

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 (PNBHOUSING)		
3.	Share Holding Pattern Filed under: Reg. 31(1)(b)		
	a.	If under 31(1)(b) then indicate the report for Quarter: September 30, 2019	
	b.	If under 31(1)(c) then indicate date of allotment/extinguishment: N.A.	
4.	Declaration: The Listed entity is required to submit the following declaration to the extent of submission of information:-		
	Sr. No.	Particulars	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?	Yes
	5	Whether any shares held by promoters are pledge or otherwise encumbered?	No
* If the Listed Entity selects the option 'No' for the questions above, the columns for the partly paid up shares, Outstanding Convertible Securities/Warrants, depository receipts, locked-in shares, No of shares pledged or otherwise encumbered by promoters, as applicable, shall not be displayed at the time of dissemination on the Stock Exchange website. Also wherever there is 'No' declared by Listed Entity in above table the values will be considered as 'Zero' by default on submission of the format of holding of specified securities.			



**Table I - Summary Statement holding of specified securities**

Category	Category of shareholder	Nos. of share holders	No. of fully paid up equity shares held	No. of Partly paid-up equity shares held	No. of shares under lying Depository Receipts	Total nos. shares held	Share holding as a % of total no. of shares (calculated as per SCRR, 1957)	Number of Voting Rights held in each class of securities			No. of Shares Under lying	Share holding, as a % assuming full conversion of convertible securities (including Warrants) (as a percentage of diluted share capital)	Number of Locked In shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	
								No of Voting Rights					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)
								Class eg: X	Class eg: y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) = (IV)+(V)+(VI)	(VIII) As a % of (A+B+C2)	(IX)			(X)	(XI) = (VII)+(X) As a % of (A+B+C2)	(XII)		(XIII)		(XIV)	
(A)	Promoter & Promoter Group	1	5,49,14,840	-	-	5,49,14,840	32.66	5,49,14,840	-	5,49,14,840	32.66	-	32.66	3,31,31,374	60.33	-	-	5,49,14,840
(B)	Public	88,008	11,32,09,923	-	-	11,32,09,923	67.34	11,32,09,923	-	11,32,09,923	67.34	-	67.34	-	-	NA	NA	11,32,09,907
(C)	Non Promoter - Non Public															NA	NA	
(C1)	Shares Underlying DRs															NA	NA	
(C2)	Shares Held By Employee Trust															NA	NA	
	Total	88,009	16,81,24,763	-	-	16,81,24,763	100.00	16,81,24,763	-	16,81,24,763	100.00	-	100.00	3,31,31,374	19.71	-	-	16,81,24,747




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

Category & Name of the shareholders	PAN	Nos. of share holders	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares under lying Depository Receipts	Total nos. shares held	Share holding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Under lying Outstanding convertible securities (including Warrants)	Share holding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked In shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	
								No of Voting Rights					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)
								Class eg: X	Class eg: y	Total								
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii) = (iv)+(v)+(vi)	(viii) As a % of (A+B+C2)	(ix)			(x)	(xi) = (vii)+(x) As a % of (A+B+C2)	(xii)		(xiii)	(xiv)		
1	Indian																	
(a)	Individuals / Hindu Undivided Family																	
(b)	Central Government / State Government(s)																	
(c)	Financial Institutions / Banks																	
	Punjab National Bank	AAACPD165G	1	5,49,14,840	-	5,49,14,840	32.66	5,49,14,840	-	5,49,14,840	32.66	32.66	3,31,31,374	60.33	-	-	5,49,14,840	
(d)	Any Other (Specify)																	
	PNB MetLife India Insurance Company Limited	AACCM6448H	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	PNB Gilts Limited	AAACP7685B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	PNB Investment Services Limited	AAACP9801F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	PNB Insurance Broking Private Limited	AAECA3425A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Punjab National Bank (International) Limited	AAECP3350P	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Druk PNB Bank Ltd	It is a foreign entity. PAN number is not available. However, the	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Prathama UP Gramin Bank	AAHAP0003E	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Punjab Gramin Bank	AAALP0309F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Himachal Pradesh Gramin Bank	AAALH0469C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Sarva Haryana Gramin Bank	AAKAS1464M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Dakshin Bihar Gramin Bank	AAEAD5069K	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	JSC Tengri Bank	PAN number is not available being a foreign entity. Business Identification Number is 950740000130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Everest Bank Ltd	PAN number is not available being a foreign entity. Business Identification Number is 500061903	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Sub Total (A)(1)		1	5,49,14,840	-	5,49,14,840	32.66	5,49,14,840	-	5,49,14,840	32.66	32.66	3,31,31,374	60.33	-	-	5,49,14,840	



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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)=	1	5,49,14,840			5,49,14,840	32.66	5,49,14,840		5,49,14,840	32.66		32.66	3,31,31,374	60.33				5,49,14,840

Details of Shares which remain unclaimed may be given here along with details such as number of shareholders, outstanding shares held in demat/unclaimed suspense account, voting rights which are frozen etc.: Nil

Note :

The term 'Encumbrance' has the same meaning as assigned under regulation 28(3) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.



