



## INFORMATION BOOKLET

### **MRHMFL RURAL HOUSING & MORTGAGE FINANCE LIMITED**

Registered Office : 4<sup>th</sup> Floor, Narayan Chambers,  
B/h. Patang Hotel, Ashram Road,  
Ahmedabad – 380 009.

Phone No: 079-41106500/079-69274111

Website: [www.mrhmf.co.in](http://www.mrhmf.co.in)

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## **A. INTRODUCTION**

MAS Rural Housing & Mortgage Finance Limited (MRHMFL) is a company registered as a housing finance with National Housing Bank under National Housing Bank Act, 1987. MRHMFL a subsidiary of MAS Financial Services (MFSL) Limited was incorporated on 24<sup>th</sup> July, 2007 under Companies Act, 1956. MFSL is an NBFC in existence since last 29 years with an asset size of more than Rs. 12,000 Crores.

### **Mission**

To be a very significant provider of efficient financial services in the housing loan segment, thereby being the catalyst in realizing the dreams of the millions of households, especially among the LIG and MIG class in semi urban and rural areas and create value on a very large scale.

### **Vision**

Together realize the dream of every individual to “OWN A HOME.”

MAS Home loans is an endeavor to realize the dream of millions of Indian House Holds to “OWN A HOME”. The focus is to serve the middle income segment of the society, which we reckon as one of the key drivers of the housing industry. This segment is largely characterized by the informal but credit worthy class. MAS leveraging on its more than two decades of in-depth understanding, is poised to cater to this segment and be a catalyst in realizing the most cherished dream of this segment to “OWN A HOME.” It is worth noting that, this class is spread across the length and breadth of the country, be it urban, semi-urban or rural.

MAS Rural Home Loans are customized to suit the requirement of the rural folks. The Company endeavors to educate and spread awareness among this segment in regards to have a hygienic and better standards of dwelling. MAS understands that it will require persistent efforts and ever improving learning curve to make a cognizable contribution to this most important and large segment of our economy.

The company considers its prime responsibility to be catalyst in employment generation and activities which enhances income of the self-employed class of the society. Loans to possess asset for income generating activities is also an important product focused upon. A retailer, shifting to his/her own shop from a rental one is not only a matter of pride but an important enabler for subsistence. MAS will strive to bring many such retailers under their fold by extending loans to possess assets.

MAS understands that, the affordable housing segment will play a pivotal role. As sufficient supply has to be generated to meet the anticipated demand, MAS associates with the developers in the affordable housing segment, right from the conception of project. Extending construction loan to such developers is a step in that direction.

Extending "Credit where it is due" remains the main plank, as far as credit delivery is concerned in consistent with the endeavour of the group since the last two decades of building quality assets.

## **Current Activities**

- ⤴ Rural Housing Finance.
- ⤴ Semi Urban - Thrust on Financing the self employed class.
- ⤴ Urban affordable Housing Finance.
- ⤴ Loans for acquiring Commercial Property especially for the Self-employed to Develop their Business.
- ⤴ Construction finance for affordable housing projects on selective basis.

## **B. LIST OF PRODUCTS OFFERED BY THE COMPANY:**

### ⤴ **HOUSING LOAN (LOAN FOR PURCHASE OF NEW HOUSE):**

MRHMFL finance for purchasing New House from builder, considering the Market Value of the property and Income Eligibility Criteria.

### ⤴ **HOUSING LOAN (LOAN FOR PURCHASE OF OLD HOUSE- RESALE TRANSACTION):**

MRHMFL also finances for purchase of old house i.e. purchase from individual existing owner. The loan amount depends upon the residual age of the property, its Market Value and Income Eligibility.

### ⤴ **HOUSE BUILDING LOAN (CONSTRUCTION LOAN):**

Construction loan is offered to facilitate the customers to build their house on their self- owned plots as per their requirements. This facilitates the customer to build his dream house as per his specifications. Loan is provided based on the necessary construction approvals, estimate and market value of construction and Income Eligibility Criteria.

### ⤴ **HOUSE EXTENSION LOAN:**

Extension loan is offered to facilitate enhancement of existing self-owned dwelling unit to existing or new customers. Thus a customer can have increased living space. Loan is provided based on the necessary extension approvals, estimate for extensions, Market value of the same and Income Eligibility Criteria.

