



INFORMATION BOOKLET

MRHMFL RURAL HOUSING & MORTGAGE FINANCE LIMITED

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

Phone No: 079-41106500/079-69274111

Website: 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 24th July, 2007 under Companies Act, 1956. MFSL is an NBFC in existence since last 25 years with an asset size of more than Rs. 10,000 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:

Processing Charges	1% - 2.75% of loan amount subject to minimum Rs. 5000
Service Charges	As per Clause D of the Booklet

D. SERVICE CHARGES:

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	Type of Interest Rate during prepayment	Source of payment	Charges:
	Floating	Any	NIL
	Fixed	Owned 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.		

<p>Conversion charges for switching from floating to fixed and vice-versa</p>	<p>Maximum of 4% on the principal outstanding (POS) or Rs.15,000/- plus applicable taxes.</p> <p>Other Conditions:</p> <ul style="list-style-type: none"> - Stamping/franking costs as applicable for switching, will be borne by the borrower. - The switch will be permissible 2 years after date of disbursement. - 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. - 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. 										
<p>Penal Charges</p>	<table border="1"> <thead> <tr> <th data-bbox="655 936 1050 972">Type of Default</th> <th data-bbox="1050 936 1417 972">Quantum of Charges</th> </tr> </thead> <tbody> <tr> <td data-bbox="655 972 1050 1043">Default in payment of EMI or part thereof</td> <td data-bbox="1050 972 1417 1043">30% per annum on the amount overdue</td> </tr> <tr> <td data-bbox="655 1043 1050 1115">Any other Event of Default as specified in Loan Agreement</td> <td data-bbox="1050 1043 1417 1115">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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` 10,000 & above	1,000/-										
<p>For detailed information on Penal & Missed EMI Charges, kindly refer Penal & Other Charges policy on our website at https://www.mrhmf.co.in/customer_service_policy.html</p>											
<p>Document Retrieval Charges</p>	<p>Rs. 500 Per Case</p>										
<p>Any kind of Statement Charges</p>	<p>Rs. 100 (For Physical print if more than once a year)</p>										
<p>Repayment Schedule</p>	<p>Rs. 250 (For Physical print if more than once a year)</p>										
<p>File Cancellation Charges after disbursement</p>	<p>Rs. 2500</p>										

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

E. 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	bharat@mas.co.in 079-49137777 or 079-49137799	3-5 Days
If Applicant is dissatisfied, he can make a further complaint to		
Operations Manager	mrhmfl@mas.co.in 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: https://grids.nhbonline.org.in or in offline mode by post to Compliant Redressal Cell, Department of Regulation & Supervision, National Housing Bank, 4 th Floor, Core 5A, India Habitat Centre, Lodhi Road, New Delhi -110 003	

F. 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 77 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.	City / Village	State	Address
1	Ahmedabad	Gujarat	6 Groundfloor, Narayan Chambers, B/h. Patang Hotel, Ashram Road, Ahmedabad-380009
2	Amreli	Gujarat	1st floor, Ramdev Complex, Opp. Khatari Hostel, Station Road, Amreli
3	Anand	Gujarat	T-8, Radha Arcade, Nr. Indira Statue, Ta: Anand, Dist: Anand
4	Ankleshwar	Gujarat	FF 20, Wing A, Rajkamal Arcade, Opp. New Mamladar Office, N/r Mahindra Show Room ,Ankleshwar – 393002
5	Badoli	Gujarat	Village: Badoli, Taluka: Idar, Dist. Sabarkatha
6	Bharuch	Gujarat	212 / 213, Aditya Complex, Near Kasak Fuvara, Near Gharda Ghar, Bharuch- 392001

