

- g. any other special features relating to the terms and conditions subject to which the deposit is accepted/ renewed;
- h. the information, relating to the aggregate dues (including the non-fund based facilities provided to) from companies in the same group or other entities or business ventures in which, the directors and/or the HFC are holding substantial interest and the total amount of exposure to such entities; and
- i. that the deposits solicited by it are not insured.

35.2. Where an HFC displays any advertisement in electronic media such as TV, even without soliciting deposits, it shall incorporate a caption/ band in such advertisements indicating the following:

- a. As regards deposit taking activity of the company, the viewers may refer to the advertisement in the newspaper/ information furnished in the application form for soliciting public deposits;
- b. The company is having a valid Certificate of Registration dated _____ issued under Section 29A of the National Housing Bank Act, 1987. However, the Reserve Bank of India or the National Housing Bank 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 opinions expressed by the company and for repayment of deposits/ discharge of the liabilities by the company.

35.3. Where an HFC intends to accept public deposit without inviting or allowing or causing any other person to invite such deposit, it shall, before accepting such deposit, deliver to NHB for record, a statement in lieu of advertisement containing all the particulars required to be included in the advertisement pursuant to the Non-Banking Financial Companies and Miscellaneous Non-Banking Companies (Advertisement) Rules, 1977 and also the particulars stated in Paragraph 35.1, duly signed in the manner provided in the aforesaid Rules.

35.4. A statement delivered under Paragraph 35.3 above shall be valid till the expiry of six months from the date of closure of the financial year in which it is so delivered or until the date on which the balance sheet is laid before the company in general meeting or where the annual general meeting for any year has not been held, the