

**Shareholding Pattern under Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
For Quarter ended September 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 Warrants)	Shareholding as a % assuming full conversion of convertible securities (as a percentage of diluted)	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 (A+B+C)	No. (a)	As a % of total Shares held(b)	No. (a)		As a % of total Shares held(b)	Shareholding (no. of shares) under		
								Class eg: X	Class eg: y	Total									Sub-category-(i)	Sub-category-(ii)	Sub-category-(iii)
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII) =	(VIII) As a	(IX)			(X)	(XI)= (VII)+(X)	(XII)	(XIII)	(XIV)	(XV)					
(A)	Promoter & Promoter Group	1	73051205	0	0	73051205	28.1421	73051205	0	73051205	28.1421	0	28.1421	0	0.0000	0	0.0000	73051205			
(B)	Public	119630	186528357	0	0	186528357	71.8579	186528357	0	186528357	71.8579	0	71.8579	0	0.0000	NA	NA	186528356	84884311	0	0
(C)	Non Promoter - Non Public				0				0			0		0.0000	NA	NA					
(C1)	Shares Underlying DRs	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0			
(C2)	Shares Held By Employee Trust	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0			
	Total	119631	259579562	0	0	259579562	100.0000	259579562	0	259579562	100.0000	0	100.0000	0	0.0000	0	0.0000	259579561	84884311	0	0

