

હરિની દષ્ટિ... - હરિન ભટ્ટ

આપણું મંદિર હવે... ઈન્ટરનેટ રેડી થઈ ગયું છે... દર્શન કર્યા બાદ... પ્રસાદીમાં રોજ... ટેમ્પરરી પાસવર્ડ આપવામાં આવશે...!!



ગાંધીનગરમાં સેક્ટર-૬, પ્રતિરોધ છાવણી ખાતે વિવિધ જાતિગત અભ્યાસના વિરોધમાં છેલ્લા એક માસ ઉપરાંતથી અનશન પર બેઠેલા રાજ્યના જુદા જુદા છેવાડાના વિસ્તારોના ગરીબ અને પીડિત દલિત પરિવારોને મહેમુદાવાદના નિવૃત્ત આચાર્યા રમાબહેન કમલેશભાઈ પરમારે, છાવણીમાં રાત્રે ખુલ્લામાં સૂતા આ પરિવારોને પોતાના તરફથી ઊંનના ગરમ કામળા અપાણ કર્યા હતા.

જાસપુર-દંતાલી માર્ગ પર ટ્રેક્ટર પલટી મારતા ચાલકનું મૃત્યુ

ગાંધીનગર, તા. ૨૪ જાસપુર-દંતાલી માર્ગ પર ટ્રેક્ટર નં. જીજે ૯૯૬૬.૧૭૩૫ લઈને પસાર થઈ રહેલા રમેશભાઈ સોમાભાઈ પટેલે પુરજડપે ગફલતભરી રીતે ટ્રેક્ટર ડંકારાત ખાડામાં પલટી મારી ગયું હતું. જેમાં ટ્રેક્ટર ચાલક રમેશભાઈને શરીરે ઈજાઓ પહોંચતા મોત નિપજ્યું હતું. બનાવ અંગે અસહજ પોલીસે ફરિયાદ નોંધતા વધુ તપાસ હાથ ધરી છે. પોલીસ સૂત્રો દ્વારા મળતી માહિતી મુજબ ગત તા. ૨૧મીના સાંજે જ વાગ્યાની આસપાસ

ચંદ્રાલામાં ઘરમાંથી ૨.૭૦ લાખના દાગીનાની ચોરી થતા ફરિયાદ

ચિલોડા-હિંમતનગર માર્ગ પર આવેલ ચંદ્રાલા ગામે એક મકાનમાંથી રૂ. ૨.૭૦ લાખના દાગીનાની ચોરી થતા સમગ્ર ગામમાં ચક્રવાત મચી જવા પામી છે. મકાન માલિક અઠવાડિયા અગાઉ શુભ પ્રસંગે બહાર ગયા હોવાથી પહેર્યા હતા. ત્યાર બાદ ગતરોજ ફરીવાર શુભ પ્રસંગે જવાનું હોવાથી કબાટમાંથી દાગીના લેવા ત્યાં દાગીના ન હોવાથી ચોરી થવાની જાણ થઈ માલિકને થવા પામી હતી. બનાવ અંગે ચિલોડા પોલીસ મથકે ફરિયાદ નોંધાતા પીએસઆઈ રાજપુત તપાસ ચલાવી રહ્યા છે. પોલીસની તપાસમાં ચોરી કોઈ જાણભેદુએ કરી હોવાનું પ્રાથમિક તપાસમાં લાગી રહ્યું છે. પોલીસ સૂત્રો દ્વારા મળતી વિગતો મુજબ ચિલોડા-હિંમતનગર હાઈવે પર

