

Shareholding Pattern under Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

1.	Name of Listed Entity: PNB Housing Finance Limited
2.	Scrip Code/Name of Scrip/Class of Security: 540173
3.	Share Holding Pattern Filed under: Reg. 31(1)(b)
4.	Declaration: The Listed entity is required to submit the following declaration to the extent of submission of information:-

	Particulars	Yes	No
1	Whether the Listed Entity has issued any partly paid up shares?		No
2	Whether the Listed Entity has issued any Convertible Securities or Warrants?		No
3	Whether the Listed Entity has any shares against which depository receipts are issued?		No
4	Whether the Listed Entity has any shares in locked-in?		No
5	Whether any shares held by promoters are pledge or otherwise encumbered?		No

PNB Housing Finance Limited

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group

Category & Name of the shareholders	Entity Type	Nos. of sharehold-ers	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlyin- g Depositor s Receipts	Total nos. shares held (VII) = (IV)+(V)+ (VI)	Shareholding % calculated as per SCRR, 1957 As a % of (A)+(C)+(7)	Number of Voting Rights held in each class of securities			Shares Underlyin- g Outstanding	Total No of shares on fully diluted basis (including ESOP, Convertible Securities etc.)	percentage	Number of Locked in shares	Number of Shares pledged	Non-Disposal Undertaking	Other encumbrances, if any	Total Number of Shares encumbered			Number of equity shares held in dematerialized form			
								No of Voting Rights		Total as a % of Total Voting Rights								No. (a)	No. (b)	No. (c)		No. (d)	No. (e)	No. (f)
								Class eq- u	Class eq- v															
1	Indian																							
(a)	Individuals / Hindu Undivided Family	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
(b)	Central Government / State Government(s)	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
(c)	Financial Institutions / Banks	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
(d)	Any Other (Specify)	1	73951205	0	0	73951205	28.0418	73951205	0	73951205	28.0418	0	73951205	28.0418	0	0.0000	0	0.0000	0	0	73951205			
(e)	Indian Corporate	1	73951205	0	0	73951205	28.0418	73951205	0	73951205	28.0418	0	73951205	28.0418	0	0.0000	0	0.0000	0	0	73951205			
(f)	Foreign National/ Bank	1	73951205	0	0	73951205	28.0418	73951205	0	73951205	28.0418	0	73951205	28.0418	0	0.0000	0	0.0000	0	0	73951205			
	Sub Total (A)(1)	1	73951205	0	0	73951205	28.0418	73951205	0	73951205	28.0418	0	73951205	28.0418	0	0.0000	0	0.0000	0	0	73951205			
2	Foreign																							
(a)	Individuals (Non-Resident Individuals / Foreign Individuals)	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
(b)	Government	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
(c)	Institutions	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
(d)	Foreign Portfolio Investor	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
(e)	Any Other (Specify)	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
	Sub Total (A)(2)	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	0	0.0000	0	0	0			
	Total Shareholding Of Promoter And Promoter Group (A)= (A)(1)+(A)(2)	1	73951205	0	0	73951205	28.0418	73951205	0	73951205	28.0418	0	73951205	28.0418	0	0.0000	0	0.0000	0	0	73951205			

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Table III - Statement showing shareholding pattern of the Public shareholders