7	Bhavnagar	Gujarat	327, Madhav Darshan Complex, Vaghwadi Road, Takhteshwar Mahadev Road, Bhavnagar 364001
8	Bhiloda	Gujarat	1st Floor, Radha Kunj Complex, Behind Bhiloda Bus stand, Bhiloda, Dist: Sabarkantha- 383245
9	Chitroda	Gujarat	J.K. Market, Behind Mahadev Mandir, Chitroda, Taluka: Idar, Dist: Sabarkantha
10	Dhansura	Gujarat	306, Narayan Nidhi Complex , Modasa Road , Dhansura, tal: Dhansura, Dist: Sabarkantha-383310
11	Dhule	Maharashtra	A-53/54,1st Floor, Garud Complax,Opp.Kamlabai High School, Nr Garud Maindan Complex, Dhule.
12	Gambhoi	Gujarat	3rd Floor, Above Ronak Provision Store, Bhiloda Road, Gambhoi-383030, ta-Himmatnagar, Dist-Sabarkantha
13	Gandhinagar	Gujarat	Shop No. 895, First Floor-A, Vishvakarma Shopping Centre, Sector-21, Gandhinagar-382021
14	Ichhapore	Gujarat	3782/1, 1st Floor, Near Balaji Auto, Near Baliya Dev Temple, Ichhapore, Surat
15	Idar	Gujarat	1st Floor, Balaji Chamber, Nr. Railway Crossing, Idar.
16	Junagadh	Gujarat	Office No : 4,1st Floor, Lakeview Complex, Opp. Shahid Smarak, Talav Gate, Junagadh-362001
17	Kalol	Gujarat	F-61, Platinum Plaza , Navjivan Shopping, Kalol
18	Kamrej	Gujarat	A-202, 2nd Floor, Umiya Complex, Above Ambica Medical Store, Nav Gam, Kamrej Chokadi, Kamrej, Dist.Surat-394185
19	Khedbrahma	Gujarat	25, Jadav Complex, Khedbrahma, Ta: Dis: Khedbrahma-383275
20	Kim	Gujarat	232, 2nd Floor, Sai Ram Complex, Kim, Dist. Surat
21	Limbhoi	Gujarat	The Limbhoi Seva Sahakari Mandali Ltd., Near Dudh Utpadan Mandali, Near Bus Stand, Limbhoi, Taluka Modasa, Dist. Aravali
22	Mehsana	Gujarat	Office No: 5 6 & 7 2nd Floor near Sanket india Above Blur Oynex, Mehsana Highway,Mehsana
23	Nadiad	Gujarat	A6 Western City Complex PIJ Road Nadiad
24	Nasik	Maharashtra	Office No. 14, 2nd Floor, Suyojit Modern Point, Nr. Rajiv Gandhi Bhavan, Sharanpur Road, Nasik- 422002
25	Rajkot	Gujarat	Shop No. 313, 3rd Floor, Accurate Square, Near Atul Motors, Tagore Road, Rajkot-360002
26	Ranasan (Talod)	Gujarat	Office No. 1, Jalaram Complex, Opp. H P Petrol Pump, Ranasan Char Rasta, Village: Ranasan, Taluka: Talod, Dist: Himmatnagar
27	Talod	Gujarat	4042/ FF/ 2 Market Yard Talod, At Po Talod, Ta: Talod, Dis: Sabarkantha-383215
28	Thane	Maharashtra	2nd Floor, "Suyash Building"Opp. Rajdeep Society, Naupada, Thane (West)-400602
29	Tintoi	Gujarat	11, Nr. Gram Panchyat, Tintoi, Ta Modasa, Dis- Aravalli-383250
30	Udaipur	Rajasthan	Office No:410-411, Midtown Business Center,3rd Floor,Udaipole, Behind Bus Stand,Udaipur
31	Vadgam	Gujarat	S/6, Sukan Plaza, Nr. Bus Stand, Vadgam , Tal:

