Life Insurance Company Limited	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	India SME Asset Reconstruction Co Ltd	Other			0	0			0	0.00%	0	0	0.00%					0	0.00%							0					Promoter Group
	Sub-Total (A)(1)				1	73051205			73051205	28.04%	73051205	73051205	28.04%					73051205	27.75%							73051205					
(2)	Foreign																														
(a)	Individuals (NonResident Individuals/ Foreign Individuals)																														
(b)	Government																														
(c)	Institutions																														
(d)	Foreign Portfolio Investor																														
(e)	Any Other (specify)																														
	Sub-Total (A)(2)																														
	Total Shareholding of Promoter and Promoter Group (A)=(A)(1)+(A)(2)				1	73051205			73051205	28.04%	73051205	73051205	28.04%					73051205	27.75%							73051205					
B	Table III - Statement showing shareholding pattern of the Public shareholder																														
(1)	Institutions (Domestic)																														
(a)	Mutual Funds				40	78173285			78173285	30.01%	78173285	78173285	30.01%			0	0	78173285	29.69%							78173285	0	0	0		
	Aditya Birla Sun Life Trustee Private Limited A/C - Aditya Birla Sun Life Large Cap Fund				1	9047490			9047490	3.47%	9047490	9047490	3.47%			0	0	9047490	3.44%							9047490	0	0	0		
	Hsbc Mutual Fund - Hsbc Small Cap Fund				1	8882218			8882218	3.41%	8882218	8882218	3.41%			0	0	8882218	3.37%							8882218	0	0	0		
	Kotak Mahindra Trustee Co Ltd A/C				1	5902741			5902741	2.27%	5902741	5902741	2.27%			0	0	5902741	2.24%							5902741	0	0	0		