**Table III - Statement showing shareholding pattern of the Public shareholder**

	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 % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities including Warrants	Shareholding, as a % assuming full conversion of convertible securities	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	
									No of Voting Rights					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)
									Class eg: X	Class eg: Y	Total								
	(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii) = (iv)+(v)+(vi)	(viii) As a % of (A+B+C2)	(ix)			(x)	(xi) = (vii)+(x) As a % of (A+B+C2)	(xii)		(xiii)		(xiv)	
<b>1</b>	<b>Institutions</b>																		
(a)	Mutual Fund		9	86,19,433	-	-	86,19,433	5.13	86,19,433	-	86,19,433	5.13	-	5.13	-	-	NA	NA	86,19,433
	Franklin Templeton Mutual Fund A/C Franklin India Prima Fund	AAATT4931H	1	40,30,904	-	-	40,30,904	2.40	40,30,904	-	40,30,904	2.40	-	2.40	-	-	NA	NA	40,30,904
	Aditya Birla Sun Life Trustee Private Limited A/C Aditya Birla Sun Life Equity Advantage Fund	AAATB0102C	1	17,20,310	-	-	17,20,310	1.02	17,20,310	-	17,20,310	1.02	-	1.02	-	-	NA	NA	17,20,310
(b)	Venture Capital Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-
(c)	Alternate Investment Funds		3	2,81,677	-	-	2,81,677	0.17	2,81,677	-	2,81,677	0.17	-	0.17	-	-	NA	NA	2,81,677
(d)	Foreign Venture Capital Investors		-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-
(e)	Foreign Portfolio Investor		128	3,94,05,043	-	-	3,94,05,043	23.44	3,94,05,043	-	3,94,05,043	23.44	-	23.44	-	-	NA	NA	3,94,05,043
	General Atlantic Singapore Fund FII Pte Ltd	AAFCG5519G	1	1,65,93,240	-	-	1,65,93,240	9.87	1,65,93,240	-	1,65,93,240	9.87	-	9.87	-	-	NA	NA	1,65,93,240
	Varde Holdings Pte. Ltd.	AAFCV7997P	1	39,26,668	-	-	39,26,668	2.34	39,26,668	-	39,26,668	2.34	-	2.34	-	-	NA	NA	39,26,668
	Fidelity Funds - Asian Smaller Companies Pool	AACCF3258J	1	20,57,282	-	-	20,57,282	1.22	20,57,282	-	20,57,282	1.22	-	1.22	-	-	NA	NA	20,57,282
(f)	Financial Institutions / Banks		8	14,83,930	-	-	14,83,930	0.88	14,83,930	-	14,83,930	0.88	-	0.88	-	-	NA	NA	14,83,930
(g)	Insurance Companies		6	15,69,930	-	-	15,69,930	0.93	15,69,930	-	15,69,930	0.93	-	0.93	-	-	NA	NA	15,69,930
(h)	Provident Funds/ Pension Funds		-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-
(i)	Any Other (Specify)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-
	<b>Sub Total (B)(1)</b>		<b>154</b>	<b>5,13,60,013</b>	<b>-</b>	<b>-</b>	<b>5,13,60,013</b>	<b>30.55</b>	<b>5,13,60,013</b>	<b>-</b>	<b>5,13,60,013</b>	<b>30.55</b>	<b>-</b>	<b>30.55</b>	<b>-</b>	<b>-</b>	<b>NA</b>	<b>NA</b>	<b>5,13,60,013</b>
<b>2</b>	<b>Central Government/ State Government(s)/ President of India</b>		<b>1</b>	<b>1,060</b>	<b>-</b>	<b>-</b>	<b>1,060</b>	<b>0.00</b>	<b>1,060</b>	<b>-</b>	<b>1,060</b>	<b>0.00</b>	<b>-</b>	<b>0.00</b>	<b>-</b>	<b>-</b>	<b>NA</b>	<b>NA</b>	<b>1,060</b>
	<b>Sub Total (B)(2)</b>		<b>1</b>	<b>1,060</b>	<b>-</b>	<b>-</b>	<b>1,060</b>	<b>0</b>	<b>1,060</b>	<b>-</b>	<b>1,060</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>NA</b>	<b>NA</b>	<b>1,060</b>