			Vadgam, Dist: Banaskantha-385410
32	Vadnagar	Gujarat	4, Sun Complex, Vadnagar
33	Valsad	Gujarat	412, 4th Floor, K. B. Mall, Opp. Rajarani Snack Bar, Avabai Road, Valsad- 396001.
34	Vastrapal	Gujarat	Block A/212, 2nd Floor, Pushp Business Campus, Opp. Shivshakti Society, Vastrapal Circle, Ahmedabad-382418
35	Velanjan	Gujarat	F/7, Sharda Complex, Patel Faliu, At. & Post. Velanjan, Dist. Surat
36	Vijapur	Gujarat	12, Second Floor, Akshar Arcade, Second Floor, Above SBI Vijapur
37	Vyara	Gujarat	242, Sai Mall, Opp. Vaibhav Cinema, Vyara, Taluka. : Tapi
38	Kalyan	Maharashtra	Shop No. 5, 2nd Floor, Smruti Building, Nr. Ahilya Bai Chowk, Opp. ICICI Bank, Kalyan (W), Maharashtra.
39	Kolhapur	Maharashtra	2nd Floor, Royal Plaza, Nr. Kolhapur Central, S.T. Stand, Kolhapur
40	Modasa	Gujarat	OFFICE NO. 112-B, 1ST FLOOR, RIVER SIDE BUSINESS PARK ,NR.CNG PETROL PUMP - 383315 ,MODASA
41	Gandhidham	Gujarat	OFFICE NO. S-9, SECOND FLOOR, MAIN PLOT NO 329, WARD NO 12/B, GANDHIDHAM, KUTCH
42	Jalgaon	Maharashtra	SURVEY NO - 21/17 , 3RD FLOOR, ABOVE ICCHAPURTI ELECTRONICS, BEHIND CORPORATION BANK, NAVI PETH AREA, JALGAON - 425001
43	Vadali	Gujarat	13, First Floor, Santkabar Plaza, Opp Vadali Bus Stand, Vadali , Sabarkantha , Gujarat
44	Surat	Gujarat	511, Empire State Building, Udhana Darwaja, Ring Road - Surat
45	Pune	Maharashtra	F 201, MAYURI PLAZA , GANESH NAGAR ROAD, DANGE CHOWK , THERGAON , PIMPRI-CHINCHWAD, PUNE, MAHARASTRA - 411033
46	Aurangabad	Maharashtra	SHOP NO 121, MATRIX BUSINESS CENTER , KALDA CORNER , AURANGABAD - 431001
47	Sayan	Gujarat	19, Shiv Arcet, Opp. Gram Panchayat, Near Govt. Hospital, Sayan 394130
48	Vapi	Gujarat	209, Second Floor, Girnar Khushbu Plaza, Near Vishal Mega Mart, Gunjan , Vapi - 396 191
49	Nagpur	Maharashtra	307- A, 3rd Floor, Lokmat Bhavan, Wardha Road , Nagpur - 440 015
50	Jamnagar	Gujarat	Office No. - 506, Siddhivinayak Complex , Opp. Patel Samaj Wadi, Ranjitnagar Road - Jamnagar - 361 001
51	Bayad	Gujarat	F/116, First Floor, Sahjanand Complex , Bayad 383325
52	Saroli	Gujarat	430, Times Galaria, Saroli , Ta-Choryasi, Surat - 395 010
53	Sathamba	Gujarat	B-105, Krushnasagar Complex, Sathamba, Ta - Bayad - 383 340
54	Utran	Gujarat	213, Amora Arcade, Utran - 394 101, Dist Surat
55	Jaipur	Rajasthan	S-14, 2nd Floor, A-10, Alankar Plaza, Central Spine,

