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SEC: 2019:
January 6, 2019

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, 2018** 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) 2642 1671-75, 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 Script : GRUH Class of Security: EQUITY
3	Share Holding Pattern Filed under Reg. 31(1)(b) for the Quarter ended : DECEMBER 31, 2018
4	Declaration:

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



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 shares underlying Depository Receipts	Total nos. shares held (IV)+(V)+(VI)	Sharehold ing as a % of total no. of shares (calculate d as per SCRR, 1957)	Number of Voting Rights held in each class of securities			No. of Shares Underlying Outstanding convertible securities (X)	Sharehold ing, as a % assuming full conversio n of convertible securities (XI)= (VII)+(X) As a % of (A+B+C2)	Number of Locked in shares		Number of Shares pledged or otherwise encumbered		Number of equity shares held in demateriali sed form (XIV)		
								No of Voting Rights	Class eg: X	Class eg: y			Total (IX)	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)
(A)	Promoter & Promoter Group	1	423755700	0	0	423755700	57.8324	423755700	0	423755700	57.8324	0	0.0000	0	0.0000	0	423755700		
(B)	Public	64836	308974342	0	0	308974342	42.1676	308974342	0	308974342	42.1676	0	0.0000	NA	NA	NA	301270396		
(C)	Non Promoter - Non Public				0				0				0.0000	NA	NA	NA			
(C1)	Shares Underlying DRs	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	NA	NA	0		
(C2)	Shares Held By Employee Trust	0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	NA	NA	0		
	Total	64837	732730042	0	0	732730042	100.0000	732730042	0	732730042	100.0000	0	0.0000	0	0.0000	0	725026096		



Gruh Finance Limited

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

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 (IV)+(V)+(VI)	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 % conversion of convertible securities (as a percentage of diluted share capital)	Number of Locked in shares	Number of pledged or otherwise encumbered	Number of Shares held(b)	Number of equity shares held in dematerialised form
								No of Voting Rights	Total						
(i)	(ii)	(iii)	(iv)	(v)	(vi)	(vii) = (iv)+(v)+(vi)	(viii) As a % of (A+B+C2)	Class eg: X	Class eg: Y	(x)	(xi) = (vii)+(x)	(xii)	(xiii)	(xiv)	
1															
(a) Indian															
(a) Individuals / Hindu Undivided Family		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
(b) Central Government / State Government(s)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
(c) Financial Institutions / Banks		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
(d) Any Other (Specify)		1	423755700	0	0	423755700	57.8324	423755700	0	423755700	57.8324	0	0.0000	0	423755700
Bodies Corporate		1	423755700	0	0	423755700	57.8324	423755700	0	423755700	57.8324	0	0.0000	0	423755700
Housing Development Finance Corporation Limited	AAACH0997E	1	423755700	0	0	423755700	57.8324	423755700	0	423755700	57.8324	0	0.0000	0	423755700
2															
(a) Sub Total (A)(1)		1	423755700	0	0	423755700	57.8324	423755700	0	423755700	57.8324	0	0.0000	0	423755700
Foreign															
(a) Individuals (Non-Resident Individuals / Foreign		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
(b) Government		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
(c) Institutions		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
(d) Foreign Portfolio Investor		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
(e) Any Other (Specify)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
Sub Total (A)(2)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	0	0
Total Shareholding Of Promoter And Promoter Group (A) = (A)(1)+(A)(2)		1	423755700	0	0	423755700	57.8324	423755700	0	423755700	57.8324	0	0.0000	0	423755700

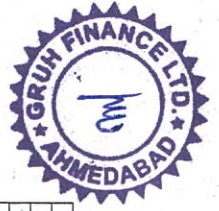
Details of Shares which remain unclaimed may be given hear along with details such as number of shareholders, outstanding shares held in demat/unclaimed suspense account, voting rights which are frozen etc.

