



**GRUH
FINANCE
LIMITED**

We help you build homes

SEC: 2017:
January 17, 2017

The BSE Limited
Phiroze Jeejeebhoy Towers,
26th Floor, Dalal Street
Mumbai – 400 001

National Stock Exchange of India Ltd.
“Exchange Plaza”,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400 051

BSE Code No: 511288

Symbol : GRUH

Dear Sir,

Sub: Disclosure in terms of Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

In accordance with Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we furnish herewith Shareholding pattern of the Company **as on December 31, 2016** as per the prescribed given format.

Please note that the Company is simultaneously filing the above information through electronic platform established by the respective stock exchanges i.e. <http://listing.bseindia.com> and www.connect2nse.com/LISTING/.

This is for your kind information and record. Kindly find the same in order and acknowledge the receipt.

Thanking you,
Yours sincerely,
For **GRUH FINANCE LIMITED**

 **MARCUS LOBO**
Company Secretary

A subsidiary of HDFC Ltd

Registered Office: “GRUH”, Netaji Marg, Near Mithakhali Six Roads, Ellisbridge, Ahmedabad-380 006.

Tel. : (91) (79) 3290 1222/23, 2642 1671-74 Fax: (91) (79) 2656 0649

CIN : L65923GJ1986PLC008809 - Website : www.gruh.com

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

| | |
|---|--|
| 1 | Name of Listed Entity: GRUH FINANCE LIMITED |
| 2 | Scrip Code : NSE: GRUH BSE: 511288 Name of Scrip : GRUH Class of Security : EQUITY |
| 3 | Share Holding Pattern Filed under Reg. 31(1)(b) for the Quarter ended : DECEMBER 31, 2016 |
| 4 | Declaration: |

| | 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 |



GRUH Finance Limited

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 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 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 | Class eg: X | Class eg: y | | | Total as a % of (A+B+C) | No. (a) | As a % of total Shares held(b) | No. (a) | |
| (I) | (II) | (III) | (IV) | (V) | (VI) | (VII) = (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 | 213077850 | 0 | 0 | 213077850 | 58.5490 | 0 | 213077850 | 58.5490 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 213077850 |
| (B) | Public | 42027 | 150852928 | 0 | 0 | 150852928 | 41.4510 | 0 | 150852928 | 41.4510 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | 145194583 |
| (C) | Non Promoter - Non Public | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | 0 |
| (C1) | Shares Underlying DRs | 0 | 0 | 0 | 0 | 0 | 0.0000 | 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 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | 0 |
| | Total | 42028 | 363930778 | 0 | 0 | 363930778 | 100.0000 | 0 | 363930778 | 100.0000 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 | 358272433 |



GRUH Finance Limited

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 underlying Depository Receipts | Total nos. shares held (IV)+(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 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 | |
|---|-------------|-----------------------|---|-----------------------------------|--|--------------------------------------|--|--|-------------|-----------|--|--|----------------------------|--------------------------------|--|--------------------------------|---|-----------|
| | | | | | | | | 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) | | |
| (i) | (ii) | (iii) | (iv) | (v) | (vi) | (vii) = (iv)+(v)+(vi) | (viii) As a % of (A+B+C2) | (ix) | | | (x) | (xi) = (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 | 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 | 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 | 0 | 0.0000 | 0 | 0.0000 | 0 |
| (d) Any Other (Specify) | | 1 | 213077850 | 0 | 0 | 213077850 | 58.5490 | 213077850 | 0 | 213077850 | 58.5490 | 0 | 58.5490 | 0 | 0.0000 | 0 | 0.0000 | 213077850 |
| Bodies Corporate | | 1 | 213077850 | 0 | 0 | 213077850 | 58.5490 | 213077850 | 0 | 213077850 | 58.5490 | 0 | 58.5490 | 0 | 0.0000 | 0 | 0.0000 | 213077850 |
| Housing Development Finance Corporation Limited | AAAACH0997E | 1 | 213077850 | 0 | 0 | 213077850 | 58.5490 | 213077850 | 0 | 213077850 | 58.5490 | 0 | 58.5490 | 0 | 0.0000 | 0 | 0.0000 | 213077850 |
| Sub Total (A)(1) | | 1 | 213077850 | 0 | 0 | 213077850 | 58.5490 | 213077850 | 0 | 213077850 | 58.5490 | 0 | 58.5490 | 0 | 0.0000 | 0 | 0.0000 | 213077850 |
| 2 | | | | | | | | | | | | | | | | | | |
| Foreign | | | | | | | | | | | | | | | | | | |
| 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 |
| (a) 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) = (A)(1)+(A)(2) | | 1 | 213077850 | 0 | 0 | 213077850 | 58.5490 | 213077850 | 0 | 213077850 | 58.5490 | 0 | 58.5490 | 0 | 0.0000 | 0 | 0.0000 | 213077850 |

Details of Shares which remain unclaimed may be given hear along with details such as number of shareholders, outstanding shares held in demat/unclaimed suspense account, voting rights which are frozen etc.

