

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)	30-09-2026
Shareholding pattern filed under	Regulation 31 (1) (b)
Whether the listed entity is Public Sector Undertaking (PSU)?	No

Declaration

Serial 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 under		
								No of Voting (XIV) Rights																Sub-category (i)	Sub-category (ii)	Sub-category (iii)
								Class eg:X	Class eg:Y	Total							As a % of total No. Shares held (I)	As a % of total No. Shares held (I)	As a % of total No. Shares held (I)	As a % of total No. Shares held (I)	As a % of total No. Shares held (I)					
(A)	Promoter & Promoter Group	1	73051205			73051205	28.01%	73051205		73051205	28.01%				73051205	27.79%						73051205				
(B)	Public	163962	187752708			187752708	71.99%	187752708		187752708	71.99%	2103572	2103572	189856280	72.21%							187752708	0	0	0	
(C)	Non Promoter- Non Public																									
(C1)	Shares underlying DRs																									
(C2)	Shares held by Employee Trusts																									
	Total	163963	260803913			260803913	100.00%	260803913		260803913	100.00%		2103572	2103572	262907485	100.00%						260803913	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 (II)	No. of fully paid up equity shares held (IV)	No. Of Party 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 Warrants and ESOP etc. (XD) = (XA+XB+XC)	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.) (XI) = (VII)+(X)+(XA+XB+XC)	Shareholding, as a % assuming full conversion of convertible securities as a percentage of diluted share capital) (XII) = (VII)+(X)+(XA+XB+XC) 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) = (XIII)+(XIV)+(XV)+(XVI)	Number of equity shares held in dematerialised form (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	28.01%	73051205	73051205	28.01%					73051205	27.79%						73051205					Promoter	
	Punjab National Bank				1	73051205			73051205	28.01%	73051205	73051205	28.01%					73051205	27.79%						73051205					Promoter	
	Assam Gramin 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	
	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							
	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
	Drak 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	28.01%	73051205	73051205	28.01%					73051205	27.79%						73051205						
(2) Foreign																															
(a)	Individuals (Non-Resident 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)=(I)+(1)+(A)(2)				1	73051205			73051205	28.01%	73051205	73051205	28.01%					73051205	27.79%						73051205						
B Table III - Statement showing shareholding pattern of the Public shareholder																															
(1) Institutions (Domestic)																															
(a)	Mutual Funds				43	95087445			95087445	36.46%	95087445	95087445	36.46%			0	0	95087445	36.17%						95087445	0	0	0			
	Aditya Birla Sun Life Mutual Fund - Aditya Birla Sun Life Large Cap Fund				1	10767260			10767260	4.13%	10767260	10767260	4.13%			0	0	10767260	4.10%						10767260	0	0	0			
	Hdfc Mutual Fund - Hdfc Value Fund				1	8925396			8925396	3.42%	8925396	8925396	3.42%			0	0	8925396	3.39%						8925396	0	0	0			
	ICICI Prudential Focus Equity Fund				1	8316270			8316270	3.19%	8316270	8316270	3.19%			0	0	8316270	3.16%						8316270	0	0	0			
	Nippon Life India Trustee Ltd-A/C Nippon India Small Cap Fund				1	7505575			7505575	2.88%	7505575	7505575	2.88%			0	0	7505575	2.85%						7505575	0	0	0			
	Hdfc Mutual Fund - Hdfc Multi Cap Fund				1	6044025			6044025	2.32%	6044025	6044025	2.32%			0	0	6044025	2.30%						6044025	0	0	0			
	Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Small Cap Fund				1	5981621			5981621	2.29%	5981621	5981621	2.29%			0	0	5981621	2.28%						5981621	0	0	0			
	Canara Robeco Mutual Fund A/C Canara Robeco Small Cap Fund				1	5972324			5972324	2.29%	5972324	5972324	2.29%			0	0	5972324	2.27%						5972324	0	0	0			
	Dep Small Cap Fund				1	5302172			5302172	2.03%	5302172	5302172	2.03%			0	0	5302172	2.02%						5302172	0	0	0			
	Bandhan Small Cap Fund				1	4548455			4548455	1.74%	4548455	4548455	1.74%			0	0	4548455	1.73%						4548455	0	0	0			
	Sbi Pru Fund				1	3872921			3872921	1.48%	3872921	3872921	1.48%			0	0	3872921	1.47%						3872921	0	0	0			
	Franklin India Small Cap Fund				1	3582012			3582012	1.37%	3582012	3582012	1.37%			0	0	3582012	1.36%						3582012	0	0	0			
	Edelweiss Trusteeship Co Ltd A/c Edelweiss MF A/c Edelweiss Small Cap Fund				1	3407967			3407967	1.31%	3407967	3407967	1.31%			0	0	3407967	1.30%						3407967	0	0	0			
	Sundaram Mutual Fund A/C Sundaram Services Fund				1	2755636			2755636	1.06%	2755636	2755636	1.06%			0	0	2755636	1.05%						2755636	0	0	0			
(b)	Venture Capital Funds				0	0		0	0.00%	0	0	0.00%					0	0.00%						0	0	0	0				
(c)	Alternate Investment Funds				34	12818569			12818569	4.92%	12818569	12818569	4.92%			0	0	12818569	4.88%						12818569	0	0	0			
	PI Opportunities AIF V Lip				1	6282163			6282163	2.41%	6282163	6282163	2.41%			0	0	6282163	2.39%						6282163	0	0	0			
(d)	Banks				1	113000			113000	0.04%	113000	113000	0.04%			0	0	113000	0.04%						113000	0	0	0			
(e)	Insurance Companies				20	20535222			20535222	7.87%	20535222	20535222	7.87%			0	0	20535222	7.81%						20535222	0	0	0			
	SBI Life Insurance Co. Ltd				1	7025997			7025997	2.69%	7025997	7025997	2.69%			0	0	7025997	2.67%						7025997	0	0	0			
	Tata Aia Life Insurance Co. Ltd, Whole Life Mid Cap Equity Fund, LII 009 04/01/07 Wk 110				1	3468850			3468850	1.33%	3468850	3468850	1.33%			0	0	3468850	1.32%						3468850	0	0	0			
	Hdfc Life Insurance Company Limited				1	2704236			2704236	1.04%	2704236	2704236	1.04%			0	0	2704236	1.03%						2704236	0	0	0			
(f)	Provident Funds/ Pension Funds				0	0		0	0.00%																						