દહેગામ સીએચસી એમ્યુલન્સના ડ્રાઈવરોની ઉઘાડી લૂંટ : દર્દીઓ હેરાન

દહેગામથી ગાંધીનગર હોસ્પિટલ પહોંચાડવાના ૧૬૦ના બદલે ૨૦૦થી વધુ ખંખેરે છે

ગાંધીનગર, તા. ૨૪ રહી છે. રાજ્ય આરોગ્ય વિભાગ જિલ્લાના દહેગામ સીએચસી ખાતે માનેવીને આરોગ્યલક્ષી સારવાર મળી રહે તે માટે સતત પ્રયત્નો કરી કરાવી છે. ત્યારે ગાંધીનગર સારવાર માટે ગાંધીનગર હોસ્પિટલ ખાતે રીફર કરવામાં આવે છે. પરંતુ એક દર્દીઓના સગા પાસેથી રૂ. ૧૬૦ના બદલે રૂ. ૨૫૦ લઈ લોગબુકમાં સહી કરાવી હતી. રૂપિયા લીધાની પહોંચ આપવામાં આવતી નથી. ત્યારે દહેગામ ખાતેથી આવતા રોજના કેટલાક દર્દીઓ હુંડાય છે. આ અંગે યોગ્ય કાર્યવાહી

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PNB HOUSING FINANCE LIMITED

Our Company was incorporated as "PNB Housing Finance Private Limited" on November 11, 1988, as a private limited company under the Companies Act, 1956, with a certificate of incorporation granted by the Registrar of Companies, National Capital Territory of Delhi and Haryana (the "RoC"). Pursuant to the conversion of our Company to a public limited company, our name was changed to "PNB Housing Finance Limited" and the RoC certified the change of name upon conversion to a public limited company on December 30, 1989. For details of change in name and registered office of our Company, see "History and Certain Corporate Matters" on page 164 of the Red Herring Prospectus dated October 15, 2016 ("RHP"). Corporate Identity Number: U65922DL1988PLC033856, Registered and Corporate Office: 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi 110 001, India Tel: +91 11 23357171 Fax: +91 11 23357173, Contact Person: Mr. Sanjay Jain, Company Secretary and Compliance Officer, Tel: +91 11 23354206, Fax: +91 11 23357173, E-mail: investor.services@pnbhousing.com, Website: www.pnbhousing.com.

OUR PROMOTER: PUNJAB NATIONAL BANK

INITIAL PUBLIC OFFERING OF UP TO [*] EQUITY SHARES OF FACE VALUE OF ₹ 10 EACH (THE "EQUITY SHARES") OF PNB HOUSING FINANCE LIMITED ("PNBHF" OR "OUR COMPANY" OR THE "COMPANY" OR THE "ISSUER") FOR CASH AT A PRICE OF ₹ [*] PER EQUITY SHARE (INCLUDING SHARE PREMIUM OF ₹ [*] PER EQUITY SHARE) (THE "ISSUE PRICE") AGGREGATING UP TO ₹ 30,000 MILLION (THE "ISSUE"). THE ISSUE INCLUDES A RESERVATION OF 250,000 EQUITY SHARES AGGREGATING TO ₹ [*] FOR SUBSCRIPTION BY ELIGIBLE EMPLOYEES, NOT EXCEEDING 5% OF OUR POST-ISSUE PAID UP EQUITY SHARE CAPITAL ("EMPLOYEE RESERVATION PORTION"). THE ISSUE LESS THE EMPLOYEE RESERVATION PORTION IS HERINAFTER REFERRED TO AS THE "NET ISSUE". THE NET ISSUE SHALL CONSTITUTE [*]% OF THE POST-ISSUE PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

Price Band: ₹ 750 to ₹ 775 per Equity Share of face value of ₹ 10 each.
The Floor Price is 75 times the face value and the Cap Price is 77.5 times the face value.
Bids can be made for a minimum of 19 Equity Shares and in multiples of 19 Equity Shares thereafter.
Discount of ₹ 75 to Eligible Employees

- Risks to Investors**
- I. The five merchant bankers associated with the Issue have handled twenty two public issues in the past three years, out of which nine issues closed below the issue price on listing date.
 - II. The Price/Earnings ratio based on diluted EPS on restated basis for FY16 for the Issuer at the upper end of the Price band is as high as 28.10, as compared to the Industry average of 25.98.
 - III. The Return on Net Worth ("RoNW") for FY 2016, based on restated financials, for the Issuer is 17.60%, as compared to Industry average of 21.98%.
 - IV. Average cost of acquisition of Equity Shares for Promoter is ₹ 71.19 per Equity Share whereas the Issue Price for the public is much higher at ₹ 775 (Upper end of the Price Band).

