CERTIFICATE OF REGISTRATION

1987 के राष्ट्रीय आवास बैंक अधिनियम की धारा 29ए के तहत राष्ट्रीय आवास बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए

पी एन बी हाउसिंग फाइनेंस लिमिटेड

को पीएसएस पर आवास संस्थान का व्यापार फाइनेंस प्रति चालन रहने के लिए, यह पंजीकरण प्रमाण पत्र एसीडीएस जारी किया जाता है।

In exercise of the powers conferred on the National Housing Bank by Section 29A of The National Housing Bank Act, 1987

PNB Housing Finance Limited

is hereby granted Certificate of Registration to commence / carry on the business of a housing finance institution subject to the conditions given on the reverse.

Given under my hand at New Delhi this Thirty First day of the month of July in the year two thousand One.

Authorised Signatory

For PNB HOUSING FINANCE LTD.

Company Secretary
1. The Certificate of Registration or a certified copy thereof shall be kept displayed at the Registered Office and other offices/branches, if any, of the company.

2. The Certificate of Registration is issued to the company subject to its continued compliance with all the conditions and parameters in the Housing Finance Companies (NHB) Directions issued from time to time in terms of Sections 30 and 31 of the National Housing Bank Act, 1987.

3. The company shall be required to comply with all the requirements of the Directions, Guidelines/instructions, etc., issued by the National Housing Bank and as applicable to it.

4. If the company desires to indicate directly or indirectly in any advertisement, publicity brochure, etc., that the company has been granted Certificate of Registration, such advertisement/brochure should, inter alia, invariably contain a statement as under:

"The company is having a valid Certificate of Registration dated 31.7.2001 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinion expressed by the company and for repayment of deposits/discharge of liabilities by the company."

5. The date when the company has commenced business as a housing finance institution shall be advised to the NHB promptly.

For PNB HOUSING FINANCE LTD.

Company Secretary