

1. Name of Listed Entity: PNB Housing Finance Limited
2. Scrip Code/Name of Scrip/Class of Security: PNBHOUSING
3. Share Holding Pattern Filed under: 31b
4. Share Holding Pattern as on : 31-Dec-2024
5. **Declaration:** The Listed entity is required to submit the following declaration to the extent of submission of information:-

S. No.	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?	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	
6	Whether the Listed Entity has issued any differential Voting Rights?	No	
7	Whether the Listed Entity has issued any Warrants ?	No	
8	Whether the listed entity has any significant beneficial owner?	No	

Table I - Summary Statement holding of specified securities

Category (I)	Category of shareholder (II)	Nos. of shareholders	No. of fully paid up equity shares	No. of Partly paid-up equity shares	No. of shares underlying Depository Receipts	Total nos. shares held (VII) = (IV)+(V)+(VI)	Share holding as a % of total no. of shares (VIII) = (VII) / (A+B+C2)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Unconv (X)	Shareholding, as a % assuming full conversion of securities (incl. diluted share capital) (XI) = (X) / (A+B+C2)	Number of Locked in shares (XII)		Number of Shares pledged or encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares under (XIV)			
								Class eg: X	Class eg: y	Total			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total Shares held (b)		Sub-Category III	Sub-Category III	Sub-Category III	
A	Promoter & Promoter Group	1	73051205	0	0	73051205	28.11	73051205	0	73051205	28.11	0	28.11	0	0	0	0	73051205	0	0	0
B	Public	183481	186803954	0	0	186803954	71.89	186803954	0	186803954	71.89	0	71.89	0	0			186803954	0	0	0
C	Non Promoter-Non Public	0	0	0	0	0		0	0	0	0	0	0	0	0			0	0	0	0
C1	Shares underlying DRs	0	0	0	0	0		0	0	0	0	0	0	0	0			0	0	0	0
C2	Shares held by Employee Trusts	0	0	0	0	0		0	0	0	0	0	0	0	0			0	0	0	0
	Total	183482	259855159	0	0	259855159	100	259855159	0	259855159	100	0	100	0	0	0	0	259855159	0	0	0

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

Category & Name of the Shareholders (I)	PAN (II)	No. of share older (III)	No. of fully paid up equity shares held (IV)	F p e s held (V)	No. sha under Depo Rec (VI)	Total nos. shares held (VII = IV+V+VI)	Shareholding % calculate d as per SCRR, 1957 (VIII)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Shareholding, as a % assuming full conversion of convertible securities (XI) = (VII)+(X) as a % of A+B+C2	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	
								Class X	Class Y	Total			No. (a)	As a % of total Shares held (b)	No. (a)	As a % of total shares held (b)		
1	Indian	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
a	Individuals/Hindu undivided Family	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
b	Central Government/ State Government(s)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
c	Financial Institutions/ Banks	1	73051205	0	0	73051205	28.11	73051205	0	73051205	28.11	0	28.11	0	0	0	0	73051205
	Punjab National Bank	1	73051205	0	0	73051205	28.11	73051205	0	73051205	28.11	0	28.11	0	0	0	0	73051205
	Prathama UP Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Punjab Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Himachal Pradesh Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sarva Haryana Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Dakshin Bihar Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Assam Gramin Vikas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Bangiya Gramin Vikas Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Tripura Gramin Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Manipur Rural Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d	Any Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	PNB Metlife India Insurance Company Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

	PNB Gilts Limited		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	PNB Investment Services Limited		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	PNB Insurance Broking Private Limited		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	PNB (International) Limited		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Canara HSBC Life Insurance Company Limited		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	India SME Asset Reconstruction Co Ltd		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	PNB Cards and Services Limited		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Druk PNB Bank Ltd		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	JSC Tengri Bank		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Everest Bank Ltd		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total (A)(1)	1	73051205	0	0	73051205	28.11	73051205	0	73051205	28.11	0	28.11	0	0	0	0	0	0	73051205
2	Foreign		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
a	Individuals (Non-Resident Individuals/ Foreign Individuals)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
b	Government		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
c	Institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
d	Foreign Portfolio Investor		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
e	Any Other (specify)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total (A)(2)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Shareholding of Promoter and Promoter Group (A)= (A)(1)+(A)(2)	1	73051205	0	0	73051205	28.11	73051205	0	73051205	28.11	0	28.11	0	0	0	0	0	0	73051205