	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 % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities including Warrants	Shareholding, as a % assuming full conversion of convertible securities	Number of Locked In shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	
									No of Voting Rights		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)		
									Class eg: X	Class eg: y									Total
	(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) = (IV)+(V)+(VI)	(VIII) As a % of (A+B+C2)	(IX)			(X)	(XI) = (VII)+(X) As a % of (A+B+C2)	(XII)		(XIII)		(XIV)	
3	Non-Institutions																		
(a)	Individuals																		
	i. Individual shareholders holding nominal share capital up to Rs. 2 lakhs.		82,062	45,86,175	-	-	45,86,175	2.73	45,86,175	-	45,86,175	2.73	-	2.73	-	-	NA	NA	45,86,159
	ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.		20	9,70,890	-	-	9,70,890	0.58	9,70,890	-	9,70,890	0.58	-	0.58	-	-	NA	NA	9,70,890
(b)	NBFCs registered with RBI		-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-
(c)	Employee Trusts		-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-
(d)	Overseas Depositories(holding DRs) (balancing figure)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-
(e)	Any Other (Specify)		5,771	5,62,91,785	-	-	5,62,91,785	33.48	5,62,91,785	-	5,62,91,785	33.48	-	33.48	-	-	NA	NA	5,62,91,785
	Trusts		5	6,31,780	-	-	6,31,780	0.38	6,31,780	-	6,31,780	0.38	-	0.38	-	-	NA	NA	6,31,780
	Hindu Undivided Family		4,054	2,72,871	-	-	2,72,871	0.16	2,72,871	-	2,72,871	0.16	-	0.16	-	-	NA	NA	2,72,871
	Foreign Companies		1	5,41,92,300	-	-	5,41,92,300	32.23	5,41,92,300	-	5,41,92,300	32.23	-	32.23	-	-	NA	NA	5,41,92,300
	Quality Investment Holdings	AAACQ3591P	1	5,41,92,300	-	-	5,41,92,300	32.23	5,41,92,300	-	5,41,92,300	32.23	-	32.23	-	-	NA	NA	5,41,92,300
	Non Resident Indians (Non Repat)		423	73,927	-	-	73,927	0.04	73,927	-	73,927	0.04	-	0.04	-	-	NA	NA	73,927
	Non Resident Indians (Repat)		768	2,60,141	-	-	2,60,141	0.15	2,60,141	-	2,60,141	0.15	-	0.15	-	-	NA	NA	2,60,141
	Clearing Member		124	86,350	-	-	86,350	0.05	86,350	-	86,350	0.05	-	0.05	-	-	NA	NA	86,350
	Bodies Corporate		396	7,74,416	-	-	7,74,416	0.46	7,74,416	-	7,74,416	0.46	-	0.46	-	-	NA	NA	7,74,416
	Sub Total (B)(3)		87,853	6,18,48,850	-	-	6,18,48,850	36.79	6,18,48,850	-	6,18,48,850	36.79	-	36.79	-	-	NA	NA	6,18,48,834
	Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3)		88,008	11,32,09,923	-	-	11,32,09,923	67.34	11,32,09,923	-	11,32,09,923	67.34	-	67.34	-	-	NA	NA	11,32,09,907

Details of the shareholders acting as persons In Concert Including their Shareholding (No. and %): Nil

Details of Shares which remain unclaimed may be given here along with details such as number of shareholders, outstanding shares held in demat/unclaimed suspense account, voting rights which are frozen etc.: Nil



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

Category & Name of the shareholders	PAN	Nos. of share holders	No. of fully paid up equity shares held	Partly paid-up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Share holding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (Including Warrants)	Share holding , as a % assuming full conversion of convertible securities ( as a percentage of diluted share capital)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	
								No of Voting Rights					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)
								Class eg: X	Class eg: y	Total								
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) = (IV)+(V)+(VI)	(VIII) As a % of (A+B+C2)	(IX)			(X)	(XI)= (VII)+(X) As a % of (A+B+C2)	(XII)	(XIII)		(XIV)		
1 Custodian/DR Holder		-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-	
2 Employee Benefit Trust (under SEBI (Share based Employee Benefit) Regulations, 2014)		-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-	
Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)		-	-	-	-	-	-	-	-	-	-	-	-	-	NA	NA	-	



**Details of Significant Beneficial Owners**

Sr. No.	Details of SBO				Details of the registered owner				Details of holding/ exercise of rights of the SBO in the reporting company, whether direct or indirect					Date of creation/ acquisition of significant beneficial interest
	Name	PAN	Passport No. in case of a foreign national	Nationality	Name	PAN	Passport No. in case of a foreign national	Nationality	Whether by virtue of:					
									Shares	Voting Rights	Rights on distributable dividend or any other distribution	Exercise of control	Exercise of significant influence	
NIL														

