

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

For Quarter ended June 30, 2023

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)(a)/Reg. 31(1)(b)/Reg.31(1)(c)
	a. If under 31(1)(b) then indicate the report for Quarter ending
	b. If under 31(1)(c) then indicate date of allotment/extinguishment
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

* 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.

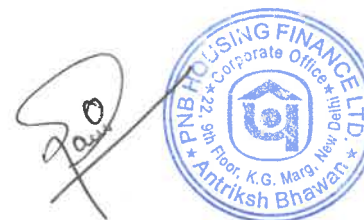


Table I - Summary Statement holding of specified securities

Category	Category of shareholder	Nos. of shareholders	No. of fully paid up equity shares held	No. of Partly paid up equity shares held	No. of shares underlying Depository Receipts	Total nos. shares held	Shareholding 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 Underlying Outstanding convertible securities (including	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								
(A)	Promoter & Promoter Group	1	73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	0	0	0	0	0	73051205
(B)	Public	120192	186492491	0	0	186492491	71.85	186492491	0	186492491	71.85	0	0	NA	NA	NA	NA	186492485
(C)	Non Promoter - Non Public				0				0			0	0	NA	NA	NA	NA	
(C1)	Shares Underlying DRs	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0
(C2)	Shares Held By Employee Trust	0	0	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0
	Total	120193	259543696	0	0	259543696	100.00	259543696	0	259543696	100	0	0	0	0	0	0	259543690



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

Category & Name of the shareholders	Entity Type	Nos. of shareholders (III)	No. of fully paid up equity shares held (IV)	Partly paid up equity shares held (V)	No. of shares underlying Depository Receipts (VI)	Total nos. shares held (VII) = (IV)+(V)+(VI)	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2) (VIII) As a	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (including securities (X))	Shareholding, as a % assuming full conversion of convertible securities (as a % of (XI)=	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form (XIV)	
								No of Voting Rights		Total as a % of Total Voting Rights			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 (IX)
1 Indian																		
(a) Individuals / Hindu Undivided Family		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
(b) Central Government / State Government(s)		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
(c) Financial Institutions / Banks		1	73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	28.15	0	0	0	0	73051205
PUNJAB NATIONAL BANK	Promoter	1	73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	28.15	0	0	0	0	73051205
Prathama UP Gramin Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Punjab Gramin Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Himachal Pradesh Gramin Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Sarva Haryana Gramin Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Dakshin Bihar Gramin Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Assam Gramin Vikash Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Bangiya Gramin Vikash Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Tripura Gramin Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Manipur Rural Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
(d) Any Other (Specify)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
PNB MetLife India Insurance Company Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
PNB Gilts Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
PNB Investment Services Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
PNB Insurance Broking Private Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Punjab National Bank (International) Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Canara HSBC Life Insurance Company Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
India SME Asset Reconstruction Co Ltd	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
PNB Cards and Services Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Druk PNB Bank Ltd	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
JSC Tengri Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Everest Bank Ltd	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	0
Sub Total (A)(1)		1	73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	28.15	0	0.00	0	0	73051205
2 Foreign																		
(a) Individuals (Non-Resident Individuals / Foreign Individuals)		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
(b) Government		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
(c) Institutions		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
(d) Foreign Portfolio Investor		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
(e) Any Other (Specify)		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
Sub Total (A)(2)		0	0	0	0	0	0.00	0	0	0	0.00	0	0	0	0	0	0	0
Total Shareholding Of Promoter And Promoter Group (A)= (A)(1)+(A)(2)		1	73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	28.15	0	0	0	0	73051205



