

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: PNBHOUSING
3. Share Holding Pattern Filed under: Reg. 31(1)(c)

POST ISSUE
04.05.2023

4. Declaration : The Listed entity is required to submit the following declaration to the extent of submission of information:

Particulars	YES*	NO*
a Whether the Listed Entity has issued any partly paid up shares?		No
b Whether the Listed Entity has issued any Convertible Securities or Warrants?		No
c Whether the Listed Entity has any shares against which depository receipts are issued?		No
d Whether the Listed Entity has any shares in locked-in?		No
e Whether any shares held by promoters are pledge or otherwise encumbered?		No
f Whether company has equity shares with differential voting rights?		No
g Whether the listed entity has any significant beneficial owner?☐		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.

- 5 The tabular format for disclosure of holding of specified securities is as follows:

		Introductory sub-table (I)(a) -																			
Name of the Company:		PNB HOUSING FINANCE LIMITED										POST ISSUE									
Scrip Code, Name of the scrip, class of security : EQUITY																					
As on :		04.05.2023																			

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) 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) As a % of (A+B+C2)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized 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: Equity Shares	Class: NIL									Total	Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(I)	(II)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
(A)	Promoter & Promoter Group	1	73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	28.15	0	0.00	0	0.00	73051205	NA	NA	NA
(B)	Public	109199	186492491	0	0	186492491	71.85	186492491	0	186492491	71.85	0	71.85	0	0.00	NA	NA	186492485	84884311	0	0
(C)	Non Promoter- Non Public	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	NA	0	NA	NA	NA
(C1)	Shares underlying DRs	0	0	0	0	0	NA	0	0	0	0.00	0	NA	0	0.00	NA	NA	0	NA	NA	NA
(C2)	Shares held by Employee Trusts	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	NA	0	NA	NA	NA
	Total	109200	259543696	0	0	259543696	100.00	259543696	0	259543696	100.00	0	100.00	0	0.00	0	0.00	259543690	84884311	0	0

Table II - Statement showing shareholding pattern of the Promoter and Promoter Group																						
Category & Name of the Shareholders	Entity type i.e. promoter OR promoter group entity (except promoter)	Nos. of shareholders	No. of fully paid up equity shares held	Partly paid up equity shares held	Nos. 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) as a % of A+B+C2	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized 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			
								Class: Equity Shares	Class: NIL	Total									Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
(I)		(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)		
(1) Indian																						
(a)	Individuals/Hindu undivided Family		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
(b)	Central Government/ State Government(s)		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
(c)	Financial Institutions/ Banks		1	73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	28.15	0	0.00	0	0.00	73051205	0	0	0
	Punjab National Bank	Promoter		73051205	0	0	73051205	28.15	73051205	0	73051205	28.15	0	28.15	0	0.00	0	0.00	73051205	0	0	0
	Prathama UP Gramin Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Punjab Gramin Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Himachal Pradesh Gramin Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Sarva Haryana Gramin Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Dakshin Bihar Gramin Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Assam Gramin Vikash Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Banglya Gramin Vikash Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Tripura Gramin Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Manipur Rural Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
(d)	Any Other (specify)		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	PNB Metlife India Insurance Company Limited	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	PNB Gilts Limited	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	PNB Investment Services Limited	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	PNB Insurance Broking Private Limited	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Punjab National Bank (International) Limited	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Canara HSBC Life Insurance Company Limited	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	India SME Asset Reconstruction Co Ltd	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	PNB Cards and Services Limited	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Druk PNB Bank Ltd	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	JSC Tengri Bank	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
	Everest Bank Ltd	Promoter Group		0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	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	0.00	73051205	0	0	0
(2) Foreign																						
(a)	Individuals (Non-Resident Individuals/ Foreign Individuals)		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
(b)	Government		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
(c)	Institutions		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
(d)	Foreign Portfolio Investor		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
(e)	Any Other (specify)		0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0	
Sub-Total (A)(2)			0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	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	0.00	0	0.00	73051205	0	0	0

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	Nos. 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) as a % of A+B+C2	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized 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		
							Class: Equity Shares	Class: NIL	Total									Sub-category (i)	Sub-category (ii)	Sub-category (iii)
(I)	(III)	(IV)	(V)	(VI)	(VII)=(IV)+(V)+(VI)	(VIII)	(IX)			(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)	
(1) Institutions (Domestic)																				
(a) Mutual Funds	9	9472001	0	0	9472001	3.65	9472001	0	9472001	3.65	0	3.65	0	0.00	NA	9472001	0	0	0	0
Tata Mutual Fund- Tata Equity P/E Fund		5929634			5929634	2.28	5929634	0	5929634	2.28	0	2.28	0	0.00	NA	5929634	0	0	0	0
Nippon Life India Trustee Ltd-A/C Nippon India		3041916	0	0	3041916	1.17	3041916	0	3041916	1.17	0	1.17	0	0.00	NA	3041916	0	0	0	0
(b) Venture Capital Funds	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
(c) Alternate Investment Funds	7	5027471	0	0	5027471	1.94	5027471	0	5027471	1.94	0	1.94	0	0.00	NA	5027471	0	0	0	0
Pioneer Investment Fund		4661602	0	0	4661602	1.80	4661602	0	4661602	1.80	0	1.80	0	0.00	NA	4661602	0	0	0	0
(d) Banks	1	1000	0	0	1000	0.00	1000	0	1000	0.00	0	0.00	0	0.00	NA	1000	0	0	0	0
(e) Insurance Companies	4	1802730	0	0	1802730	0.69	1802730	0	1802730	0.69	0	0.69	0	0.00	NA	1802730	0	0	0	0
(f) Provident Funds/ Pension Funds	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
(g) Asset reconstruction companies	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
(h) Sovereign Wealth Funds	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
(i) NBFCs registered with RBI	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
(j) Other Financial Institutions	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
(k) Any Other (specify)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0	0	0
Sub-Total (B)(1)	21	16303202	0	0	16303202	6.28	16303202	0	16303202	6.28	0	6.28	0	0.00	NA	16303202	0	0	0	0

