

## **Disclaimer - Important**

**PLEASE READ THIS NOTICE CAREFULLY - IT APPLIES TO ALL PERSONS WHO VIEW THIS SITE. VIEWING THIS INFORMATION MAY NOT BE LAWFUL IN CERTAIN JURISDICTIONS. PLEASE NOTE THAT THE DISCLAIMER SET OUT BELOW MAY BE ALTERED OR UPDATED. YOU SHOULD READ IT IN FULL EACH TIME YOU VISIT THE WEBSITE. BY ACCESSING THIS INFORMATION ON THIS WEBSITE, YOU AGREE TO THE TERMS AND CONDITIONS BELOW, INCLUDING ANY MODIFICATIONS THAT MAY BE MADE TO THEM FROM TIME TO TIME.**

**THESE MATERIALS ARE NOT DIRECTED AT OR INTENDED TO BE ACCESSED BY PERSONS LOCATED OUTSIDE INDIA. THESE MATERIALS ARE BEING MADE AVAILABLE ON THIS WEBSITE TO COMPLY WITH SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE OF CAPITAL AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2018, AS AMENDED (THE “SEBI ICDR REGULATIONS”), IN CONNECTION WITH THE PROPOSED OFFERING OF EQUITY SHARES IN A RIGHTS ISSUE BY PNB HOUSING FINANCE LIMITED.**

Investors should read the Letter of Offer and seek professional advice before taking any action. J.P. Morgan India Private Limited does not accept any liability whatsoever direct or indirect that may arise from the use of the information contained in the Letter of Offer.

**IMPORTANT:** You must read and agree with the terms and conditions of the following disclaimer before continuing.

The following disclaimer applies to the Issue Material (as defined hereinafter) in connection with the issue of equity shares of PNB Housing Finance Limited (the “**Company**”), in relation to which the letter of offer dated March 29, 2023 has been filed with the Securities and Exchange Board of India (“**SEBI**”) and the stock exchanges where the equity shares are presently listed (the “**Letter of Offer**”). The Issue Material has been hosted on this website in connection with the issue of equity shares of the Company on a rights basis to the eligible equity shareholders of the Company (the “**Issue**”). You are advised to read this disclaimer carefully before reading, accessing or making any other use of the Letter of Offer, the abridged letter of offer and the application forms in relation to the Issue (collectively, the “**Issue Material**”). By accessing the Issue Material, you agree to be bound by the following terms and conditions, including any modifications to them from time to time.

**The Issue Material is directed at, and is intended for distribution to, and use by, residents of India only.** Residents of countries other than India are not authorized to view or use the information in this portion of our website. The information in this portion of our website, including the Issue Material, is not for publication or distribution, directly or indirectly, in or into the United States. Please note that because of restrictions imposed by law on soliciting securities business in various jurisdictions, subscription to the Issue will not be permitted to residents of certain jurisdictions. The contents of the Issue Material are for your information only and you acknowledge that access to the Issue Material is intended for use by you only and you agree not to forward the Issue Material on to any other person, internal or external, in whole or in part, or otherwise provide access via e-mail or otherwise to any person. No part of the contents of the Issue Material shall be copied or duplicated in any form by any means, or redistributed.

The Letter of Offer has been made available on this website in electronic form solely to comply with the SEBI ICDR Regulations. J.P. Morgan India Private Limited has taken all necessary steps to ensure that the contents of the Letter of Offer as appearing on this website are identical to the Letter of Offer filed with SEBI and the stock exchanges where the equity shares are presently listed in accordance with the SEBI ICDR Regulations. You are responsible for protecting against viruses and other destructive items. Any other information contained in or that can be accessed via the Company’s website does not constitute a part of the Issue Material. You are accessing this website at your own risk and it is your responsibility to take precautions to ensure that it is free from viruses and other items of a destructive nature. You are reminded that documents transmitted in electronic form may be altered or changed during the process of transmission and consequently neither J.P. Morgan India Private Limited nor any of its affiliates, or their respective directors, officers and employees (together, the “**Affiliates**”), accepts any liability or responsibility whatsoever in respect of alterations or changes which have taken place during the course of transmission of electronic data or loss or damage that could result from interception and interpretation by any third parties of any information being made available to you through this website.

The Issue Material does not constitute an offer to sell or an invitation to subscribe to the securities offered in any jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction and is not

intended for distribution to, or use by, any person or entity in any jurisdiction or country where (a) distribution or use of such information would be contrary to law or regulation; or (b) J.P. Morgan India Private Limited or any of its Affiliates would by virtue of such distribution become subject to new or additional registration, licensing or other regulatory requirements. The securities described in the Issue Material have not been, and will not be, registered under the U.S. Securities Act of 1933, as amended (the “**U.S. Securities Act**”), or any state law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws.

Accordingly, the securities described in the Issue Material are being offered and sold (i) within the United States only to persons reasonably believed to be “qualified institutional buyers” (as defined in Rule 144A under the U.S. Securities Act) pursuant to Section 4(a) of the U.S. Securities Act, and (ii) outside the United States in “offshore transactions” as defined in and in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdictions where those offers and sales are made. There will be no public offering of such securities in the United States.

Any person into whose possession the Issue Material comes is required to inform himself or herself about and to observe any such restrictions. Neither J.P. Morgan India Private Limited nor any of its Affiliates is soliciting any action based on any information contained on this website, including the Issue Material, and such information should not be construed as an offer to sell or the solicitation of an offer to buy or subscribe for any securities. Any potential investor should note that investment in the securities involves a high degree of risk. For details, potential investors should refer to the section titled “*Risk Factors*” of the Letter of Offer. Potential investors should not rely on the draft letter of offer dated November 29, 2022, filed with the SEBI and the stock exchanges for any investment decision.

Neither J.P. Morgan India Private Limited nor any of its Affiliates will be responsible for any loss or damage that could result from interception and interpretation by any third parties of any information being made available to you through this website. Neither J.P. Morgan India Private Limited nor any of its Affiliates represents that the content of the Issue Material is accurate or complete. J.P. Morgan India Private Limited and its Affiliates cannot and do not guarantee the accuracy, timeliness or completeness of the information being made available to you in the Letter of Offer beyond the date of the Letter of Offer. The information contained in the Letter of Offer is as of the date thereof and neither J.P. Morgan India Private Limited or its Affiliates are under any obligation to update the Letter of Offer to reflect circumstances arising after the date thereof.

J.P. Morgan India Private Limited and its Affiliates will not be responsible for any loss to any person or entity caused by any shortcoming, defect or inaccuracy which may have inadvertently or otherwise crept into the website. Neither J.P. Morgan India Private Limited, nor any of their Affiliates will be liable or have any responsibility of any kind for any loss or damage that you incur in the event of any failure or disruption of this website, or resulting from the act or omission of any other party involved in making, producing or hosting this website or the data contained therein available to you, or from any other cause relating to your access to, or inability to access or use of, the website or these materials.

Please note that forms downloaded and used for subscription to the Issue in contravention of the above will be rejected with no recourse to J.P. Morgan India Private Limited, the Company, or any of their respective Affiliates.

If you are not permitted to view the materials on this website or are in any doubt as to whether you are permitted to view these materials, please exit this webpage.

**Continue**

**Exit**