Table III - Statement showing shareholding pattern of the Public shareholder

	Category & Name of the shareholders	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	Shareholding, as a % assuming full conversion of convertible securities (as a % of (X)+(XI))	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form	Sub-categorization of shares			
								No of Voting Rights		Total as a % of Total Voting Rights			No. (a)	As a % of total Shares held(b)	No. (a)	As a % of total Shares held(b)		Shareholding(No. of shares) under Sub-category(i)	Sub-category(ii)	Sub-category(ii)	
								Class eg: X	Class eg: y												Total
1	Institutions (Domestic)																				
(a)	Mutual Fund	9	11559573	0	0	11559573	4.45	11559573	0	11559573	4.45	0	4.45	0	0	NA	NA	11559573	0	0	0
	Tata Mutual Fund- Tata Equity P/E Fund	1	6022634	0	0	6022634	2.32	6022634	0	6022634	2.32	0	2.32	0	0	NA	NA	6022634	0	0	0
	Nippon Life India Trustee Ltd-A/C Nippon India	1	3048930	0	0	3048930	1.17	3048930	0	3048930	1.17	0	1.17	0	0	NA	NA	3048930	0	0	0
(b)	Venture Capital Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(c)	Alternate Investment Funds	7	6280978	0	0	6280978	2.42	6280978	0	6280978	2.42	0	2.42	0	0	NA	NA	6280978	0	0	0
	Pioneer Investment Fund	1	5495016	0	0	5495016	2.12	5495016	0	5495016	2.12	0	2.12	0	0	NA	NA	5495016			
(d)	Banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(e)	Insurance Companies	5	1894405	0	0	1894405	0.73	1894405	0	1894405	0.73	0	0.73	0	0	NA	NA	1894405	0	0	0
(f)	Provident Funds/ Pension Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(G)	Asset Reconstruction Companies	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(h)	Sovereign Wealth Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(i)	NBFCs registered with RBI	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(j)	Other Financial Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(k)	Any Other (Specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
	Sub Total (B)(1)	21	19734956	0	0	19734956	7.6	19734956	0	19734956	7.6	0	7.6	0	0	NA	NA	19734956	0	0	0
2	Institutions (Foreign)																				
(a)	Foreign Direct Investment	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(b)	Foreign Venture Capital Investors	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(c)	Sovereign Wealth Funds	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(d)	Foreign Portfolio Investors Category I	99	63671697	0	0	63671697	24.53	63671697	0	63671697	24.53	0	24.53	0	0	NA	NA	63671697	0	0	0
	Investment Opportunities V Pte. Limited	1	25650006	0	0	25650006	9.88	25650006	0	25650006	9.88	0	9.88	0	0	NA	NA	25650006			
	General Atlantic Singapore Fund Pte Ltd	1	25504424	0	0	25504424	9.83	25504424	0	25504424	9.83	0	9.83	0	0	NA	NA	25504424			
(e)	Foreign Portfolio Investors Category II	7	631508	0	0	631508	0.24	631508	0	631508	0.24	0	0.24	0	0	NA	NA	631508	0	0	0
(f)	Overseas Depositories(holding DRs) (balancing figure)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
(g)	Any Other (Specify)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0			
	Sub Total (B)(2)	106	64303205	0	0	64303205	24.78	64303205	0	64303205	24.78	0	24.78	0	0	NA	NA	64303205	0	0	0
3	Central Government/ State Government(s)																				
(a)	Central Government / President of India	1	1060	0	0	1060	0	1060	0	1060	0	0	0	0	0	NA	NA	1060	0	0	0
(b)	State Government / Governor	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	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	NA	NA	0			
	Sub Total (B)(3)	1	1060	0	0	1060	0	1060	0	1060	0	0	0	0	0	NA	NA	1060	0	0	0