### ⤴ **LOAN FOR CONSTRUCTION OF AFFORDABLE HOUSES:**

Construction Finance or Project Finance, MRHMFL directly finances real estate developers for affordable housing projects they are developing. This product comes with customized offerings, built around real estate developer's project acquisition and construction cost basis a detailed evaluation of the project by MRHMFL.

### ⤴ **HOME IMPROVEMENT LOAN (RENOVATION LOAN):**

Renovation loan is offered to facilitate improvement of a self-owned dwelling unit to existing or new customer. Renovation loan considers a range of facilities internal or external to the structure without increase in the living space. Thus a customer can add or improve facilities to his dwelling unit. Loan is provided based on the estimates for renovation, market value of the same and Income Eligibility Criteria.

⌘ **COMMERCIAL LOAN (NON RESIDENTIAL PREMISES LOAN):**

MRHMFL provides loans for purchase of new shop, old (resale) shop as well as for construction of shop to existing and new customers. Loan is provided based on the cost, estimate, market value and Income Eligibility criteria. Thus being the catalyst in promoting the livelihood Financing.

**C. CUSTOMER SERVICE INFORMATION:**

**1. Key Interest Rates on loans offered:**

Sr. No.	Products Offered	Interest Rates Range (Per annum)**
		Floating Rates (%)
1	Housing Loan to Individuals	10% to 19%
2	Non-Housing Loan to Individuals	12% to 22%
3	Housing Loan to Builders/Corporates	17% to 21%
4	Non-Housing Loan to Builders/Corporates	17% to 21%

\*\* Note 1: The above rate of interest may have some changes based on profile of the customer/property paper with appropriate approvals.

**2. Type of Charges/fees:**

On Application: Processing Fees	1% - 2.75% of loan amount subject to minimum Rs. 5000/- Plus applicable taxes		
During the term of loan	NIL		
On foreclosure / Pre-payment Charges	<b>Type of Interest Rate during prepayment</b>	<b>Source of payment</b>	<b>Charges:</b>
	Floating	Any	NIL
	Fixed	Owened Funds	NIL
	Fixed	Other than own funds	2% of amount prepaid Plus applicable taxes
Fee refundable if loan not sanctioned/disbursed	Full amount after deducting initial processing fees taken at the time of application and other actual expenses incurred.		
Conversion charges for switching from floating to fixed and vice- versa	Maximum of 4% on the principal outstanding (POS) or Rs.15,000/- plus applicable taxes.  <b>Other Conditions:</b> <ul style="list-style-type: none"> <li>- Stamping/franking costs as applicable for switching, will be borne by the borrower.</li> <li>- The switch will be permissible 2 years after date of disbursement.</li> <li>- Existing borrowers opting to switch from floating to fixed rate loan may be required to submit their latest income documents for fresh credit assessment or make a part-payment to maintain loan affordability.</li> </ul>		

	- The pricing for the fixed rate loans is expected to be higher than floating rate loans. Due to rate differential and relatively lower maximum tenure on fixed rate loans (implying higher EMI), existing borrowers opting to switch from floating to fixed rate loan may be required to submit their latest income documents for fresh credit assessment or make a part-payment to maintain loan affordability.										
Penalty for delayed payments: Late EMI Charges	<table border="1"> <thead> <tr> <th>Type of Default</th> <th>Quantum of Charges</th> </tr> </thead> <tbody> <tr> <td>Default in payment of EMI or part thereof</td> <td>30% per annum on the amount overdue</td> </tr> <tr> <td>Any other Event of Default as specified in Loan Agreement</td> <td>30% per annum on the total loan outstanding</td> </tr> </tbody> </table>	Type of Default	Quantum of Charges	Default in payment of EMI or part thereof	30% per annum on the amount overdue	Any other Event of Default as specified in Loan Agreement	30% per annum on the total loan outstanding				
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Cheque Bounce Charges / Non Submission of PDC* / NACH Charges*  * In case of unavailability of PDCs or Unavailability of NACHs, charges as mentioned will be applicable.	<table border="1"> <thead> <tr> <th colspan="2">Cheque AmountCharges</th> </tr> </thead> <tbody> <tr> <td>Less than Rs. 1000</td> <td>250</td> </tr> <tr> <td>1000-5000</td> <td>500</td> </tr> <tr> <td>5000-10000</td> <td>750</td> </tr> <tr> <td>10000 &amp; Above</td> <td>1000</td> </tr> </tbody> </table> <p>For detailed information on Penal &amp; Missed EMI Charges, kindly refer Penal &amp; Other Charges policy on our website at <a href="#">XXXXXX</a></p>	Cheque AmountCharges		Less than Rs. 1000	250	1000-5000	500	5000-10000	750	10000 & Above	1000
Cheque AmountCharges											
Less than Rs. 1000	250										
1000-5000	500										
5000-10000	750										
10000 & Above	1000										
Document Retrieval Charges	Rs. 500 Per Case										
Any kind of Statement Charges	Rs. 100 (For Physical print if more than once a year)										
Repayment Track	Rs. 250 (For Physical print if more than once a year)										
File Cancellation Charges	Rs. 2500										