(4) Non-institutions																			
(a)	Associate companies / Subsidiaries	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0
(b)	Directors and their relatives (excluding independent directors and nominee directors)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0
(c)	Key Managerial Personnel	1	25424	0	0	25424	0.01	25424	0	25424	0.01	0	0.01	0	0.00	NA	25424	0	0
(d)	Relatives of promoters (other than 'immediate relatives' of promoters disclosed under 'Promoter and Promoter Group' category)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	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	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0
(f)	Investor Education and Protection Fund (IEPF)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0
(g)	Resident Individuals holding nominal share capital up to Rs. 2 lakhs	103130	11473763	0	0	11473763	4.42	11473763	0	11473763	4.42	0	4.42	0	0.00	NA	11473757	0	0
(h)	Resident Individuals holding nominal share capital in excess of Rs. 2 lakhs	68	3150774	0	0	3150774	1.21	3150774	0	3150774	1.21	0	1.21	0	0.00	NA	3150774	0	0
(i)	Non Resident Indians (NRIs)	1383	659365	0	0	659365	0.25	659365	0	659365	0.25	0	0.25	0	0.00	NA	659365	0	0
(j)	Foreign Nationals	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	NA	0	0	0
(k)	Foreign Companies	1	84884311	0	0	84884311	32.71	84884311	0	84884311	32.71	0	32.71	0	0.00	NA	84884311	84884311	0
	Quality Investment Holdings Pcc		84884311	0	0	84884311	32.71	84884311	0	84884311	32.71	0	32.71	0	0.00	NA	84884311	84884311	0
(l)	Bodies Corporate	551	1978937	0	0	1978937	0.76	1978937	0	1978937	0.76	0	0.76	0	0.00	NA	1978937	0	0
(m)	Any Other (specify)	3935	1003840	0	0	1003840	0.39	1003840	0	1003840	0.39	0	0.39	0	0.00	NA	1003840	0	0
1	HUF	3858	692647	0	0	692647	0.27	692647	0	692647	0.27	0	0.27	0	0.00	NA	692647	0	0
2	TRUST	4	55093	0	0	55093	0.02	55093	0	55093	0.02	0	0.02	0	0.00	NA	55093	0	0
3	LLP	52	197098	0	0	197098	0.08	197098	0	197098	0.08	0	0.08	0	0.00	NA	197098	0	0
4	Clearing Members	21	59002	0	0	59002	0.02	59002	0	59002	0.02	0	0.02	0	0.00	NA	59002	0	0
	Sub-Total (B)(4)	109069	103176414	0	0	103176414	39.75	103176414	0	103176414	39.75	0	39.75	0	0.00	NA	103176408	84884311	0
	Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3)+(B)(4)	109199	186492491	0	0	186492491	71.85	186492491	0	186492491	71.85	0	71.85	0	0.00	NA	186492485	84884311	0

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	Nos. 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) as a % of A+B+C2	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in dematerialized 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				
							Class: Equity Shares	Class: NIL	Total									Sub-category (i)	Sub-category (ii)	Sub-category (iii)		
(I)	(III)	(IV)	(V)	(VI)	(VII)=(V)+(VI)+(VI)	(VIII)	(IX)				(X)	(XI)=(VII)+(X)	(XII)		(XIII)		(XIV)	Sub-category (i)	Sub-category (ii)	Sub-category (iii)		
(1) Custodian/DR Holder - Name of DR Holders (If Available)	0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	0.00	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	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	0	0.00	0	0.00	0	0.00	0	0	0	0

Table V - Statement showing details of Significant Beneficial Owners (SBOs)

Sr. No	Details of the SBO (I)		Details of the registered owner (II)		Details of holding/ exercise of right of the SBO in the reporting company, whether direct or indirect*: (III)					Date of creation / acquisition of significant beneficial interest# (IV)
	Name	Nationality	Name	Nationality	Whether by virtue of:					
					Shares (%)	Voting Rights (%)	Rights on distributable dividend or any other distribution (%)	Exercise of control	Exercise of significant influence	
1	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

Table VI - Statement showing foreign ownership limits

	Board approved limits (%)	Limits utilized (%)
1 As on shareholding date	74	58.78
2 As on the end of previous 1st quarter	74	56.53
3 As on the end of previous 2nd quarter	74	56.11
4 As on the end of previous 3rd quarter	74	55.74
5 As on the end of previous 4th quarter	74	55.74