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

	Category & Name of the shareholders	Entry Type	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 (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 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								
(I)			(III)	(IV)	(V)	(VI)	(VII) =	(VIII) As a	(IX)			(X)	(X)=(VII)+(X)	(XII)		(XIII)		(XIV)	
1	Indian																		
(a)	Individuals / Hindu Undivided Family		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
(b)	Central Government / State Government(s)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
(c)	Financial Institutions / Banks		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
	Punjab National Bank	Promoter	1	73051205	0	0	73051205	28.1421	73051205	0	73051205	28.1421	0	28.1421	0	0.0000	0	0.0000	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	
	Punjab Gramin Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	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	
	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	
	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	
	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	
	Banqiya Gramin Vikash Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	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	
	Manipur Rural Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0	0	0	
(d)	Any Other (Specify)																		
	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	
	PNB Gilt Limited	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	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	
	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	
	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	
	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	
	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	
	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	
	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	
	JSC Tezpur Bank	Promoter Group	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	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	
	Sub Total (A)(1)		1	73051205	0	0	73051205	28.1421	73051205	0	73051205	28.1421	0	28.1421	0	0.0000	0	0.0000	73051205
2	Foreign																		
(a)	Individuals (Non-Resident Individuals / Foreign Individuals)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
(b)	Government		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
(c)	Institutions		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
(d)	Foreign Portfolio Investor		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
(e)	Any Other (Specify)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
	Sub Total (A)(2)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	0	0.0000	0
	Total Shareholding Of Promoter And Promoter Group (A)= (A1(1)+(A1(2)		1	73051205	0	0	73051205	28.1421	73051205	0	73051205	28.1421	0	28.1421	0	0.0000	0	0.0000	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 (VII) = (V)+(VI)	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 (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	Sub-categorization of shares under				
							No of Voting Rights					Total as % of Total Voting Rights	No. (a)	As a % of total Shares held(b)	No. (b)		As a % of total Shares held(b)	Shareholding (No. of shares) under	Sub-category (i)	Sub-category (ii)	Sub-category (iii)
							Class eg: X	Class eg: y	Total												
(I)	(II)	(IV)	(V)	(VI)	(VII)	(VIII) As a % of (A+B+C2)	(IX)			(X)	(XI)= (VII)+(X) As a % of (A+B+C2)	(XII)	(XIII)	(XIV)	(XV)						
1 Institutions (Domestic)																					
(a) Mutual Fund	10	10391397	0	0	10391397	4.0032	10391397	0	10391397	4.0032	0	0.0000	NA	NA	10391397	0	0	0	0		
Tata Mutual Fund- Tata Equity D/F Fund	1	8272918	0	0	8272918	2.9110	8272918	0	8272918	2.9110	0	0.0000	NA	NA	8272918	0	0	0	0		
Venture Capital Funds	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(b) Venture Capital Funds	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(c) Alternate Investment Funds	10	6594956	0	0	6594956	2.5406	6594956	0	6594956	2.5406	0	0.0000	NA	NA	6594956	0	0	0	0		
Phoenix Investment Fund	1	5495016	0	0	5495016	2.1163	5495016	0	5495016	2.1163	0	0.0000	NA	NA	5495016	0	0	0	0		
(d) Banks	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(e) Insurance Companies	7	3070370	0	0	3070370	1.1929	3070370	0	3070370	1.1929	0	0.0000	NA	NA	3070370	0	0	0	0		
(f) Provident Funds/ Pension Funds	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(g) Asset Reconstruction Companies	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(h) Sovereign Wealth Funds	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(i) NBFCs registered with RBI	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(j) Other Financial Institutions	1	27	0	0	27	0.0000	27	0	27	0.0000	0	0.0000	NA	NA	27	0	0	0	0		
(k) Any Other (Specify)	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
Sub Total (B)(1)	28	20056750	0	0	20056750	7.7266	20056750	0	20056750	7.7266	0	0.0000	NA	NA	20056750	0	0	0	0		
2 Institutions (Foreign)																					
(a) Foreign Direct Investment	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(b) Foreign Venture Capital Investors	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(c) Sovereign Wealth Funds	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(d) Foreign Portfolio Investors Category I	96	63938589	0	0	63938589	24.5316	63938589	0	63938589	24.5316	0	0.0000	NA	NA	63938589	0	0	0	0		
Investment Ocotunities V Pte. Limited	1	25550006	0	0	25550006	9.8814	25550006	0	25550006	9.8814	0	0.0000	NA	NA	25550006	0	0	0	0		
General Atlantic Singapore Fund F1 Pre Ltd	1	25504428	0	0	25504428	9.8253	25504428	0	25504428	9.8253	0	0.0000	NA	NA	25504428	0	0	0	0		
(e) Foreign Portfolio Investors Category II	6	464515	0	0	464515	0.1789	464515	0	464515	0.1789	0	0.0000	NA	NA	464515	0	0	0	0		
(f) Overseas Depositories(holding DRs) (balancing figure)	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(g) Any Other (Specify)	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
Sub Total (B)(2)	104	64403104	0	0	64403104	24.8105	64403104	0	64403104	24.8105	0	0.0000	NA	NA	64403104	0	0	0	0		
3 Central Government/ State Government(s)																					
(a) Central Government / President of India	1	1060	0	0	1060	0.0004	1060	0	1060	0.0004	0	0.0000	NA	NA	1060	0	0	0	0		
(b) State Government / Governor	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(c) Shareholding by Companies or Bodies Corporate where Central / State Government is a promoter	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
Sub Total (B)(3)	1	1060	0	0	1060	0.0004	1060	0	1060	0.0004	0	0.0000	NA	NA	1060	0	0	0	0		
4 Non-Institutions																					
(a) Associate companies / Subsidiaries	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(b) Directors and their relatives (excluding Independent Directors and nominees Directors)	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(c) Key Managerial Personnel	1	26316	0	0	26316	0.0101	26316	0	26316	0.0101	0	0.0000	NA	NA	26316	0	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	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	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	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(f) Investor Education and Protection Fund (IEPF)	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(g) i. Resident individual holding nominal share capital up to Rs. 2 lakhs.	112829	11644451	0	0	11644451	4.4859	11644451	0	11644451	4.4859	0	0.0000	NA	NA	11644451	0	0	0	0		
ii. Resident individual holding nominal share capital in excess of Rs. 2 lakhs.	59	2529978	0	0	2529978	0.9746	2529978	0	2529978	0.9746	0	0.0000	NA	NA	2529978	0	0	0	0		
(h) Non Resident Indians (NRIs)	2045	776571	0	0	776571	0.2992	776571	0	776571	0.2992	0	0.0000	NA	NA	776571	0	0	0	0		
(i) Foreign Nationals	0	0	0	0	0	0.0000	0	0	0.0000	0.0000	0	0.0000	NA	NA	0	0	0	0	0		
(k) Foreign Companies	1	84884311	0	0	84884311	32.7007	84884311	0	84884311	32.7007	0	0.0000	NA	NA	84884311	0	0	0	0		
Quality Investment Holdings Poo.	1	84884311	0	0	84884311	32.7007	84884311	0	84884311	32.7007	0	0.0000	NA	NA	84884311	0	0	0	0		
(l) Bodies Corporate	625	1378141	0	0	1378141	0.5309	1378141	0	1378141	0.5309	0	0.0000	NA	NA	1378141	0	0	0	0		
(m) Any Other (Specify)	3937	827675	0	0	827675	0.3189	827675	0	827675	0.3189	0	0.0000	NA	NA	827675	0	0	0	0		
Trusts	2	53	0	0	53	0.0000	53	0	53	0.0000	0	0.0000	NA	NA	53	0	0	0	0		
Body Corp-Ltd Liability Partnership	77	139680	0	0	139680	0.0615	139680	0	139680	0.0615	0	0.0000	NA	NA	139680	0	0	0	0		
Hindu Undivided Family	3950	641969	0	0	641969	0.2473	641969	0	641969	0.2473	0	0.0000	NA	NA	641969	0	0	0	0		
Clearing Member	8	26073	0	0	26073	0.0100	26073	0	26073	0.0100	0	0.0000	NA	NA	26073	0	0	0	0		
Sub Total (B)(4)	119497	102067443	0	0	102067443	39.3203	102067443	0	102067443	39.3203	0	0.0000	NA	NA	102067443	0	0	0	0		
Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3)+(B)(4)	119630	186528357	0	0	186528357	71.8579	186528357	0	186528357	71.8579	0	0.0000	NA	NA	186528357	0	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.

Serial No.	No. of shareholders	Outstanding shares held in demat or unclaimed suspense	voting rights which are frozen	Disclosure of notes on shares which remain unclaimed for public shareholders
1	25	449	449	These unclaimed shares pertain to Rights Issue allotment made on May 04, 2023.

Table IV - Statement showing shareholding pattern of the Non Promoter- Non 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 Warrants)	Shareholding, 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)	(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	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	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	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0.0000	NA	NA	0

Table VI - Statement showing foreign ownership limits

Particular	Approved limits (%)	Limits utilized (%)
As on shareholding date	74	57.67
As on the end of previous 1st quarter	74	57.65
As on the end of previous 2nd quarter	74	56.53
As on the end of previous 3rd quarter	74	56.11
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.