- Note: GST as applicable will be levied on the above charges.

#### D. GRIEVANCE REDRESSAL:

In Case of any complaint (online or offline), please contact the following:

Officer	Contact Details	Time Required to resolve
Concerned Branch Manager	Branch Office	3-5 Days
If Applicant is dissatisfied, he can make a further complaint to		
Zonal Branch Manager	<a href="mailto:bharat@mas.co.in">bharat@mas.co.in</a> 079-49137777 or 079-49137799	3-5 Days
If Applicant is dissatisfied, he can make a further complaint to		
Operations Manager	<a href="mailto:mrhmfl@mas.co.in">mrhmfl@mas.co.in</a> 079-41106662	3-5 Days
If Applicant is still dissatisfied or where no response is received, he can make a further complaint to		

Complaint Redressal Cell, National Housing Bank	Online Mode link: <a href="https://grids.nhbonline.org.in">https://grids.nhbonline.org.in</a> or in offline mode by post to  Compliant Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4 <sup>th</sup> Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi -110 003	
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#### E. LIST OF BRANCHES ALONG WITH ADDRESS:

In our quest to provide first class services right at the doorsteps of masses, we have opened several branches. Our network of 91 Branches in major cities of Gujarat, Maharashtra, Rajasthan & Madhya Pradesh is growing steadily, so that our valued customers receive high quality service, no matter where they are located. We have an ambitious growth plan. The Company has already established a very deep penetrating network in Gujarat and has plans to replicate in the neighboring states.

Sr No.	Branch Name	Address	State
1	Ahmedabad	6 Groundfloor, Narayan Chambers, B/h. Patang Hotel, Ashram Road, Ahmedabad-380009	Gujarat
2	Amreli	1st floor, Ramdev Complex, Opp. Khatari Hostel, Station Road, Amreli	Gujarat
3	Anand	T-8, Radha Arcade, Nr. Indira Statue, Ta: Anand, Dist: Anand	Gujarat
4	Badoli	Village: Badoli, Taluka: Idar, Dist. Sabarkatha	Gujarat
5	Bhiloda	1st Floor, Radha Kunj Complex, Behind Bhiloda Bus stand, Bhiloda, Dist: Sabarkantha- 383245	Gujarat
6	Chitroda	J.K. Market, Behind Mahadev Mandir, Chitroda, Taluka: Idar, Dist: Sabarkantha	Gujarat
7	Dhansura	306, Narayan Nidhi Complex , Modasa Road , Dhansura, tal: Dhansura, Dist: Sabarkantha-383310	Gujarat
8	Dhule	A-53/54,1st Floor, Garud Complax,Opp.Kamlabai High School, Nr Garud Maindan Complex, Dhule.	Maharashtra
9	Gambhoi	3rd Floor, Above Ronak Provision Store, Bhiloda Road, Gambhoi-383030, ta-Himmatnagar, Dist-Sabarkantha	Gujarat
10	Ichhapore	3782/1, 1st Floor, Near Balaji Auto, Near Baliya Dev Temple, Ichhapore, Surat	Gujarat
11	Idar	1st Floor, Balaji Chamber, Nr. Railway Crossing, Idar.	Gujarat
12	Kalol	F-61, Platinum Plaza , Navjivan Shopping, Kalol	Gujarat
13	Kamrej	A-202, 2nd Floor, Umiya Complex, Above Ambica Medical Store, Nav Gam, Kamrej Chokadi, Kamrej, Dist.Surat-394185	Gujarat
14	Khedbrahma	25, Jadav Complex, Khedbrahma, Ta: Dis: Khedbrahma-383275	Gujarat
15	Kim	232, 2nd Floor, Sai Ram Complex, Kim, Dist.	Gujarat