Note

(1) PAN would not be displayed on website of Stock Exchange(s)

(2) The term 'Encumbrance' has the same meaning as assigned under regulation 28(3) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.



GRUH Finance Limited

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 % 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 % of (X))= | Number of Locked in shares | | Number of Shares pledged or otherwise encumbered | | Number of equity shares held in dematerialised form | |
|-------------------------------------|---|----------------------|---|-----------------------------------|--|------------------------|---|--|-------------|----------|--|--|--------------------------------|---------|--|---------|---|--------------------------------|
| | | | | | | | | Class eg: X | Class eg: Y | Total | | | As a % of total Shares held(b) | No. (a) | As a % of total Shares held(b) | No. (a) | | As a % of total Shares held(b) |
| | | | | | | | | | | | | | | | | | | |
| (i) | (ii) | (iii) | (iv) | (v) | (vi) | (vii) | (viii) | (ix) | (x) | (xi) | (xii) | (xiii) | (xiv) | | | | | |
| 1 | Institutions | | | | | | | | | | | | | | | | | |
| (a) | Mutual Fund Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Long Term Equity Fund | | 22 | 28998438 | 0 | 28998438 | 7.9681 | 28998438 | 0 | 28998438 | 7.9681 | 0 | 0.0000 | NA | NA | NA | 28998438 | |
| | Sbi Magnum Balanced Fund | | 7751861 | | 0 | 7751861 | 2.1300 | 7751861 | 0 | 7751861 | 2.1300 | 0 | 0.0000 | NA | NA | NA | 7751861 | |
| | Sbi Magnum Global Fund | | 5990077 | | 0 | 5990077 | 1.6459 | 5990077 | 0 | 5990077 | 1.6459 | 0 | 0.0000 | NA | NA | NA | 5990077 | |
| | Venture Capital Funds | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| | Alternate Investment Funds | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| | Foreign Venture Capital Investors | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| (e) | Foreign Portfolio Investor | | 109 | 39891696 | 0 | 39891696 | 10.9613 | 39891696 | 0 | 39891696 | 10.9613 | 0 | 0.0000 | NA | NA | NA | 38641696 | |
| | Smallcap World Fund, Inc | | 6900000 | | 0 | 6900000 | 1.8960 | 6900000 | 0 | 6900000 | 1.8960 | 0 | 0.0000 | NA | NA | NA | 6900000 | |
| | Matthews India Fund | | 4616010 | | 0 | 4616010 | 1.2684 | 4616010 | 0 | 4616010 | 1.2684 | 0 | 0.0000 | NA | NA | NA | 4616010 | |
| (f) | Financial Institutions / Banks | | 11 | 462623 | 0 | 462623 | 0.1271 | 462623 | 0 | 462623 | 0.1271 | 0 | 0.0000 | NA | NA | NA | 448623 | |
| (g) | Insurance Companies | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| (h) | Provident Funds/ Pension Funds | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| (i) | Any Other (Specify) | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| | Sub Total (B)(1) | | 142 | 69352757 | 0 | 69352757 | 19.0566 | 69352757 | 0 | 69352757 | 19.0566 | 0 | 0.0000 | NA | NA | NA | 68088757 | |
| 2 | Government(s)/ President of India | | | | | | | | | | | | | | | | | |
| | Central Government / State | | | | | | | | | | | | | | | | | |
| | Government(s) | | 1 | 1000000 | 0 | 1000000 | 0.2748 | 1000000 | 0 | 1000000 | 0.2748 | 0 | 0.0000 | NA | NA | NA | 1000000 | |
| | Sub Total (B)(2) | | 1 | 1000000 | 0 | 1000000 | 0.2748 | 1000000 | 0 | 1000000 | 0.2748 | 0 | 0.0000 | NA | NA | NA | 1000000 | |
| 3 | Non-Institutions | | | | | | | | | | | | | | | | | |
| (a) | Individuals | | | | | | | | | | | | | | | | | |
| | i. Individual shareholders holding nominal share capital up to Rs. 2 | | 38543 | 42596542 | 0 | 42596542 | 11.7046 | 42596542 | 0 | 42596542 | 11.7046 | 0 | 0.0000 | NA | NA | NA | 38264127 | |
| | ii. Individual shareholders holding nominal share capital in excess of Rs. | | 57 | 14686678 | 0 | 14686678 | 4.0356 | 14686678 | 0 | 14686678 | 4.0356 | 0 | 0.0000 | NA | NA | NA | 14686678 | |
| (b) | NBFCs registered with RBI | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| (c) | Employee Trusts | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| (d) | Overseas Depositories(holding DRs) (balancing figure) | | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | NA | 0 | |
| (e) | Any Other (Specify) | | 3284 | 23216951 | 0 | 23216951 | 6.3795 | 23216951 | 0 | 23216951 | 6.3795 | 0 | 0.0000 | NA | NA | NA | 23155021 | |
| | Trusts | | 10 | 114868 | 0 | 114868 | 0.0316 | 114868 | 0 | 114868 | 0.0316 | 0 | 0.0000 | NA | NA | NA | 114868 | |
| | Hindu Undivided Family | | 929 | 1563660 | 0 | 1563660 | 0.4297 | 1563660 | 0 | 1563660 | 0.4297 | 0 | 0.0000 | NA | NA | NA | 1549360 | |