Table III - Statement showing shareholding pattern of the Public shareholder

Category & Name of the Shareholders (I)	PAN (II)	Nos. of share holder (III)	No. of fully paid up equity shares held (IV)	Partly paid up equity shares held (V)	Nos. of shares underlying Depository Receipts (VI)	Total nos. shares held $\frac{VII}{IV+V+VI}$ (VII)	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2) VIII	Number of Voting Rights held in each class of securities (IX)			No. of Shares Underlying Outstanding convertible securities (including Warrants) (X)	Total shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerialized form (XIV)	Sub-categorization of shares			
								No of Voting Rights					Total as a % of Total Voting Right	No. (a)	As a % of total Shares held (b)	No. (Not applicable) (a)		As a % of total shares held (Not applicable) (b)	Shareholding (No. of shares) under		
								Class X	Class Y	Total									Sub-Categorization I	Sub-Categorization II	Sub-Categorization III
Institutions (Domestic)		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
Mutual Funds		27	48652089	0	0	48652089	18.72	48652089	0	48652089	18.72	0	0				48652089				
Hsbc Small Cap Fund		1	6542000	0	0	6542000	2.52	6542000	0	6542000	2.52	0	0				6542000				
Aditya Birla Sun Life Trustee Private Limited A/C Aditya Birla Sun Life Psu Equity Fund		1	6102184	0	0	6102184	2.35	6102184	0	6102184	2.35	0	0				6102184				
Nippon Life India Trustee Ltd-A/C Nippon India Small Cap Fund		1	5419702	0	0	5419702	2.09	5419702	0	5419702	2.09	0	0				5419702				
Tata Mutual Fund-Tata Equity P/E Fund		1	5088952	0	0	5088952	1.96	5088952	0	5088952	1.96	0	0				5088952				
Hdfc Mutual Fund - Hdfc Multi Cap Fund		1	4364294	0	0	4364294	1.68	4364294	0	4364294	1.68	0	0				4364294				
Canara Robeco Mutual Fund A/C Canara Robeco Small Cap Fund		1	4229663	0	0	4229663	1.63	4229663	0	4229663	1.63	0	0				4229663				
Franklin India		1	3373122	0	0	3373122	1.3	3373122	0	3373122	1.3	0	0				3373122				

	Smaller Companies Fund																	
	Sundaram Mutual Fund A/C Sundaram Services Fund	1	2914856	0	0	2914856	1.12	2914856	0	2914856	1.12	0	1.12	0	0			2914856
	Baroda Bnp Paribas Balanced Advantage Fund	1	2765923	0	0	2765923	1.06	2765923	0	2765923	1.06	0	1.06	0	0			2765923
b	Venture Capital Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Alternate Investment Funds	26	7207046	0	0	7207046	2.77	7207046	0	7207046	2.77	0	2.77	0	0			7207046
d	Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
e	Insurance Companies	13	13931783	0	0	13931783	5.36	13931783	0	13931783	5.36	0	5.36	0	0			13931783
	Max Life Insurance Company Limited A/C Reversionary Bonus Participating - Equity	1	3740839	0	0	3740839	1.44	3740839	0	3740839	1.44	0	1.44	0	0			3740839
	Sbi Life Insurance Co. Ltd	1	2628701	0	0	2628701	1.01	2628701	0	2628701	1.01	0	1.01	0	0			2628701
f	Provident Funds/ Pension Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
g	Asset reconstruction companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
h	Sovereign Wealth Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
i	NBFCs registered with RBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
j	Other Financial Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
k	Any Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Sub-Total (B)(1)	66	69790918	0	0	69790918	26.86	69790918	0	69790918	26.86	0	26.86	0	0			69790918
2	Institutions (Foreign)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Foreign Direct Investment	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
b	Foreign Venture Capital Investors	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Sovereign Wealth Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
d	Foreign Portfolio Investors Category I	163	62588263	0	0	62588263	24.09	62588263	0	62588263	24.09	0	24.09	0	0			62588263
	Government Of Singapore	1	19457028	0	0	19457028	7.49	19457028	0	19457028	7.49	0	7.49	0	0			19457028
	Morgan Stanley Asia (Singapore) Pte. - Odi	1	5858582	0	0	5858582	2.25	5858582	0	5858582	2.25	0	2.25	0	0			5858582
	Monetary Authority Of Singapore	1	3836162	0	0	3836162	1.48	3836162	0	3836162	1.48	0	1.48	0	0			3836162
e	Foreign Portfolio Investors Category II	13	651639	0	0	651639	0.25	651639	0	651639	0.25	0	0.25	0	0			651639