		Surat	
16	Limbhoi	The Limbhoi Seva Sahakari Mandali Ltd., Near Dudh Utpadan Mandali, Near Bus Stand, Limbhoi, Taluka Modasa, Dist. Aravali	Gujarat
17	Mehsana	Office No: 5 6 & 7 2nd Floor near Sanket india Above Blur Oynex, Mehsana Highway, Mehsana	Gujarat
18	Nadiad	A6 Western City Complex PIJ Road Nadiad	Gujarat
19	Nasik	Office No. 14, 2nd Floor, Suyojit Modern Point, Nr. Rajiv Gandhi Bhavan, Sharanpur Road, Nasik- 422002	Maharashtra
20	Ranasan (Talod)	Office No. 1, Jalaram Complex, Opp. H P Petrol Pump, Ranasan Char Rasta, Village: Ranasan, Taluka: Talod, Dist: Himmatnagar	Gujarat
21	Talod	4042/ FF/ 2 Market Yard Talod, At Po Talod, Ta: Talod, Dis: Sabarkantha-383215	Gujarat
22	Tintoi	11, Nr. Gram Panchyat, Tintoi, Ta Modasa, Dis- Aravalli-383250	Gujarat
23	Udaipur	Office No:410-411, Midtown Business Center,3rd Floor,Udaipole, Behind Bus Stand,Udaipur	Rajasthan
24	Vadgam	S/6, Sukan Plaza, Nr. Bus Stand, Vadgam , Tal: Vadgam, Dist: Banaskantha-385410	Gujarat
25	Vadnagar	4, Sun Complex, Vadnagar	Gujarat
26	Velanja	F/7, Sharda Complex, Patel Faliu, At. & Post. Velanja, Dist. Surat	Gujarat
27	Vijapur	12, Second Floor, Akshar Arcade, Second Floor, Above SBI Vijapur	Gujarat
28	Vyara	242, Sai Mall, Opp. Vaibhav Cinema, Vyara, Taluka. : Tapi	Gujarat
29	Kalyan	Shop No. 5, 2nd Floor, Smruti Building, Nr. Ahilya Bai Chowk, Opp. ICICI Bank, Kalyan (W), Maharashtra.	Maharashtra
30	Kolhapur	2nd Floor, Royal Plaza, Nr. Kolhapur Central, S.T. Stand, Kolhapur	Maharashtra
31	Modasa	OFFICE NO. 112-B, 1ST FLOOR,RIVER SIDE BUSINESS PARK ,NR.CNG PETROL PUMP - 383315 ,MODASA	Gujarat
32	Gandhidham	OFFICE NO. S-9, SECOND FLOOR, MAIN PLOT NO 329, WARD NO 12/B, GANDHIDHAM, KUTCH	Gujarat
33	Jalgaon	SURVEY NO - 21/17 , 3RD FLOOR,ABOVE ICCHAPURTI ELECTRONICS,BEHIND CORPORATION BANK, NAVI PETH AREA, JALGAON – 425001	Maharashtra
34	Surat	511, Empire State Building, Udhana Darwaja, Ring Road – Surat	Gujarat
35	Pune	F 201, MAYURI PLAZA , GANESH NAGAR ROAD, DANGE CHOWK , THERGAON , PIMPRI- CHINCHWAD, PUNE, MAHARASTRA - 411033	Maharashtra
36	Aurangabad	SHOP NO 121, MATRIX BUSINESS CENTER , KALDA CORNER , AURANGABAD – 431001	Maharashtra
37	Sayan	19, Shiv Arcet, Opp. Gram Panchayat, Near Govt. Hospital, Sayan 394130	Gujarat
38	Vapi	209, Second Floor, Girnar Khushbu Plaza, Near Vishal Mega Mart, Gunjan , Vapi – 396 191	Gujarat
39	Nagpur	307- A, 3rd Floor, Lokmat Bhavan, Wardha Road	Maharashtra

