



We help you build homes

SEC: 2016:
January 19, 2016

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, 2015** 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



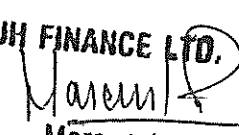
**GRUH
FINANCE
LIMITED**

We help you build homes

**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, 2015
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

For, **GRUH FINANCE LTD.**

Marcus Lobo
Company Secretary



A subsidiary of HDFC Ltd

Table I - Summary Statement holding of specified securities

Category	Category of shareholder	Number of share-holders	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 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 held (b)	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 X	Class 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	213077850	0	0	213077850	58.59	0	213077850	58.59	0	0.00	0	0.00	213077850	
(B)	Public	42683	150588380	0	0	150588380	41.41	0	150588380	41.41	0	0.00	0	0.00	144672730	
(C)	Non Promoter - Non Public	0	0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	
(C1)	Shares Underlying DRs	0	0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	
(C2)	Shares Held By Employee Trust	0	0	0	0	0	0.00	0	0	0.00	0	0.00	0	0.00	0	
	Total	42684	363666230	0	0	363666230	100.00	0	363666230	100.00	0	0.00	0	0.00	357750580	



GRUH Finance Limited

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

Category	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 (VII) = (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 % 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 X	Class Y								
1	(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)	Indian Individuals / Hindu Undivided Family		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
(b)	Central Government / State Government(s)		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
(c)	Financial Institutions / Banks		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
(d)	Any Other (Specify)		1	213077850	0	0	213077850	58.59	213077850	0	213077850	0	58.59	0	0.00	0	0.00	213077850
	Bodies Corporate		1	213077850	0	0	213077850	58.59	213077850	0	213077850	0	58.59	0	0.00	0	0.00	213077850
	Housing Development Finance Corporation Limited	AAACH0997E	1	213077850	0	0	213077850	58.59	213077850	0	213077850	0	58.59	0	0.00	0	0.00	213077850
	Sub Total (A)(1)		1	213077850	0	0	213077850	58.59	213077850	0	213077850	0	58.59	0	0.00	0	0.00	213077850
2	Foreign																	
(a)	Individuals (Non-Resident Individuals / Foreign Individuals)		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
(b)	Government		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
(c)	Institutions		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
(d)	Foreign Portfolio Investor		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
(e)	Any Other (Specify)		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
	Sub Total (A)(2)		0	0	0	0	0	0.00	0	0	0	0	0.00	0	0.00	0	0.00	0
	Total Shareholding Of Promoter And Promoter Group (A) = (A)(1)+(A)(2)		1	213077850	0	0	213077850	58.59	213077850	0	213077850	0	58.59	0	0.00	0	0.00	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	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 underlying Depository Receipts	Total nos. shares held (VII) = (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 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
									Class X	Class Y Total			(X) As a % of (A+B+C2)	(XI) As a % of total Shares held(b)		
1	Institutions															
(a)	Mutual Fund		17	13738625	0	0	13738625	3.78	13738625	0	3.78	0	0.00	NA	NA	13738625
(b)	Venture Capital Funds		0	0	0	0	0	0.00	0	0	0.00	0	0.00	NA	NA	0
(c)	Alternate Investment Funds		0	0	0	0	0	0.00	0	0	0.00	0	0.00	NA	NA	0
(d)	Foreign Venture Capital Investors		0	0	0	0	0	0.00	0	0	0.00	0	0.00	NA	NA	0
(e)	Foreign Portfolio Investor		36	9706959	0	0	9706959	2.67	9706959	0	2.67	0	0.00	NA	NA	9706959
(f)	Financial Institutions / Banks		8	485976	0	0	485976	0.13	485976	0	0.13	0	0.00	NA	NA	471976
(g)	Insurance Companies		0	0	0	0	0	0.00	0	0	0.00	0	0.00	NA	NA	0
(h)	Provident Funds/ Pension Funds		0	0	0	0	0	0.00	0	0	0.00	0	0.00	NA	NA	0
(i)	Any Other (Specify)		67	37745546	0	0	37745546	10.38	37745546	0	10.38	0	0.00	NA	NA	36495546
	Foreign Institutional Investors		67	37745546	0	0	37745546	10.38	37745546	0	10.38	0	0.00	NA	NA	36495546
	Sub Total (B)(1)		128	61677106	0	0	61677106	16.96	61677106	0	16.96	0	0.00	NA	NA	60413106
2	Central Government/ State Government(s)/ President of India															
	Central Government / State Government(s)		1	1000000	0	0	1000000	0.28	1000000	0	0.28	0	0.00	NA	NA	1000000
	Sub Total (B)(2)		1	1000000	0	0	1000000	0.28	1000000	0	0.28	0	0.00	NA	NA	1000000
3	Non-Institutions															
(a)	Individuals			0	0	0	0	0.00	0	0	0.00	0	0.00	NA	NA	0
	i. Individual shareholders holding nominal share capital up to Rs. 2 lakhs.		39349	47787165	0	0	47787165	13.14	47787165	0	13.14	0	0.00	NA	NA	43197445
	ii. Individual shareholders holding nominal share capital in excess of Rs. 2 lakhs.		71	17339799	0	0	17339799	4.77	17339799	0	4.77	0	0.00	NA	NA	17339799
(b)	NBFCs registered with RBI		0	0	0	0	0	0.00	0	0	0.00	0	0.00	NA	NA	0



Table IV - Statement showing shareholding pattern of the Non Promoter- Non Public shareholder

Category	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	Shareholding % calculated as per SCRR, 1957 As a % of (A+B+C2)	Number of Voting Rights held in each class of securities			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 X	Class Y		Total	No. (a)		
															Total as a % of (A+B+C)	(IX)
1	Custodian/DR Holder Employee Benefit Trust (under SEBI (Share based Employee Benefit) Regulations, 2014)		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	NA	0
2	Total Non-Promoter- Non Public Shareholding (C)= (C1)+(C)2		0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	NA	0
			0	0	0	0	0	0.00	0	0	0	0.00	0	0.00	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