			Vidhyadhar Nagar, Jaipur – 302001
56	Patan	Gujarat	Office No- S-2&3, Utsav Plaza, 2nd Floor, Opp. APMC, Patan Chanashma Road, Patan - 384265
57	Deesa	Gujarat	4, Shree Amarnath Complex, Nr. Krushi Vigyan Kendra, Nr. K.U.K., Nr. Deepak Hotel, Deesa Palanpur Highway, Deesa - 385535
58	Deshotar	Gujarat	SHOP NO 4 , UPON AMBICA PAN PARLOR ,NEAR POST OFFICE , DESHOTAR, TALUKA: IDAR, DIST. SABARKATHA 383230
59	Prantij	Gujarat	10, FIRST FLOOR , ,GOPINATH COMPLEX, PRANTIJ, DIS: SABARKANTHA 383205
60	Chandisar	Gujarat	FIRST FLOOR , SHOP NUMBER 10,VIRAT SHOPPING CENTRE,AT & PO CHANDISAR , TA – PALANPUR , DIST . BANASKANTHA – 385510
61	Virar	Maharashtra	SHOP NO A/10, GLORY BUILDING , VIVA GOKUL COMPLEX, GOKUL TOWNSHIP, AGASHI ROAD , VIRAR ,WEST , MAHARASTRA -401303
62	Sachin	Gujarat	Shop No 6, Sunrise Complex , Sachin, Taluko Chorasi
63	Mansa	Gujarat	Shop No 1, First Floor, Navrang Complex, Near Jakatnaka , Mansa - 382845
64	Bikaner	Rajasthan	3rd Floor, Above Parshwanath Icecream, Ambedkar Circle, Pbm Hospital Road, Bikaner – 334001
65	Jodhpur	Rajasthan	804, Sanskruti Tower, Jodhpur – 342001
66	Bhopal	Madhya Pradesh	Office No. 23, 1st Floor, Zone – 1 MP Nagar, Nr. Hotel Aditya Palace, B/H. Manohar Dairy, Bhopal - 462003
67	Vadodara	Gujarat	S-207, Kanha Capital, B/H B N Chambers, Alkapuri, Vadodara - 390007
68	Halol	Gujarat	Shop No 5, First Floor, Gauri Apartment, Godhra Road, Halol – 389 359 Panchmahal Gujarat
69	Nanded	Maharashtra	Shop No. 17, First Floor, Sai Niwas Complex, Anand Nagar Chowk, Nanded – 431605
70	Gadarwara	Madhya Pradesh	Shop No 2, First Floor, E Block, Vallabh Market, Rani Laxmibai Ward, Gadarwara - 487551
71	Indore	Madhya Pradesh	Office No. 305, Malay Corporate 3rd Floor, Ware House Road, Mechanic Nagar, Bamhori, Scheme No. 54, Vijay Nagar, Indore – 452 010
72	Balasinor	Gujarat	Office No. G-42, Western Complex, Nr. State Bank Of India, Balasonir – 388 255
73	Sihor	Gujarat	Shop No S-2, Dev Darshan, Near Central Bank Of India, Bhavnagar – Rajkot Road, Sihor 364240
74	Dhangadhra	Gujarat	Shop No 111, First Floor, City Avenue, Club Road, Dhangadhra – 363310
75	Surendranagar	Gujarat	320-321, 3rd Flr., City Centre, Opp. M.P. Shah Arts And Science College, Above Au Small Finance Bank, Joravarnagar Rd, Surendranagar - 363002
76	Divda	Gujarat	Shop No 10, Gosai Complex, Opp. Swaminarayan Temple, Divda – 389 250 , Dist – Mahisagar
77	Wadhvan	Gujarat	Shop No 1, First Floor, Rudraksh Complex, Opp. New Age Industries, Wadhvan – 363 001 Dist-

			Surendranagar
78	Madhapar	Gujarat	Shop No B -13, First Floor, Nandanvan Complex, Near Madhapar Chokdi, Madhapar – 363006 , Dist Rajkot
79	Himmatnagar	Gujarat	Shop No. 105 & 106, Maple Crystal, Near Sarkari Gin, Himmatnagar- Shyamalaji Highway, Himmatnagar 383001
80	Palanpur	Gujarat	S-11-14, Shiv Plaza, Ahmedabad – Palanpur Highway, Palanpur 385001
81	Kothamba	Gujarat	Shop No. 2705/5, First Floor, Opp. Police Station, Kothamba, Dist Mahisagar, Gujarat 389220
82	Palitana	Gujarat	Shop No 103, Khodal Plaza, Opp. Saurashtra Cinema, S.T Road, Palitana, Dist – Bhavnagar , Gujarat 364270
83	Dharampur	Gujarat	A-101, Marutinandan Complex, Near Valari Hospital, Dist. Valsad - 396050, Dharampur
84	Rankuva	Gujarat	Office No. 5, Rajhansh Complex, Tankal Road, Ta. Chikhli ,Dist. Navsari - 396560, Rankuva
85	Mahuva	Gujarat	B-20, 1st Floor, Ahura Complex, Near Spinex Hospital, Nr. Miyapur Chokdi, Dist. Surat - 394250, Mahuva

G. OTHER SERVICES PROVIDED:

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

H. TIME NORMS FOR COMMON TRANSACTIONS:

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

Sr. No.	Transactions	Time Norms
1	Loan Account Statement	Within 3 working days
2	Photocopy of the title documents	Within 5 working days
3	Foreclosure of Loan	Within 30 working days
4	Return of Original document on closure of the loan	Within 5 working days
5	No Objection Certificate	Within 10 working days

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 जमापत्रिकां स्वीकार करने के लिए वैध नहीं)

[NOT VALID FOR ACCEPTANCE OF PUBLIC DEPOSITS]

सं 0 / No. 02.0067.08

1987 से 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 चढ़ात शर्तों पर

जनता से जमापत्रिकां 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