		, Nagpur – 440 015	
40	Jamnagar	Office No. - 506, Siddhivinayak Complex , Opp. Patel Samaj Wadi, Ranjitnagar Road - Jamnagar – 361 001	Gujarat
41	Bayad	F/116, First Floor, Sahjanand Complex , Bayad 383325	Gujarat
42	Saroli	430, Times Galaria, Saroli , Ta-Choryasi, Surat – 395 010	Gujarat
43	Sathamba	B-105, Krushnasagar Complex, Sathamba, Ta – Bayad – 383 340	Gujarat
44	Utran	213, Amora Arcade, Utran - 394 101, Dist Surat	Gujarat
45	Jaipur	S-14, 2nd Floor, A-10, Alankar Plaza, Central Spine, Vidhyadhar Nagar, Jaipur – 302001	Rajasthan
46	Patan	Office No- S-2&3, Utsav Plaza, 2nd Floor, Opp. APMC, Patan Chanashma Road, Patan - 384265	Gujarat
47	Deesa	4, Shree Amarnath Complex, Nr. Krushi Vigyan Kendra, Nr. K.U.K., Nr. Deepak Hotel, Deesa Palanpur Highway, Deesa - 385535	Gujarat
48	Deshotar	SHOP NO 4 , UPON AMBICA PAN PARLOR ,NEAR POST OFFICE , DESHOTAR, TALUKA: IDAR, DIST. SABARKATHA 383230	Gujarat
49	Chandisar	FIRST FLOOR , SHOP NUMBER 10,VIRAT SHOPPING CENTRE,AT & PO CHANDISAR , TA – PALANPUR , DIST . BANASKANTHA – 385510	Gujarat
50	Virar	SHOP NO A/10, GLORY BUILDING , VIVA GOKUL COMPLEX, GOKUL TOWNSHIP, AGASHI ROAD , VIRAR ,WEST , MAHARASTRA -401303	Maharashtra
51	Sachin	Shop No 6, Sunrise Complex , Sachin, Taluko Chorasi	Gujarat
52	Mansa	Shop No 1, First Floor, Navrang Complex, Near Jakatnaka , Mansa - 382845	Gujarat
53	Bikaner	3rd Floor, Above Parshwanath Icecream, Ambedkar Circle, Pbm Hospital Road, Bikaner – 334001	Rajasthan
54	Jodhpur	804, Sanskruti Tower, Jodhpur – 342001	Rajasthan
55	Bhopal	Office No. 23, 1st Floor, Zone – 1 MP Nagar, Nr. Hotel Aditya Palace, B/H. Manohar Dairy, Bhopal - 462003	Madhya Pradesh
56	Vadodara	S-207, Kanha Capital, B/H B N Chambers, Alkapuri, Vadodara - 390007	Gujarat
57	Halol	Shop No 5, First Floor, Gauri Apartment, Godhra Road, Halol – 389 359 Panchmahal Gujarat	Gujarat
58	Nanded	Shop No. 17, First Floor, Sai Niwas Complex, Anand Nagar Chowk, Nanded – 431605	Maharashtra
59	Gadarwara	Shop No 2, First Floor, E Block, Vallabh Market, Rani Laxmibai Ward, Gadawara - 487551	Madhya Pradesh
60	Indore	Office No. 305, Malay Corporate 3rd Floor, Ware House Road, Mechanic Nagar, Bamhori, Scheme No. 54, Vijay Nagar, Indore – 452 010	Madhya Pradesh
61	Balasinor	Office No. G-42, Western Complex, Nr. State Bank Of India, Balasonir – 388 255	Gujarat
62	Sihor	Shop No S-2, Dev Darshan, Near Central Bank Of India, Bhavnagar – Rajkot Road, Sihor 364240	Gujarat