4	Non-institutions		0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0				
(a)	Associate companies / Subsidiaries	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	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	NA	NA	0				
(C)	Key Managerial Personnel	1	25424	0	0	25424	0.01	25424	0	25424	0.01	0	0.01	0	0	NA	NA	25424	0	0	0	
(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	NA	NA	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	NA	NA	0				
(f)	Investor Education and Protection Fund (IEPF)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0				
(g)	i. Resident Individual holding nominal share capital up to Rs. 2 lakhs.	113487	11936041	0	0	11936041	4.6	11936041	0	11936041	4.6	0	4.6	0	0	NA	NA	11936035	0	0	0	
(h)	ii. Resident individual holding nominal share capital in excess of Rs. 2 lakhs.	56	2481855	0	0	2481855	0.96	2481855	0	2481855	0.96	0	0.96	0	0	NA	NA	2481855	0	0	0	
(i)	Non Resident Indians (NRIs)	1893	783213	0	0	783213	0.3	783213	0	783213	0.3	0	0.3	0	0	NA	NA	783213	0	0	0	
(j)	Foreign Nationals	0	0	0	0	0	0	0	0	0	0	0	0	0	0	NA	NA	0				
(k)	Foreign Companies	1	84884311	0	0	84884311	32.72	84884311	0	84884311	32.72	0	32.72	0	0	NA	NA	84884311	0	0	0	
	Quality Investment Holdings Pcc	1	84884311	0	0	84884311	32.71	84884311	0	84884311	32.71	0	32.71	0	0	NA	NA	84884311	0	0	0	
(l)	Bodies Corporate	593	1465493	0	0	1465493	0.56	1465493	0	1465493	0.56	0	0.56	0	0	NA	NA	1465493	0	0	0	
(m)	Any Other (Specify)	4033	876933	0	0	876933	0.34	876933	0	876933	0.34	0	0.34	0	0	NA	NA	876933	0	0	0	
	Trusts	3	11364	0	0	11364	0	11364	0	11364	0	0	0	0	0	NA	NA	11364	0	0	0	
	Body Corp-Ltd Liability Partnership	73	129490	0	0	129490	0.05	129490	0	129490	0.05	0	0.05	0	0	NA	NA	129490	0	0	0	
	Hindu Undivided Family	3944	707471	0	0	707471	0.27	707471	0	707471	0.27	0	0.27	0	0	NA	NA	707471	0	0	0	
	Clearing Member	13	28608	0	0	28608	0.01	28608	0	28608	0.01	0	0.01	0	0	NA	NA	28608	0	0	0	
	Sub Total (B)(4)	120064	102453270	0	0	102453270	39.47	102453270	0	102453270	39.47	0	39.47	0	0	NA	NA	102453264	0	0	0	
	Total Public Shareholding (B)= {B)(1)+{B)(2)+{B)(3)+b(4)	120192	186492491	0	0	186492491	71.85	186492491	0	186492491	71.85	0	71.85	0	0	NA	NA	186492485	0	0	0	

Details of the shareholders acting as persons in Concert including their Shareholding (No. and %):

No. of shareholders	%
0	

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.

No. of shareholders
0



Table IV - Statement showing shareholding pattern of the Non Promoter- Non 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 securities)	Shareholding, as a % assuming conversion of convertible securities (XII)=	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialised form (XIV)	
									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								
1	Custodian/DR Holder		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	NA	NA	0		
2	Employee Benefit Trust / Employee Welfare Trust under SEBI (Share based Employee Benefits and Sweat Equity) Regulations, 2021		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	NA	NA	0		
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	NA	NA	0		



Table VI - Statement showing foreign ownership limits

Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	74	57.65
As on the end of previous 1st quarter	74	56.53
As on the end of previous 2nd quarter	74	56.11
As on the end of previous 3rd quarter	74	55.74
As on the end of previous 4th quarter	74	55.74

Notes :-

1) "Approved Limits (%)" means the limit approved by Board of Directors / shareholders of the Listed entity. In case the listed entity has no Board approved limit, provide details of sectoral / statutory cap prescribed by Government / Regulatory Authorities

2) Details of Foreign ownership includes foreign ownership / investments as specified in Rule 2(s) of the Foreign Exchange Management (Non-debt Instruments) Rules, 2019, made under the Foreign Exchange Management Act, 1999.