Internal

f	Overseas Depositories (holding DRs) (balancing figure)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
g	Any Other (specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Sub-Total (B)(2)	176	63239902	0	0	63239902	24.34	63239902	0	63239902	24.34	0	24.34	0	0			63239902
3	Central Government / State Government(s)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Central Government / President of India	1	1060	0	0	1060	0	1060	0	1060	0	0	0	0	0			1060
b	State Government / Governor	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
	Sub-Total (B)(3)	1	1060	0	0	1060	0	1060	0	1060	0	0	0	0	0			1060
4	Non-institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
a	Associate companies / Subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
b	Directors and their relatives (excluding independent directors and nominee directors)	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
c	Key Managerial Personnel	2	11029	0	0	11029	0	11029	0	11029	0	0	0	0	0			11029
d	Relatives of promoters (other than "Immediate Relatives" of promoters disclosed under "Promoter and Promoter Group" category)	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0			0
f	Investor Education and Protection Fund (IEPF)	1	2117	0	0	2117	0	2117	0	2117	0	0	0	0	0			2117
g	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	173387	17415976	0	0	17415976	6.7	17415976	0	17415976	6.7	0	6.7	0	0			17415976

Internal

n	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	65	3089726	0	0	3089726	1.19	3089726	0	3089726	1.19	0	1.19	0	0			3089726
i	Non Resident Indians (NRIs)	3777	1329453	0	0	1329453	0.51	1329453	0	1329453	0.51	0	0.51	0	0			1329453
j	Foreign Nationals	0	0	0	0	0	0	0	0	0	0	0	0	0	0			0
k	Foreign Companies	1	27124311	0	0	27124311	10.44	27124311	0	27124311	10.44	0	10.44	0	0			27124311
	Quality Investment Holdings Pcc	1	27124311	0	0	27124311	10.44	27124311	0	27124311	10.44	0	10.44	0	0			27124311
l	Bodies Corporate	1268	3470061	0	0	3470061	1.34	3470061	0	3470061	1.34	0	1.34	0	0			3470061
m	Any Other (specify)	4737	1329401	0	0	1329401	0.51	1329401	0	1329401	0.51	0	0.51	0	0			1329401
	Clearing Members	13	2371	0	0	2371	0	2371	0	2371	0	0	0	0	0			2371
	ESOP or ESOS or ESPS	144	170206	0	0	170206	0.07	170206	0	170206	0.07	0	0.07	0	0			170206
	HUF	4405	758438	0	0	758438	0.29	758438	0	758438	0.29	0	0.29	0	0			758438
	LLP	161	382850	0	0	382850	0.15	382850	0	382850	0.15	0	0.15	0	0			382850
	Trusts	14	15536	0	0	15536	0.01	15536	0	15536	0.01	0	0.01	0	0			15536
	Sub-Total (B)(4)	183238	53772074	0	0	53772074	20.69	53772074	0	53772074	20.69	0	20.69	0	0			53772074
	Total Public Shareholding (B)=(B)(1)+(B)(2)+(B)(3)+(B)(4)	183481	186803954	0	0	186803954	71.89	186803954	0	186803954	71.89	0	71.89	0	0			186803954

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

Category & Name of the Shareholders (I)	PAN (II)	No. of shareh older (III)	No. of fully paid up equity share s held (IV)	Partly paid-up equity shares held (V)	Nos. of shares underlying Depository Receipts (VI)	Total no. shares held (VII = IV+V+VI)	Sharehol ding % calculate d as per SCRR, 1957 As a % of (A+B+C2) (VIII)	Number of Voting Rights held in each class of securities (IX)			No. of Shares Outstanding convertible securities (including Warrants) (X)	Total shareholdin g, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital) (XI)	Number of Locked in shares (XII)		Number of Shares pledged or otherwise encumbered (XIII)		Number of equity shares held in dematerializ ed form (XIV) (Not Applicable)			
								Class X	Class Y	Total			No.	As a % of total Shares held	No. (Not applicable)	As a % of total shares held (Not applicable)				
																		No of Voting Rights		
1	Custodian/DR Holder	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total Non-Promoter-Non Public Shareholding (C)= (C)(1)+(C)(2)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				

Table V - Statement showing shareholding pattern of the Significant Beneficiary Owner (SBO)

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

Table VI - Statement showing foreign ownership limits

Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	100.00	35.08
As on the end of previous 1st quarter	100.00	40.58
As on the end of previous 2nd quarter	100.00	50.77
As on the end of previous 3rd quarter	100.00	57.68
As on the end of previous 4th quarter	100.00	57.55