Searial No.	Category & Name of the Shareholders (I)	Category	Category / More than 1 percentage	Bank Name	No of the Shareholders (III)	No.of fully paid up equity shares held (IV)	No.Of Partly paid-up equity shares held (V)	No.Of shares underlying Depository Receipts (VI)	Total nos.shares held (VII) = (IV) + (V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No.Of Shares Underlying Outstanding convertible securities (XA)	No.of Shares Underlying Outstanding Warrants (XB)	No.Of Outstanding ESOP Granted (XC)	No.of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No.of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X)	Shareholding , as a % assuming full conversion of convertible securities(as a percentage of diluted share capital) (XII)= (VII)+(X) As a % of(A+B+C2)	Number of Locked in shares (XIII)	Number of Shares pledged (XIV)	Non- Disposal Undertaking (XV)	Other encumbrances, if any (XVI)	Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)	Number of equity shares held in dematerialized for (XVIII)	Sub-categorization of shares			Shareholder type	
											No of Voting (XIV) Rights															Shareholding (No.of shares) under				
											Class eg:X	Class eg:Y	Total													Sub - category (i)	Sub - category (ii)	Sub - category (iii)		
	Kotak Multicap Fund																													
	Nippon Life India Trustee Ltd-A/C Nippon India Small Cap Fund				1	5536978			5536978	2.13%	5536978		5536978	2.13%			0	0	5536978	2.10%						5536978	0	0	0	
	Canara Robeco Mutual Fund A/C Canara Robeco Small Cap Fund				1	5260482			5260482	2.02%	5260482		5260482	2.02%			0	0	5260482	2.00%						5260482	0	0	0	
	Hdfc Mutual Fund - Hdfc Multi Cap Fund				1	5136743			5136743	1.97%	5136743		5136743	1.97%			0	0	5136743	1.95%						5136743	0	0	0	
	Tata Mutual Fund-Tata Value Fund				1	5063334			5063334	1.94%	5063334		5063334	1.94%			0	0	5063334	1.92%						5063334	0	0	0	
	Franklin India Small Cap Fund				1	4807363			4807363	1.85%	4807363		4807363	1.85%			0	0	4807363	1.83%						4807363	0	0	0	
	Bandhan Small Cap Fund				1	4538270			4538270	1.74%	4538270		4538270	1.74%			0	0	4538270	1.72%						4538270	0	0	0	
	Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Small Cap Fund				1	3742596			3742596	1.44%	3742596		3742596	1.44%			0	0	3742596	1.42%						3742596	0	0	0	
	Dsp Small Cap Fund				1	3458749			3458749	1.33%	3458749		3458749	1.33%			0	0	3458749	1.31%						3458749	0	0	0	
	Sundaram Mutual Fund A/C Sundaram Services Fund				1	2848999			2848999	1.09%	2848999		2848999	1.09%			0	0	2848999	1.08%						2848999	0	0	0	
(b)	Venture Capital Funds				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(c)	Alternate Investment Funds				36	13162903			13162903	5.05%	13162903		13162903	5.05%			0	0	13162903	5.00%						13162903	0	0	0	
	PI Opportunities Aif V Lip				1	5787210			5787210	2.22%	5787210		5787210	2.22%			0	0	5787210	2.20%						5787210	0	0	0	
(d)	Banks				1	33850			33850	0.01%	33850		33850	0.01%			0	0	33850	0.01%						33850	0	0	0	
(e)	Insurance Companies				23	20716421			20716421	7.95%	20716421		20716421	7.95%			0	0	20716421	7.87%						20716421	0	0	0	
	Sbi Life Insurance Co. Ltd				1	7020326			7020326	2.69%	7020326		7020326	2.69%			0	0	7020326	2.67%						7020326	0	0	0	
(f)	Provident Funds/ Pension Funds				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(g)	Asset reconstruction companies				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(h)	Sovereign Wealth Funds				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(i)	NBFCs registered with RBI				1	25			25	0.00%	25		25	0.00%			0	0	25	0.00%						25	0	0	0	
(j)	Other Financial Institutions				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(k)	Any Other (specify)				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
	Sub-Total (B)(1)				101	112086484			112086484	43.03%	112086484		112086484	43.03%			0	0	112086484	42.58%						112086484	0	0	0	
(2)	Institutions (Foreign)																													
(a)	Foreign Direct Investment				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(b)	Foreign Venture Capital Investors				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(c)	Sovereign Wealth Funds				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(d)	Foreign Portfolio Investors Category I				178	43716719			43716719	16.78%	43716719		43716719	16.78%			0	0	43716719	16.61%						43716719	0	0	0	
	Stichting Depository Apg Emerging Markets Equity Pool				1	3711398			3711398	1.42%	3711398		3711398	1.42%			0	0	3711398	1.41%						3711398	0	0	0	
	Vanguard Total International Stock Index Fund				1	2612309			2612309	1.00%	2612309		2612309	1.00%			0	0	2612309	0.99%						2612309	0	0	0	
(e)	Foreign Portfolio Investors Category II				16	1153161			1153161	0.44%	1153161		1153161	0.44%			0	0	1153161	0.44%						1153161	0	0	0	
(f)	Overseas Depositories (holding DRs) (balancing figure)				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(g)	Any Other (specify)				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
	Sub-Total (B)(2)				194	44869880			44869880	17.22%	44869880		44869880	17.22%			0	0	44869880	17.04%						44869880	0	0	0	
(3)	Central Government / State Government(s)																													
(a)	Central Government / President of India				2	43617			43617	0.02%	43617		43617	0.02%			0	0	43617	0.02%						43617	0	0	0	
(b)	State Government / Governor				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	
(c)	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter				0	0			0	0.00%	0		0	0.00%			0	0	0	0.00%						0	0	0	0	

