

SEC: 2019:
July 13, 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,

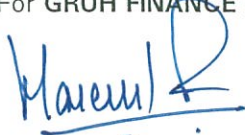
Sub: Disclosure in terms of Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

In accordance with Regulation 31 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we furnish herewith Shareholding pattern of the Company **as on June 30, 2019** 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 Scrip : GRUH Class of Security: EQUITY |
| 3 | Share Holding Pattern Filed under Reg. 31(1)(b) for the Quarter ended : JUNE 30, 2019 |
| 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 | 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 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 | | | 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) | | | |
| (A) | Promoter & Promoter Group | 1 | 347968926 | 0 | 0 | 347968926 | 47.4274 | 0 | 0 | 47.4274 | 0 | 0.0000 | 0 | 0.0000 | 347968926 | |
| (B) | Public | 72212 | 385718586 | 0 | 0 | 385718586 | 52.5726 | 0 | 0 | 52.5726 | 0 | 0.0000 | NA | NA | 378818494 | |
| (C) | Non Promoter - Non Public | | | | 0 | | | | 0 | | | 0.0000 | NA | NA | | |
| (C1) | Shares Underlying DRs | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | 0 | |
| (C2) | Shares Held By Employee | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0.0000 | 0 | 0.0000 | NA | NA | 0 | |
| | Total | 72213 | 733687512 | 0 | 0 | 733687512 | 100.0000 | 733687512 | 0 | 100.0000 | 0 | 0.0000 | 0 | 0.0000 | 726787420 | |



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 % calculate 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 % of 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 | Total as a % of (A+B+C) Class eg: Y Total | | | (IX) | (X) | (XII) | (XII) | | (XIII) |
| 1 | | | | | | | | | | | | | | | | | |
| (a) Indian Individuals / Hindu Undivided Family | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 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 | 0 | 0.0000 | 0 | 0 |
| (c) Financial Institutions / Any Other (Specify) | | 1 | 347968926 | 0 | 0 | 347968926 | 47.4274 | 347968926 | 0 | 347968926 | 47.4274 | 0 | 0 | 0 | 0.0000 | 0 | 347968926 |
| (d) Bodies Corporate | | 1 | 347968926 | 0 | 0 | 347968926 | 47.4274 | 347968926 | 0 | 347968926 | 47.4274 | 0 | 0 | 0 | 0.0000 | 0 | 347968926 |
| Housing Development Finance Corporation Limited | AAACH0997E | 1 | 347968926 | 0 | 0 | 347968926 | 47.4274 | 347968926 | 0 | 347968926 | 47.4274 | 0 | 0 | 0 | 0.0000 | 0 | 347968926 |
| Sub Total (A)(1) | | 1 | 347968926 | 0 | 0 | 347968926 | 47.4274 | 347968926 | 0 | 347968926 | 47.4274 | 0 | 0 | 0 | 0.0000 | 0 | 347968926 |
| 2 | | | | | | | | | | | | | | | | | |
| (a) Foreign Individuals (Non-Resident Individuals / Foreign | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 |
| (b) Government | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 |
| (c) Institutions | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 |
| (d) Foreign Portfolio Investor | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 |
| (e) Any Other (Specify) | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 |
| Sub Total (A)(2) | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0 |
| Total Shareholding Of Promoter And Promoter | | 1 | 347968926 | 0 | 0 | 347968926 | 47.4274 | 347968926 | 0 | 347968926 | 47.4274 | 0 | 0 | 0 | 0.0000 | 0 | 347968926 |

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.