63	Dhangadhra	Shop No 111, First Floor, City Avenue, Club Road, Dhangadhra – 363310	Gujarat
64	Surendranagar	320-321, 3rd Flr., City Centre, Opp. M.P. Shah Arts And Science College, Above Au Small Finance Bank, Joravarnagar Rd, Surendranagar - 363002	Gujarat
65	Divda	Shop No 10, Gosai Complex, Opp. Swaminarayan Temple, Divda – 389 250 , Dist – Mahisagar	Gujarat
66	Wadhvan	Shop No 1, First Floor, Rudraksh Complex, Opp. New Age Industries, Wadhvan – 363 001 Dist-Surendranagar	Gujarat
67	Madhapar	Shop No B -13, First Floor, Nandanvan Complex, Near Madhapar Chokdi, Madhapar – 363006 , Dist Rajkot	Gujarat
68	Himmatnagar	Shop No. 105 & 106, Maple Crystal, Near Sarkari Gin, Himmatnagar- Shyamalaji Highway, Himmatnagar 383001	Gujarat
69	Palanpur	S-11-14, Shiv Plaza, Ahmedabad – Palanpur Highway, Palanpur 385001	Gujarat
70	Kothamba	Shop No. 2705/5, First Floor, Opp. Police Station, Kothamba, Dist Mahisagar, Gujarat 389220	Gujarat
71	Palitana	Shop No 103, Khodal Plaza, Opp. Saurashtra Cinema, S.T Road, Palitana, Dist – Bhavnagar , Gujarat 364270	Gujarat
72	Dharampur	A-101, Marutinandan Complex, Near Valari Hospital, Dist. Valsad - 396050, Dharampur	Gujarat
73	Rankuva	Office No. 5, Rajhansh Complex, Tankal Road, Ta. Chikhli ,Dist. Navsari - 396560, Rankuva	Gujarat
74	Mahuva	B-20, 1st Floor, Ahura Complex, Near Spinex Hospital, Nr. Miyapur Chokdi, Dist. Surat - 394250, Mahuva	Gujarat
75	Ankleshwar	FF-23, Ganesh Plaza, Nr. Sardar Park Road, B/h Dhiraj Sons, GIDC, Ankleshwar – 393002	Gujarat
76	Vadali	Shop No. 5, First Floor, J.V. Complex, Near SBI, Vadali – 383235, Dist. Sabarkantha	Gujarat
77	Prantij	16, First Floor, Gopinath Complex, Prantij, Dis. Sabarkantha – 383205	Gujarat
78	Rajkot	Office No 317, Third Floor, R. K World Tower, Near Shital Park Bus Stand, 150 Feet Ring Road, Rajkot – 360006	Gujarat
79	AJMER	1st Floor, Above Punjab Fitness, P.No. 1298/32, Middle Of Parsi Mandir & Convent School, Alwar Gate, Nasirabad Rd., Ajmer – 305 001	Rajasthan
80	GODHRA	8-9, 2nd Floor, Premprakash Tower, Ankleshwar Mahadev Road, Nr. Panchal Hospital, Above Jaybharat Bakery, Godhra – 389 001	Gujarat
81	GUNA	Office No. 01, 1st Floor, Pawaiya Complex, Guna – 473 001	Madhya Pradesh
82	KOTA	621, Mukesh Plaza, Dadabari Main Road, Near SS Dairy, Kota – 324 009	Rajasthan
83	RATLAM	39/A, T I T Road, B/H, Petrol Pump, Opp. Chartered Bus Office, Ratlam – 457 001	Madhya Pradesh
84	SAGAR	1st Floor, In Front Of Rly Platform No. 2, Malgodam Gate, Tilak Ganj, Sagar – 470 002	Madhya Pradesh