Searial No.	Category & Name of the Shareholders (I)	Category	Category / More than 1 percentage	Bank Name	No of the Shareholders (III)	No.of fully paid up equity shares held (IV)	No.Of Partly paid-up equity shares held (V)	No.Of shares underlying Depository Receipts (VI)	Total nos.shares held (VII) = (IV) + (V) + (VI)	Shareholding as a % of total no. of shares (calculated as per SCRR, 1957) (VIII) As a % of (A+B+C2)	Number of Voting Rights held in each class of securities (IX)				No.Of Shares Underlying Outstanding convertible securities (XA)	No.of Shares Underlying Outstanding Warrants (XB)	No.Of Outstanding ESOP Granted (XC)	No. of Shares Underlying Outstanding convertible securities, No. of Warrants and ESOP etc. (X) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI)= (VII+X) As a % of(A+B+C2)	Shareholding , as a % assuming full conversion of convertible securities) as a percentage of diluted share capital) (XII)= (VII)+X) As a % of(A+B+C2)	Number of Locked in shares (XIII)	Number of Shares pledged (XIV)	Non-Disposal Undertaking (XV)	Other encumbrances, if any (XVI)	Total Number of Shares encumbered (XVII) = (XIV+XV+XVI)	As a % of total Shares held (b)	Number of equity shares held in dematerialized for (XVIII)	Sub-categorization of shares			Shareholder type		
											No of Voting (XIV) Rights			Total as a % of Total Voting rights														Shareholding (No. of shares) under					
											Class eg:X	Class eg:Y	Total															Sub - category (i)	Sub - category (ii)	Sub - category (iii)			
	Sub-Total (B)(3)				2	43617			43617	0.02%	43617		43617	0.02%			0	0	43617	0.02%							43617	0	0	0			
(4)	Non-institutions															0	0	43617	0.02%								43617	0	0	0			
(a)	Associate companies / Subsidiaries				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0			
(b)	Directors and their relatives (excluding independent directors and nominee directors)				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0			
(c)	Key Managerial Personnel				3	15054			15054	0.01%	15054		15054	0.01%			0	0	15054	0.01%							15054	0	0	0			
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0			
(e)	Trusts where any person belonging to 'Promoter and Promoter Group' category is 'trustee', 'beneficiary', or 'author of the trust'				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0			
(f)	Investor Education and Protection Fund (IEPF)				1	3391			3391	0.00%	3391	3391	0.00%			0	0	3391	0.00%								3391	0	0	0			
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs				188336	19694752			19694752	7.56%	19694752	19694752	7.56%			0	0	19694752	7.48%								19694752	0	0	0			
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs				78	3942882			3942882	1.51%	3942882	3942882	1.51%			0	0	3942882	1.50%								3942882	0	0	0			
(i)	Non Resident Indians (NRIs)				4519	1514506			1514506	0.58%	1514506	1514506	0.58%			0	0	1514506	0.58%								1514506	0	0	0			
(j)	Foreign Nationals				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0			
(k)	Foreign Companies				0	0			0	0.00%	0	0	0.00%			0	0	0	0.00%								0	0	0	0			
(l)	Bodies Corporate				1432	3749826			3749826	1.44%	3749826	3749826	1.44%			0	0	3749826	1.42%								3749826	0	0	0			
(m)	Any Other (specify)				5263	1536966			1536966	0.59%	1536966	1536966	0.59%			2759052	2759052	4296018	1.63%								1536966	0	0	0			
		Trusts	Category		12	7258			7258	0.00%	7258	7258	0.00%			0	0	7258	0.00%									7258	0	0	0		
		LLP	Category		187	473107			473107	0.18%	473107	473107	0.18%			0	0	473107	0.18%									473107	0	0	0		
		ESOP or ESOS or ESPS	Category		141	162089			162089	0.06%	162089	162089	0.06%			2759052	2759052	2921141	1.11%									162089	0	0	0		
		HUF	Category		4881	849043			849043	0.33%	849043	849043	0.33%			0	0	849043	0.32%									849043	0	0	0		
		Clearing Members	Category		42	45469			45469	0.02%	45469	45469	0.02%			0	0	45469	0.02%									45469	0	0	0		
	Sub-Total (B)(4)				199632	30457377			30457377	11.69%	30457377	30457377	11.69%			2759052	2759052	33216429	12.62%								30457377	0	0	0			
	(B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)				199929	187457358			187457358	71.96%	187457358	187457358	71.96%			2759052	2759052	190216410	72.25%								187457358	0	0	0			
C	Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder																																
(1)	Custodian/DR Holder - Name of DR Holders (If Available)																																
(2)	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021																																
	Total NonPromoter-Non Public Shareholding (C)= (C)(1)+(C)(2)																																
	Total (A+B+C2)				199930	260508563	0	0	260508563	100.00%	260508563	0	260508563	100.00%	0	0	2759052	2759052	263267615	100.00%	0	0%	0	0%	0	0%	0	0%	260508563	0	0	0	
	Total (A+B+C)				199930	260508563			260508563	100.00%	260508563	0	260508563	100.00%			2759052	2759052	263267615	100.00%								260508563	0	0	0		
Disclosure of notes on shareholding pattern																																	
Disclosure of notes in case of promoter holding in dematerialised form is less than 100 percentage																																	
Disclosure of notes in case of public share holding is less than 25 percentage																																	
Disclosure of notes on shareholding pattern for company remarks explanatory																																	
Textual Information(4)																																	

Text Block

Textual Information(4)	CANARA HSBC Life Insurance Company Limited has ceased to be a Group Entity of Punjab National Bank (Promoter) w.e.f. 17.10.2025. The Promoter has reduced its stake from 23% to 13% and reported to the stock Exchanges. As per NSE mail dated July 29, 2026, we have incorporated India SME Asset Reconstruction Co. Ltd. in the promoter group category for the quarter ended December 2025.
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Table VI - Statement showing foreign ownership limits

Particular	Approved limits(%)	Limits utilized(%)
As on shareholding date	100.00%	17.57%
As on the end of previous 1st quarter	100.00%	18.97%
As on the end of previous 2nd quarter	100.00%	24.50%
As on the end of previous 3rd quarter	100.00%	32.20%
As on the end of previous 4th quarter	100.00%	35.08%