Searial No.	Category & Sub-Category of the Shareholders (I)	Category	Category / More than 1 percentage	Bank Name	No of the Shareholders (II)	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 (X)			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, ESOPs, Convertible Securities etc.) (XII) = (VII+X)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XIII) (XIV+XV+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 dematerialised form (XVIII)	Sub-categorization of shares			Shareholder type
											Class eq. X	Class eq. Y	Total													Sub - category (I)	Sub - category (II)	Sub - category (III)	
(b)	Subsidiaries 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				2	4925			4925	0.00%	4925	4925	0.00%			0	0	4925	0.00%						4925	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	3894			3894	0.00%	3894	3894	0.00%			0	0	3894	0.00%						3894	0	0	0	
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs				153680	14800997			14800997	5.68%	14800997	14800997	5.68%			0	0	14800997	5.63%						14800997	0	0	0	
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs				57	2714528			2714528	1.04%	2714528	2714528	1.04%			0	0	2714528	1.03%						2714528	0	0	0	
(i)	Non Resident Indians (NRIs)				4394	1090061			1090061	0.42%	1090061	1090061	0.42%			0	0	1090061	0.41%						1090061	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				1198	2459089			2459089	0.94%	2459089	2459089	0.94%			0	0	2459089	0.94%						2459089	0	0	0	
(m)	Any (specify)				4354	1116765			1116765	0.43%	1116765	1116765	0.43%			2103572	2103572	3220337	1.22%						1116765	0	0	0	
	Trusts	Category			9	27943			27943	0.01%	27943	27943	0.01%			0	0	27943	0.01%						27943	0	0	0	
	Independent Director or his relatives	Category			2	9161			9161	0.00%	9161	9161	0.00%			0	0	9161	0.00%						9161	0	0	0	
	LLP	Category			140	235411			235411	0.09%	235411	235411	0.09%			0	0	235411	0.09%						235411	0	0	0	
	ESOP or ESOS or ESPO	Category			74	181625			181625	0.07%	181625	181625	0.07%			2103572	2103572	2285197	0.87%						181625	0	0	0	
	HUF	Category			4095	648313			648313	0.25%	648313	648313	0.25%			0	0	648313	0.25%						648313	0	0	0	
	Clearing Members	Category			34	14312			14312	0.01%	14312	14312	0.01%			0	0	14312	0.01%						14312	0	0	0	
	Sub-Total (B)(4)				163662	22189959			22189959	8.51%	22189959	22189959	8.51%			2103572	2103572	24293531	9.24%						22189959	0	0	0	
	(B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)				163962	187752708			187752708	71.99%	187752708	187752708	71.99%			2103572	2103572	198656280	72.21%						187752708	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)(1)+(C)(2)																												
	Total (A+B+C2)				163963	260803913	0		260803913	100.00%	260803913	260803913	100.00%			2103572	2103572	262907485	100.00%						260803913	0	0	0	
	Total (A+B+C)				163963	260803913			260803913	100.00%	260803913	260803913	100.00%			2103572	2103572	262907485	100.00%						260803913	0	0	0	
Disclosure of notes on shareholding pattern																													
Disclosure of notes in case of promoter holding in dematerialised form is less than 10% 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., as the Promoter has reduced it's stake from 23% to 13% in it. Promoter has indicated that it is not feasible to continue Canara HSBC Life Insurance Company Ltd as "Promoter Group" entity. However, it has been included in the list of promoter group. During the quarter ended June 30, 2025, PNB has divested its entire stake in ISARC to M/s. Authum Investment & Infrastructure Limited on June 17, 2025 and accordingly India SME Asset Reconstruction Co. Ltd. was been removed from the category of promoter group. In reference to NSE's email dated April 27, 2026, regarding discrepancies observed in the Shareholding Pattern filed by the Company for the quarter ended June 30, 2025, and September 30, 2025, the Company has submitted the revised Shareholding Pattern xml utilities by including the name of India SME Asset Reconstruction Co. Ltd. ("ISARC") under the Promoter Group category on advice of NSE. Further, the Company vide email dated June 24, 2026 has sought advise from NSE if the aforesaid change needs to be incorporated in the SHP filed for December 31,2025 and March 31, 2026. The Company has received revert from NSE on July 29, 2026 regarding discrepancies observed in the Shareholding Pattern filed by the Company for the quarter ended December 31,2025 and March 31, 2026. Accordingly, the company had submitted the revised Shareholding for the quarter ended December 31,2025 and March 31, 2026 as well. Therefore, we have included the name of India SME Asset Reconstruction Co. Ltd. in the list of promoter group.
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Table VI - Statement showing foreign ownership limits

Particular	Approved limits(%)	Limits utilized(%)
As on shareholding date	100.00%	14.42%
As on the end of previous 1st quarter	100.00%	17.07%
As on the end of previous 2nd quarter	100.00%	16.82%
As on the end of previous 3rd quarter	100.00%	17.57%
As on the end of previous 4th quarter	100.00%	18.97%