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 (IV)+(V)+(VI)	Shareholdin g % 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 dematerialis ed 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) As a % of (A+B+C2)	(xii)	(xiii)	(xiv)					
1																		
(a) Institutions																		
Mutual Fund		11	69359247	0	0	69359247	9.4659	69359247	0	69359247	9.4659	0	0.0000	NA	69359247			
Axis Mutual Fund Trustee Limited A/C Axis Mutual Fund A/C Axis Long Term Equity Fund	AAC7A5925A	1	37939937	0	0	37939937	5.1779	37939937	0	37939937	5.1779	0	0.0000	NA	37939937			
Sbi Equity Hybrid Fund	AAB7S6407Q	1	21733000	0	0	21733000	2.9660	21733000	0	21733000	2.9660	0	0.0000	NA	21733000			
Venture Capital Funds		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	0			
Alternate Investment Funds		13	5438286	0	0	5438286	0.7422	5438286	0	5438286	0.7422	0	0.0000	NA	5438286			
Foreign Venture Capital Investors		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	0			
Foreign Portfolio Investor		125	77502749	0	0	77502749	10.5773	77502749	0	77502749	10.5773	0	0.0000	NA	75002749			
Smallcap World Fund, Inc	AARCS3581L	1	18398171	0	0	18398171	2.5109	18398171	0	18398171	2.5109	0	0.0000	NA	18398171			
Financial Institutions / Banks		8	2715921	0	0	2715921	0.3707	2715921	0	2715921	0.3707	0	0.0000	NA	2687921			
Insurance Companies		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	0			
Provident Funds/ Pension Funds		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	0			
Any Other (Specify)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	0			
Sub Total (B)(1)		157	155016203	0	0	155016203	21.1560	155016203	0	155016203	21.1560	0	0.0000	NA	152488203			
2																		
Central Government/ State Government(s)/ President of India																		
Central Government / State Government(s)		1	2000000	0	0	2000000	0.2730	2000000	0	2000000	0.2730	0	0.0000	NA	2000000			
Sub Total (B)(2)		1	2000000	0	0	2000000	0.2730	2000000	0	2000000	0.2730	0	0.0000	NA	2000000			
3																		
Non-Institutions																		
Individuals																		
i. Individual shareholders holding nominal share capital up to Rs. 2 lakhs.		59345	73239767	0	0	73239767	9.9955	73239767	0	73239767	9.9955	0	0.0000	NA	68136121			
ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.		99	35321830	0	0	35321830	4.8206	35321830	0	35321830	4.8206	0	0.0000	NA	35311830			
NBFCs registered with RBI		7	40721	0	0	40721	0.0056	40721	0	40721	0.0056	0	0.0000	NA	40721			
Trust Employee		1	628	0	0	628	0.0001	628	0	628	0.0001	0	0.0000	NA	628			
Overseas Depositories(holding DRs) (balancing figure)		0	0	0	0	0	0.0000	0	0	0	0.0000	0	0.0000	NA	0			
Any Other (Specify)		5226	43355193	0	0	43355193	5.9169	43355193	0	43355193	5.9169	0	0.0000	NA	43292893			
IEPF		1	1166235	0	0	1166235	0.1592	1166235	0	1166235	0.1592	0	0.0000	NA	1166235			
Trusts		8	174704	0	0	174704	0.0238	174704	0	174704	0.0238	0	0.0000	NA	174704			
Foreign Nationals		1	100	0	0	100	0.0000	100	0	100	0.0000	0	0.0000	NA	100			
Hindu Undivided Family		1394	2819578	0	0	2819578	0.3848	2819578	0	2819578	0.3848	0	0.0000	NA	2804978			
Non Resident Indians (Non Repat)		771	9471893	0	0	9471893	1.2927	9471893	0	9471893	1.2927	0	0.0000	NA	9471893			
Non Resident Indians (Repatriate)		1826	5618489	0	0	5618489	0.7668	5618489	0	5618489	0.7668	0	0.0000	NA	5618489			
Office Bearers		212	8729387	0	0	8729387	1.1914	8729387	0	8729387	1.1914	0	0.0000	NA	8729387			
Unclaimed Shares		1	759000	0	0	759000	0.1036	759000	0	759000	0.1036	0	0.0000	NA	759000			
Foreign Portfolio Investor (Individual)		1	3072	0	0	3072	0.0004	3072	0	3072	0.0004	0	0.0000	NA	3072			

Clearing Member	187	399302	0	0	399302	0.0545	399302	0	399302	0.0545	0	0.0545	0	0.0000	NA	NA	399302
Bodles Corporate	824	14213433	0	0	14213433	1.9398	14213433	0	14213433	1.9398	0	1.9398	0	0.0000	NA	NA	14165733
Sub Total (B)(3)	64678	151958139	0	0	151958139	20.7386	151958139	0	151958139	20.7386	0	20.7386	0	0.0000	NA	NA	146782193
Total Public Shareholding (B)= (B)(1)+(B)(2)+(B)(3)	64836	308974342	0	0	308974342	42.1676	308974342	0	308974342	42.1676	0	42.1676	0	0.0000	NA	NA	301270396

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

No. of shareholders	No. of
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 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 (IV)+(V)+(VI)	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 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 % of (A+B+C)			No. (a)	As a % of total Shares held(b)		
														Class eg: X	Class eg: Y
(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	0	0	0	0	0	0.0000	0	0	0.0000	0	0.0000	NA	0	
2	Employee Benefit Trust (under SEBI (Share based Employee Benefit) Regulations, 2014)	0	0	0	0	0	0.0000	0	0	0.0000	0	0.0000	NA	0	
	Total Non-Promoter- Non Public Shareholding (C)= (C1)+(C)2	0	0	0	0	0	0.0000	0	0	0.0000	0	0.0000	NA	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.