Category & Name of the shareholders	No. of shares (in lakhs)	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Shareholding % Calculated as per SCRR, 1957 As a % of (A+B+C)	Number of Voting Rights held in each class of securities			Total as a % of Total Voting Rights	Non-Disposal Undertaking	Other encumbrances, if any	Total Number of Shares Encumbered	Number of Equity Shares held in dematerialized form	Sub-categorization of shares							
						Class eq. x	Class eq. y	Total						Sub-Category (1)	Sub-Category (2)	Sub-Category (3)					
1 Institutions (Domestic)																					
(a) Mutual Fund	40	78173285	0	0	78173285	90.8689	78173285	90.8689	0	0.0000	NA	NA	NA	NA	NA	NA	NA	78173285	0	0	0
Aditya Birla Sun Life Trustee Private Limited A/C	1	1947460	0	0	1947460	1.4730	1947460	1.4730	0	0.0000	NA	NA	NA	NA	NA	NA	NA	1947460	0	0	0
Axis Mutual Fund - Axis Small Cap Fund	1	8882218	0	0	8882218	1.4086	8882218	1.4086	0	0.0000	NA	NA	NA	NA	NA	NA	NA	8882218	0	0	0
Axis Asset Management Trustee Private Limited A/C	1	5902741	0	0	5902741	2.2609	5902741	2.2609	0	0.0000	NA	NA	NA	NA	NA	NA	NA	5902741	0	0	0
Axis India India Trustee Ltd A/C - Nilsson India S.I.	1	5536978	0	0	5536978	2.1354	5536978	2.1354	0	0.0000	NA	NA	NA	NA	NA	NA	NA	5536978	0	0	0
Canara Robeco Mutual Fund A/C - Canara Robeco	1	5262482	0	0	5262482	2.0133	5262482	2.0133	0	0.0000	NA	NA	NA	NA	NA	NA	NA	5262482	0	0	0
Canara Robeco Mutual Fund A/C - Canara Robeco	1	5136743	0	0	5136743	1.9718	5136743	1.9718	0	0.0000	NA	NA	NA	NA	NA	NA	NA	5136743	0	0	0
Fund Mutual Fund - Tata Value Fund	1	5063334	0	0	5063334	1.9436	5063334	1.9436	0	0.0000	NA	NA	NA	NA	NA	NA	NA	5063334	0	0	0
Fund Mutual Fund - Small Cap Fund	1	4807363	0	0	4807363	1.8454	4807363	1.8454	0	0.0000	NA	NA	NA	NA	NA	NA	NA	4807363	0	0	0
Franklin Small Cap Fund	1	4538270	0	0	4538270	1.7421	4538270	1.7421	0	0.0000	NA	NA	NA	NA	NA	NA	NA	4538270	0	0	0
Axis Mutual Fund Trustee Limited A/C - Axis Mutual	1	3742596	0	0	3742596	1.4366	3742596	1.4366	0	0.0000	NA	NA	NA	NA	NA	NA	NA	3742596	0	0	0
Axis Small Cap Fund	1	3468749	0	0	3468749	1.3277	3468749	1.3277	0	0.0000	NA	NA	NA	NA	NA	NA	NA	3468749	0	0	0
Sundaram Mutual Fund A/C - Sundaram Services	1	2848999	0	0	2848999	1.0936	2848999	1.0936	0	0.0000	NA	NA	NA	NA	NA	NA	NA	2848999	0	0	0
Venture Capital Fund	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	
(b) Abanque Investment Funds	36	13162903	0	0	13162903	8.0528	13162903	8.0528	0	0.0000	NA	NA	NA	NA	NA	NA	NA	13162903	0	0	0
Opportunities All V Lip	1	5787210	0	0	5787210	2.2115	5787210	2.2115	0	0.0000	NA	NA	NA	NA	NA	NA	NA	5787210	0	0	0
(c) Banks	1	33850	0	0	33850	0.0300	33850	0.0300	0	0.0000	NA	NA	NA	NA	NA	NA	NA	33850	0	0	0
(d) Insurance Companies	23	20716421	0	0	20716421	7.8543	20716421	7.8543	0	0.0000	NA	NA	NA	NA	NA	NA	NA	20716421	0	0	0
Life Insurance Corporation of India	1	2029235	0	0	2029235	0.6000	2029235	0.6000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	2029235	0	0	0
(e) Provident Fund/ Pension Funds	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	
(f) Asset Reconstruction Companies	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	
(g) Sovereign Wealth Funds	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	
(h) MFPI registered with RBI	1	25	0	0	25	0.0000	25	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	25	0	0	0
(i) Other Financial Institutions	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	
(j) Any Other (Specify)	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	
Sub Total (B1)	103	112086484	0	0	112086484	43.0260	112086484	43.0260	0	0.0000	NA	NA	NA	NA	NA	NA	NA	112086484	0	0	0
2 Institutions (Foreign)																					
(a) Foreign Direct Investment	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(b) Foreign Venture Capital Investors	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(c) Sovereign Wealth Funds	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(d) Non-Resident Indians (NRIs)	178	43716719	0	0	43716719	15.3813	43716719	15.3813	0	0.0000	NA	NA	NA	NA	NA	NA	NA	43716719	0	0	0
Director Depository A/c Emerging Markets Equity	1	3711388	0	0	3711388	1.4247	3711388	1.4247	0	0.0000	NA	NA	NA	NA	NA	NA	NA	3711388	0	0	0
Vanguard Total International Stock Index Fund	1	2612309	0	0	2612309	1.0028	2612309	1.0028	0	0.0000	NA	NA	NA	NA	NA	NA	NA	2612309	0	0	0
Vanguard International Equity Index Fund	1	1153161	0	0	1153161	0.4427	1153161	0.4427	0	0.0000	NA	NA	NA	NA	NA	NA	NA	1153161	0	0	0
(e) Overseas Depository (including PFI) (Including FI)	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(f) FI (FI)	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(g) Any Other (Specify)	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
Sub Total (B2)	194	44869880	0	0	44869880	17.2240	44869880	17.2240	0	0.0000	NA	NA	NA	NA	NA	NA	NA	44869880	0	0	0
3 Central Government/ State Governments/ Central Government/ President of India/ State Government/ Governor/ Shareholding by Companies or Bodies Corporate where Central/ State Government is a promoter																					
(a) Central Government/ President of India	2	43617	0	0	43617	0.0167	43617	0.0167	0	0.0000	NA	NA	NA	NA	NA	NA	NA	43617	0	0	0
(b) State Government/ Governor	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(c) Shareholding by Companies or Bodies Corporate where Central/ State Government is a promoter	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
Sub Total (B3)	2	43617	0	0	43617	0.0167	43617	0.0167	0	0.0000	NA	NA	NA	NA	NA	NA	NA	43617	0	0	0
4 Non-Resident Indians (NRIs)																					
(a) Associate companies / Subsidiaries	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(b) Directors and their relatives (excluding Independent Directors and nominee Directors)	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(c) Key Managerial Personnel	3	15054	0	0	15054	0.0058	15054	0.0058	0	0.0000	NA	NA	NA	NA	NA	NA	NA	15054	0	0	0
(d) Relations of promoters (other than 'Immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(e) Trusts where any person belonging to 'Promoter and Promoter Group' category is 'Trustee'/'beneficiary' or 'member of the trust'	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(f) Investor Education and Protection Fund (IEPF) - Resident Individual holding nominal share capital up to Rs. 2 lakhs.	1	3991	0	0	3991	0.0015	3991	0.0015	0	0.0000	NA	NA	NA	NA	NA	NA	NA	3991	0	0	0
(g) Resident individual holding nominal share capital up to Rs. 2 lakhs.	188336	19694752	0	0	19694752	7.5601	19694752	7.5601	0	0.0000	NA	NA	NA	NA	NA	NA	NA	19694752	0	0	0
(h) Resident individual holding nominal share capital in excess of Rs. 2 lakhs.	78	3942882	0	0	3942882	1.5135	3942882	1.5135	0	0.0000	NA	NA	NA	NA	NA	NA	NA	3942882	0	0	0
(i) Non-Resident Indians (NRIs)	4519	1514506	0	0	1514506	0.3814	1514506	0.3814	0	0.0000	NA	NA	NA	NA	NA	NA	NA	1514506	0	0	0
(j) Foreign Companies	0	0	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	NA	0	0	0	0
(k) Bodies Corporate	1432	1748626	0	0	1748626	1.4534	1748626	1.4534	0	0.0000	NA	NA	NA	NA	NA	NA	NA	1748626	0	0	0
(l) Any Other (Specify)	5263	1538966	0	0	1538966	0.3900	1538966	0.3900	0	0.0000	NA	NA	NA	NA	NA	NA	NA	1538966	0	0	0
(m) Trusts	12	7258	0	0	7258	0.0028	7258	0.0028	0	0.0000	NA	NA	NA	NA	NA	NA	NA	7258	0	0	0
(n) Body Corporate (Liability Partnership)	183	473107	0	0	473107	0.1815	473107	0.1815	0	0.0000	NA	NA	NA	NA	NA	NA	NA	473107	0	0	0
(o) Office Bearers	141	162089	0	0	162089	0.0622	162089	0.0622	0	0.0000	NA	NA	NA	NA	NA	NA	NA	162089	0	0	0
(p) Hindu Undivided Family	4861																				