85	UJJAIN	2/12, 1st Flr., Mig, Rishinagarmr-2 Road, In Front Of MPEB, West Part Of Dewas Road, Ujjain – 456 010	Madhya Pradesh
86	VIDISHA	Idgah Chauraha, Near RTO Circle, Vidisha – 464 001	Madhya Pradesh
87	Lunawada	I Block Shop No. 111, 1st Floor, Nandan Arcade Complex, Modasa Road, Lunawada – 389 230	Gujarat
88	Panvel	Shop No. 50, Prajapati Cascade, Plot No. 7, Sector No. 1, Panvel - 410206	Maharashtra
89	Boisar	Shop No. 137, 1st Floor, G-Market, Ostwal Empire, Boisar (W), Tal & Dist-Palghar – 401 501	Maharashtra
90	Chandrapur	Plot No. 17, Near Green Open Lawn, Opposite CHL Houspital, Gurudwara Road, Arivind Nagar, Chandrapur – 442 401	Maharashtra
91	Paratwada	115 Vijay Plaza, Jaistambh Chowk, Paratwada, Dist. Amravati – 444 605 Maharastra	Maharashtra
92	Sanathal	Shop No. A-507, Signature 2 Complex, Sarkhej Sanand Highway, Near Sanand Chowkdi, Sanathal, Ahmedabad – 382 110 Gujarat	Gujarat
93	Viramgam	Shop No. 114, Avadh Plaza , Viramgam - Bechraji Road, Viramgam - 382 150	Gujarat
94	Junagadh	Shop No. 238, 2nd Floor, Applewood City Mall Landmark, Madhuram Road, Junagadh – 362 001	Gujarat
95	Bhavnagar	302, 3rd Floor, Corporate Center, Beside Of Axis Bank, Above Federal Bank, Waghawadi Main Road, Bhavnagar – 364 001	Gujarat
96	Nasik	Shop No. 605, Padmavishwa Landmark, Beside Central Bank, Near Racca Colony Cross Road, Sharanpur Road, Nashik – 422 002	Maharashtra
97	Waghodia	G-10, Kashiwala Complex, Near Bank Of Baroda, Waghodia – 391 760 Gujarat	Gujarat
98	Shrirampur	Shop No - 07, Third Floor, Ananta City Center, Near Bharat Gas, Shrirampur - 413709 Maharashtra	Maharashtra
99	Vastral	139 & 140, First Floor, Satva Icon, S. P. Ring Road, Near Vastral Cross Road, Vastral, Ahmedabad - 382418	Gujarat

**F. OTHER SERVICES PROVIDED:**

Company provides no other services other than Loan offered in Clause B of the Booklet in its ordinary course of Business.

**G. TIME NORMS FOR COMMON TRANSACTIONS:**

The following norms are indicative standard time norms for various common transactions:

<b>Particulars</b>	<b>To be resolved within</b>
	<b>(No. of days)</b>
FORECLOSER LETTER	30
INCOME TAX CERTIFICATE	3
LIST OF DOCUMENTS	10
NOC FOR HOME LOAN	10
OTHERS	10
PHOTOCOPY OF DOCUMENTS	10
PHOTOCOPY OF INSU.POLICY	5
REFUND	7
REFUND OF LIFE INSURANCE	30
REFUND OF PROPERTY INSURANCE	60
REPAYMENT SCHEDULE	3
SANCTION LETTER	5
STATEMENT OF ACCOUNT	3
SUBSIDY STATUS	5
CHANGE ADDRESS/MOBILE NO	3

राष्ट्रीय आवास बैंक  
NATIONAL HOUSING BANK

एकदम रिज़र्व बैंक के तहत चालित है / Wholly owned by the Reserve Bank of India



पंजीकरण प्रमाणपत्र

CERTIFICATE OF REGISTRATION

(जनता की जमापत्रियां स्वीकार करने के लिए वैध नहीं)

[NOT VALID FOR ACCEPTANCE OF PUBLIC DEPOSITS]

सं 0 / No. 02.0067.08

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

मास रूरल हाउसिंग एवं मोटगेज फाइनेंस लिमिटेड

को दूसरी तरफ चढ़ाए शर्तों पर

जनता से जमापत्रियां स्वीकार किए बिना

आवास वित्त संस्थान का व्यापार प्रारंभ करने / करते रहने के लिए  
यह पंजीकरण प्रमाण पत्र एलएड द्वारा 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

**MAS Rural Housing & Mortgage Finance Limited**

is hereby granted Certificate of Registration  
to commence / carry on the business of a housing finance institution  
**without accepting public deposits**  
subject to the conditions given on the reverse.

मेरे हस्ताक्षर की अधीन नई दिल्ली में आज वर्ष दो हजार आठ  
के जनवरी माह के सातवें दिन जारी किया गया।  
Given under my hand at New Delhi this Seventh day of the month of  
January in the year two thousand eight



राष्ट्रीय  
आवास बैंक  
NATIONAL  
HOUSING BANK

  
प्रधिकृत हस्ताक्षरी  
Authorised Signatory