BID/ISSUE PERIOD

OPENS TODAY

BID/ISSUE CLOSURE ON OCTOBER 27, 2016

ASBA* Simple, Safe, Smart way of Application - Make use of it!!!

*Applications supported by blocked amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. For further details, check section on ASBA below.

Mandatory in public issue from January 1, 2016. No cheque will be accepted.

In case of a revision in the Price Band, the Bid/Issue Period will be extended for at least three additional Working Days after revision of the Price Band subject to the Bid/Issue Period not exceeding a total of 10 Working Days. Any revision in the Price Band and the revised Bid/Issue Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a press release, and also by indicating the change on the websites of the GCBRLMs, and at the terminals of the members of the Syndicate and by intimation to Self Certified Syndicate Banks ("SCSBs"), the Registered Brokers and Share Transfer Agents and Collecting Depository Participants. In terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended (the "SCRR"), the Net Issue is being made for at least 10% of the post-issue paid-up equity share capital of our Company. The Issue is being made through the Book Building Process in compliance with Regulation 26(1) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended (the "SEBI ICDR Regulations"), wherein not more than 50% of the Net Issue shall be allocated on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Category"), provided that the Company may, in consultation with the GCBRLMs, allocate up to 60% of the QIB Category to Anchor Investors on a discretionary basis in accordance with the SEBI ICDR Regulations (the "Anchor Investor Portion"), of which one-third is to be reserved for domestic Mutual Funds, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Issue Price. Further, 5% of the QIB Category (excluding the Anchor Investor Portion) shall be available for allocation on a proportionate basis only to Mutual Funds, and the remainder of the QIB Category shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Issue Price. Further, not less than 15% of the Net Issue shall be available for allocation on a proportionate basis to Non-Institutional Investors and not less than 35% of the Net Issue shall be available for allocation to Retail Individual Investors, in accordance with the SEBI ICDR Regulations, subject to valid Bids being received at or above the Issue Price. Further, 2,50,000 Equity Shares will be available for allocation on a proportionate basis to Eligible Employees, subject to valid Bids being received from them at or above the Issue Price. All Investors (except Anchor Investors) shall mandatorily participate in this Issue only through the Application Supported by Blocked Amount ("ASBA") process, Registrar to an Issue and shall provide details of their respective bank account which will be blocked by the Self Certified Syndicate Banks ("SCSBs")*. For further details, see "Issue Procedure" on page 321 of the RHP. * Anchor Investors are not permitted to participate in the Anchor Investor Portion through the ASBA process. Bidders should note that on the basis of PAN, DP ID and Client ID as provided in the Bid-cum-Application Form, the Bidder may be deemed to have authorized the Depositories to provide to the Registrar to the Issue, any requested Demographic Details of the Bidder as available on the records of the depositories. These Demographic Details may be used, among other things, for giving refunds and allocation advice (including through physical refund warrants, direct credit, NECS, NEFT and RTGS), or unblocking of ASBA Account or for other correspondence(s) related to an Issue. Bidders are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders' sole risk. Bidders should ensure that PAN, DP ID and the Client ID are correctly filled in the Bid-cum-Application Form. The PAN, DP ID and Client ID provided in the Bid-cum-Application Form should match with the PAN, DP ID and Client ID available in the Depository database, otherwise, the Bid-cum-Application Form is liable to be rejected. Liability of the members of the Company: Limited by shares. Amount of share capital of the Company and Capital structure: The authorised, issued, subscribed and paid up share capital of the Company as on the date of the RHP is as follows: The authorised capital of the Company is ₹ 5,000,000,000 divided into 500,000,000 Equity Shares of ₹ 10 each. The issued, subscribed and paid-up share capital of the Company is ₹ 1,269,230,000 divided into 126,923,000 Equity Shares of ₹ 10 each. For details, see the section "Capital Structure" beginning on page 74 of the RHP. Names of signatories to the Memorandum of Association of the Company and the number of Equity Shares subscribed by them: Given below are the names of the signatories to the Memorandum of Association of the Company and the number of Equity Shares subscribed for by them at the time of signing of the Memorandum of Association: Mr Rashid Jilani and Mr R K Goswami, 10 Equity Shares each as nominees of PNB which were allotted as part of the allotment on November 11, 1988. Listing : The Equity Shares issued through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. We have received in-principle approvals from the BSE and the NSE for the listing of the Equity Shares pursuant to letters dated July 25, 2016 and July 26, 2016, respectively. For the purposes of this Issue, NSE is the Designated Stock Exchange. A signed copy of the Red Herring Prospectus has been delivered for registration to the RoC and the Prospectus shall be delivered for registration to the RoC in accordance with Section 26(4) of the Companies Act 2013. For details of the material contracts and documents available for inspection from the date of the Red Herring Prospectus up to the Bid/Issue Closing Date. For details, see "Material Contracts and Documents for Inspection" on page 434 of the RHP. Disclaimer Clause of SEBI: SEBI only gives its observations on the offer documents and this does not constitute approval of either the Issue or the specified securities or the offer document. The investors are advised to refer to page 300 of the RHP for the full text of the Disclaimer Clause of SEBI. Disclaimer Clause of BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the RHP has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Red Herring Prospectus. The investors are advised to refer to page 307 of the RHP for the full text of the Disclaimer Clause of BSE. Disclaimer Clause of NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the offer document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the offer document. The investors are advised to refer to page 308 of the RHP for the full text of the Disclaimer Clause of NSE. GENERAL RISKS: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue including the risks involved. The Equity Shares have not been recommended or approved by the Securities and Exchange Board of India ("SEBI"), nor does the SEBI guarantee the accuracy or adequacy of this Red Herring Prospectus. Specific attention of the investors is invited to "Risk Factors" on page 17 of the RHP.