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Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholders

Category & Name of the shareholders	PAN	Nos. of shareholders	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding % calculate d as per SCRR, 1957 As a % of (A+B+C)	Number of Voting Rights held in each class of securities			Shares Underlying Outstanding convertible securities (including warrants, ESOP, Convertible securities)	of shares on fully diluted basis (including conversion of convertible securities)	ding, as a % assuming full conversion of convertible securities	Number of Locked in Shares	Number of Shares pledged		Non-Disposal Undertaking		Other encumbrances, if any		Total Number of Shares encumbered		Number of equity shares held in dematerialised form					
								Class eg: X	Class eg: Y	Total					Total as a % of (A+B+C)	No. (a)	As a % of total Shares held(b)	No. (a)	As a % of total Shares held(b)	No. (a)	As a % of total Shares held(b)	No. (a)		As a % of total Shares held(b)	No. (a)	As a % of total Shares held(b)	No. (a)	As a % of total Shares held(b)
1. Custodian/DR Holder		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	0					
Employee Benefit Trust / Employee Welfare Trust under SEBI (Share based Employee Benefits and Sweat Equity) Regulations, 2021		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	0					
2. Total Non-Promoter- Non Public Shareholding (C)= (C81+C82)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0	0.0000	0	0.0000	NA	NA	NA	NA	NA	NA	0					

PNB Housing Finance Limited**Table V - Statement showing Foreign Ownership Limits**

Particulars	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