| | | | | | | | | | | | | | | | |
|--|-------|-----------|---|---|-----------|---------|-----------|---|---------|---|---------|---|--------|----|-----------|
| Non Resident Indians (Non Repat) | 343 | 6081368 | 0 | 0 | 6081368 | 1.6710 | 6081368 | 0 | 1.6710 | 0 | 1.6710 | 0 | 0.0000 | NA | 6081368 |
| Non Resident Indians (Repat) | 862 | 4029057 | 0 | 0 | 4029057 | 1.1071 | 4029057 | 0 | 1.1071 | 0 | 1.1071 | 0 | 0.0000 | NA | 4023057 |
| Office Bearers | 252 | 4205092 | 0 | 0 | 4205092 | 1.1555 | 4205092 | 0 | 1.1555 | 0 | 1.1555 | 0 | 0.0000 | NA | 4205092 |
| Overseas Bodies Corporates | 1 | 2000 | 0 | 0 | 2000 | 0.0005 | 2000 | 0 | 0.0005 | 0 | 0.0005 | 0 | 0.0000 | NA | 0 |
| Clearing Member | 236 | 187445 | 0 | 0 | 187445 | 0.0515 | 187445 | 0 | 0.0515 | 0 | 0.0515 | 0 | 0.0000 | NA | 187445 |
| Bodies Corporate | 651 | 7033461 | 0 | 0 | 7033461 | 1.9326 | 7033461 | 0 | 1.9326 | 0 | 1.9326 | 0 | 0.0000 | NA | 6993831 |
| Sub Total (B)(3) | 41884 | 80500171 | 0 | 0 | 80500171 | 22.1196 | 80500171 | 0 | 22.1196 | 0 | 22.1196 | 0 | 0.0000 | NA | 76105826 |
| Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3) | 42027 | 150852928 | 0 | 0 | 150852928 | 41.4510 | 150852928 | 0 | 41.4510 | 0 | 41.4510 | 0 | 0.0000 | NA | 145194583 |

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

| | |
|---------------------|---------------|
| No. of shareholders | No. of Shares |
| 0 | 0 |

Details of Shares which remain unclaimed may be given hear along with details such as number of shareholders, outstanding shares held in demat/unclaimed suspense account, voting rights which are frozen etc.

Note :

- (1) PAN would not be displayed on website of Stock Exchange(s).
- (2) The above format needs to disclose name of all holders holding more than 1% of total number of shares
- (3) W.r.t. the information pertaining to Depository Receipts, the same may be disclosed in the respective columns to the extent information available and the balance to be disclosed as held by custodian.



Gruh Finance Limited

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 (IV)+(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 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 | | | | | 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 Employee Benefit Trust (under SEBI (Share based Employee Benefit) Regulations, 2014) | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 2. Total Non-Promoter- Non Public Shareholding (C)= (C)(1)+(C)(2) | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

Note :

- (1) PAN would not be displayed on website of Stock Exchange(s).
- (2) The above format needs to disclose name of all holders holding more than 1% of total number of shares
- (3) W.r.t. the information pertaining to Depository Receipts, the same may be disclosed in the respective columns to the extent information available and the balance to be disclosed as held by custodian.

