

GOVERNMENT AND OTHER APPROVALS

Our business requires various approvals, licenses, registrations, and permits issued by relevant regulatory authorities under various rules and regulations. Set out below is an indicative list of all material approvals, licenses, registrations, and permits obtained by our Company, which are necessary for undertaking our business. In view of such approvals, our Company can undertake the Offer and its current business activities. Additionally, unless otherwise stated, these approvals, licenses, registrations, and permits are valid as on the date of this Red Herring Prospectus. Certain approvals, licenses, registrations, and permits may expire periodically in the ordinary course and applications for renewal of such expired approvals are submitted in accordance with applicable requirements and procedures.

Set forth below are the material approvals or renewals applied for but not received or material approvals or renewals for which applications are yet to be made. For further details in connection with the applicable regulatory and legal framework, see “Key Regulations and Policies in India” beginning on page 179.

I. Material approvals in relation to the Offer

For the approvals and authorisations obtained by our Company in relation to the Offer, see “*Other Regulatory and Statutory Disclosures – Authority for the Offer*” on page 376.

II. Material approvals in relation to our Company

(a). Material approvals obtained by our Company

We require various approvals to carry on our business in India. We have received the following major Government and other approvals pertaining to our business:

A. Material approvals in relation to our incorporation

For details in relation to incorporation of our Company, see “*History and Certain Corporate Matters*” on page 190.

B. Material approvals in relation to our business

The material approvals in relation to the establishments and business operations of our Company issued by authorities of the respective jurisdictions in which our establishments and business operations are located are set forth below:

1. Certificate of registration dated April 5, 2018 as amended on May 31, 2018 granted by the NHB bearing registration number 04.0168.18 pursuant to which our Company is allowed to commence / carry on the business of a housing finance institution with permission to accept public deposits.
2. Recognition as a ‘financial institution’ by the Ministry of Finance, by notification dated December 18, 2015 for the purpose of sub-clause (iv) of clause (m) of sub-section (1) of Section 2 of the SARFAESI Act.
3. Legal Entity Identifier registration number LEI 335800JQMNJOX3W7LY96 renewed on January 15, 2024, with EQS Group AG (Local Operating Unit for LEI registration and LEI renewal).
4. Registration for information utility services, through agreement dated May 16, 2018 entered into with National e-Governance Services Limited
5. Certificate of registration issued by the Insurance Regulatory and Development Authority of India bearing registration number CA0012 issued on March 7, 2019 and renewed on March 25, 2022, effective April 1, 2022, as a corporate agent (composite).
6. Registration with the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), effective from April 29, 2011, for uploading of mortgages/charge creation with details of mortgage loans of all customers of the Company on timely basis.
7. Registration with the Central Know Your Customer Registry under Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI), bearing registration code IN5037, effective November 12, 2020.

C. Tax related approvals of our Company

1. Our permanent account number is AABCV5640B.