| (a) | Individuals | 65621 | 74611807 | 0 | 0 | 74611807 | 10.1694 | 74611807 | 0 | 74611807 | 10.1694 | 0 | 10.1694 | 0 | 0.0000 | NA | NA | 70306015 |
|-----|--|-------|-----------|---|---|-----------|---------|-----------|---|-----------|---------|---|---------|---|---|----|----|-----------|
| | i. Individual shareholders holding nominal share | 100 | 33052810 | 0 | 0 | 33052810 | 4.5050 | 33052810 | 0 | 33052810 | 4.5050 | 0 | 4.5050 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>33042810</td> | NA | NA | 33042810 |
| | ii. Individual shareholders holding nominal share | 12 | 470543 | 0 | 0 | 470543 | 0.0641 | 470543 | 0 | 470543 | 0.0641 | 0 | 0.0641 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>470543</td> | NA | NA | 470543 |
| (b) | NBFCs registered with RBI | 2 | 10684 | 0 | 0 | 10684 | 0.0015 | 10684 | 0 | 10684 | 0.0015 | 0 | 0.0015 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>10684</td> | NA | NA | 10684 |
| | Trust Employee | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>0</td> | NA | NA | 0 |
| (d) | Overseas Depositories(holding DRs) | 6248 | 51304544 | 0 | 0 | 51304544 | 6.9927 | 51304544 | 0 | 51304544 | 6.9927 | 0 | 6.9927 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>51248244</td> | NA | NA | 51248244 |
| (e) | Any Other (Specify) | 1 | 1166235 | 0 | 0 | 1166235 | 0.1590 | 1166235 | 0 | 1166235 | 0.1590 | 0 | 0.1590 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>1166235</td> | NA | NA | 1166235 |
| | IEPF | 6 | 367300 | 0 | 0 | 367300 | 0.0501 | 367300 | 0 | 367300 | 0.0501 | 0 | 0.0501 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>367300</td> | NA | NA | 367300 |
| | Trusts | 1 | 100 | 0 | 0 | 100 | 0.0000 | 100 | 0 | 100 | 0.0000 | 0 | 0.0000 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>100</td> | NA | NA | 100 |
| | Foreign Nationals | 1708 | 2592410 | 0 | 0 | 2592410 | 0.3533 | 2592410 | 0 | 2592410 | 0.3533 | 0 | 0.3533 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>2577810</td> | NA | NA | 2577810 |
| | Hindu Undivided Family | 926 | 10075159 | 0 | 0 | 10075159 | 1.3732 | 10075159 | 0 | 10075159 | 1.3732 | 0 | 1.3732 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>10075159</td> | NA | NA | 10075159 |
| | Non Resident Indians (Non) | 2094 | 6022951 | 0 | 0 | 6022951 | 0.8209 | 6022951 | 0 | 6022951 | 0.8209 | 0 | 0.8209 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>6022951</td> | NA | NA | 6022951 |
| | Non Resident Indians (Repat) | 356 | 8991775 | 0 | 0 | 8991775 | 1.2256 | 8991775 | 0 | 8991775 | 1.2256 | 0 | 1.2256 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>8991775</td> | NA | NA | 8991775 |
| | Office Bearers | 1 | 748220 | 0 | 0 | 748220 | 0.1020 | 748220 | 0 | 748220 | 0.1020 | 0 | 0.1020 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>748220</td> | NA | NA | 748220 |
| | Unclaimed Shares | 194 | 2553913 | 0 | 0 | 2553913 | 0.3481 | 2553913 | 0 | 2553913 | 0.3481 | 0 | 0.3481 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>2553913</td> | NA | NA | 2553913 |
| | Clearing Member | 961 | 18786481 | 0 | 0 | 18786481 | 2.5606 | 18786481 | 0 | 18786481 | 2.5606 | 0 | 2.5606 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>18744781</td> | NA | NA | 18744781 |
| | Bodies Corporate | 71983 | 159450388 | 0 | 0 | 159450388 | 21.7327 | 159450388 | 0 | 159450388 | 21.7327 | 0 | 21.7327 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>155078296</td> | NA | NA | 155078296 |
| | Sub Total (B)(3) | 72212 | 385718586 | 0 | 0 | 385718586 | 52.5726 | 385718586 | 0 | 385718586 | 52.5726 | 0 | 52.5726 | 0 | 0.0000 <td>NA</td> <td>NA</td> <td>378818494</td> | NA | NA | 378818494 |
| | Total Public Shareholding (B) = (B)(1)+(B)(2)+(B)(3) | | | | | | | | | | | | | | | | | |

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.

Not

(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 sharehold- ers | No. of fully paid up equity shares held | Partly paid-up equity shares held | No. of shares underlying Depository Receipts | Total nos. shares held (A+B+C2) | 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) (as a percentage of diluted share capital) | 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) | | |
| | | | | | | | | Class eg: X | Class eg: Y | Total | | | | | 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 Custodian/DR Holder | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0.0000 | 0 | 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 | NA | 0 | | | |
| Total Non-Promoter- Non Public Shareholding (C)= (C1)+(C2) | | 0 | 0 | 0 | 0 | 0 | 0.0000 | 0 | 0 | 0.0000 | 0 | 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.

