

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: December 31, 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	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.				



PNB HOUSING FINANCE LTD.
22nd Floor, Corporate Office, Kasturba Gandhi Marg, New Delhi - 110 001
Antriksh Bhawan

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 (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)	Outstanding convertible securities (including Warrants)	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	32.65	5,49,14,840	-	5,49,14,840	32.65	-	-	-	-	-	5,49,14,840		
(B)	Public	93,452	11,32,72,068	-	-	11,32,72,068	67.35	11,32,72,068	-	11,32,72,068	67.35	-	-	NA	NA	-	11,32,72,051		
(C)	Non Promoter - Non Public													NA	NA				
(C1)	Shares Underlying DRs													NA	NA				
(C2)	Shares Held By Employee Trust													NA	NA				
	Total	93,453	16,81,86,908*	-	-	16,81,86,908	100.00	16,81,86,908	-	16,81,86,908	100.00	-	-	-	-	-	16,81,86,891		

* 18750 equity shares were allotted on December 30, 2019. However, credit confirmation from depositories and trading approval from stock exchanges were obtained in January 2020.



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**	AAACP0165G	1	5,49,14,840	-	-	5,49,14,840	32.65	5,49,14,840	-	5,49,14,840	32.65	-	32.65	-	-	-	5,49,14,840	
	Prathama UP Gramin Bank	AAHAP0003E	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Punjab Gramin Bank	AAALP0309F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Himachal Pradesh Gramin Bank	AAALH0469C	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Sarva Haryana Gramin Bank	AAKAS1464M	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Dakshin Bihar Gramin Bank	AAEAD05059K	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(d)	Any Other (Specify)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	PNB Metlife India Insurance Company Limited	AAACCM6448H	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	PNB Gilts Limited	AAACP7685B	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	PNB Investment Services Limited	AAECP9801F	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	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	32.65	5,49,14,840	-	5,49,14,840	32.65	-	32.65	-	-	-	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	32.65	5,49,14,840		5,49,14,840	32.65		32.65						5,49,14,840

** During the quarter, the lock-in of 3,31,31,374 equity shares held by Punjab National Bank were released.

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)		
1	Institutions																	
(a)	Mutual Fund		6	75,31,330	-	-	75,31,330	4.48	75,31,330	-	75,31,330	4.48	-	-	NA	NA	75,31,330	
	Franklin India Prima Fund	AAATT4931H	1	49,10,499	-	-	49,10,499	2.92	49,10,499	-	49,10,499	2.92	-	-	NA	NA	49,10,499	
(b)	Venture Capital Funds		-	-	-	-	-	0.00	-	-	-	0.00	-	-	NA	NA	-	
(c)	Alternate Investment Funds		3	2,57,877	-	-	2,57,877	0.15	2,57,877	-	2,57,877	0.15	-	-	NA	NA	2,57,877	
(d)	Foreign Venture Capital Investors		-	-	-	-	-	0.00	-	-	-	0.00	-	-	NA	NA	-	
(e)	Foreign Portfolio Investor		130	3,89,26,363	-	-	3,89,26,363	23.15	3,89,26,363	-	3,89,26,363	23.15	-	-	NA	NA	3,89,26,363	
	General Atlantic Singapore Fund Fii Pte Ltd	AAF6G5519G	1	1,65,93,240	-	-	1,65,93,240	9.87	1,65,93,240	-	1,65,93,240	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	-	-	NA	NA	39,26,668	
	Fidelity Funds - Asian Smaller Companies Pool	AACCF3258J	1	23,00,493	-	-	23,00,493	1.37	23,00,493	-	23,00,493	1.37	-	-	NA	NA	23,00,493	
(f)	Financial Institutions / Banks		6	1494918	-	-	1494918	0.89	1494918	-	1494918	0.89	-	-	NA	NA	1494918	
(g)	Insurance Companies		5	18,02,383	-	-	18,02,383	1.07	18,02,383	-	18,02,383	1.07	-	-	NA	NA	18,02,383	
(h)	Provident Funds/ Pension Funds		-	-	-	-	-	0.00	-	-	-	0.00	-	-	NA	NA	-	
(i)	Any Other (Specify)		-	-	-	-	-	0.00	-	-	-	0.00	-	-	NA	NA	-	
	Sub Total (B)(1)		150	5,00,12,871	-	-	5,00,12,871	29.74	5,00,12,871	-	5,00,12,871	29.74	-	-	NA	NA	5,00,12,871	
2	Central Government/ State Government(s)/ President of India		1	1,060	-	-	1,060	0.00	1,060	-	1,060	0.00	-	-	NA	NA	1,060	
	Sub Total (B)(2)		1	1,060	-	-	1,060	0.00	1,060	-	1,060	0.00	-	-	NA	NA	1,060	



	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.		87,281	55,49,158	-	-	55,49,158	3.29	55,49,158	-	55,49,158	3.29	3.29	-	-	NA	NA	55,49,141	
	ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.		19	7,83,786	-	-	7,83,786	0.47	7,83,786	-	7,83,786	0.47	0.47	-	-	NA	NA	7,83,786	
(b)	NBFCs registered with RBI		1	115	-	-	115	0.00	115	-	115	0.00	0.00	-	-	NA	NA	115	
(c)	Employee Trusts		-	-	-	-	-	0.00	-	-	-	0.00	0.00	-	-	NA	NA	-	
(d)	Overseas Depositories(holding DRs) (balancing figure)		-	-	-	-	-	0.00	-	-	-	0.00	0.00	-	-	NA	NA	-	
(e)	Any Other (Specify)		6000	5,69,25,078	-	-	5,69,25,078	33.85	5,69,25,078	-	5,69,25,078	33.85	33.85	-	-	NA	NA	5,69,25,078	
	Trusts		5	6,82,973	-	-	6,82,973	0.41	6,82,973	-	6,82,973	0.41	0.41	-	-	NA	NA	6,82,973	
	Hindu Undivided Family		4,174	3,25,885	-	-	3,25,885	0.19	3,25,885	-	3,25,885	0.19	0.19	-	-	NA	NA	3,25,885	
	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)		459	89,998	-	-	89,998	0.05	89,998	-	89,998	0.05	0.05	-	-	NA	NA	89,998	
	Non Resident Indians (Repat)		767	2,45,531	-	-	2,45,531	0.15	2,45,531	-	2,45,531	0.15	0.15	-	-	NA	NA	2,45,531	
	Clearing Member		155	1,82,984	-	-	1,82,984	0.11	1,82,984	-	1,82,984	0.11	0.11	-	-	NA	NA	1,82,984	
	Bodies Corporate		439	12,05,407	-	-	12,05,407	0.72	12,05,407	-	12,05,407	0.72	0.72	-	-	NA	NA	12,05,407	
	Sub Total (B)(3)		93,301	6,32,58,137	-	-	6,32,58,137	37.60	6,32,58,137	-	6,32,58,137	37.60	37.60	-	-	NA	NA	6,32,58,120	
	Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3)		93,452	11,32,72,068	-	-	11,32,72,068	67.35	11,32,72,068	-	11,32,72,068	67.35	67.35	-	-	NA	NA	11,32,72,051	

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		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Employee Benefit Trust (under SEBI (Share based Employee Benefit) Regulations, 2014)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2)		-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	



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														