GLOBAL COORDINATORS AND BOOK RUNNING LEAD MANAGERS				REGISTRAR TO THE ISSUE	
 Kotak Mahindra Capital Company Limited 27 BKC, C-27, "G" Block Bandra Kurla Complex Bandra (East) Mumbai 400 051 Maharashtra, India Tel: +91 22 4336 0000 Fax: +91 22 6713 2447 E-mail: pnbfh.ipo@kotak.com Website: www.investmentbank.kotak.com Investor Grievance E-mail: kmccredres@kotak.com Contact Person: Ganesh Rane SEBI Registration No.: INM000008704	 DSP Merrill Lynch Limited Ground Floor, "A" Wing One BKC, "G" Block Bandra Kurla Complex Bandra (East) Mumbai - 400 051 Maharashtra, India Tel: +91 22 6632 8000 Fax: +91 22 2204 8518 E-mail: dg.pnbhousingfinance_ipo@baml.com Website: www.dsplml.com Investor Grievance E-mail: dg.india_merchantbanking@baml.com Contact Person: Chirag Jain SEBI Registration No.: INM000011625	 JM Financial Institutional Securities Limited 7th Floor, Cnergy Appasaheb Marathe Marg Prabhadevi, Mumbai 400 025 Tel: +91 22 66303030 Fax: +91 22 66303330 E-mail: pnbfh.ipo@jmfml.com Website: www.jmfml.com Investor Grievance E-mail: grievance_ibd@jmfml.com Contact Person: Lakshmi Lakshmanan SEBI Registration No.: INM000010361	 J.P. Morgan India Private Limited J.P. Morgan Tower Off C.S.T. Road, Kalina Santa Cruz - East Mumbai 400 098 Maharashtra, India Tel: +91 22 6157 3000 Fax: +91 22 6157 3911 E-mail: pnbfhousing_ipo@jpmorgan.com Website: www.jpmipi.com Investor Grievance E-mail: investorsmb.jpmipi@jpmorgan.com Contact Person: Prateeksha Runwal SEBI Registration No.: INM000002970	 Morgan Stanley India Company Private Limited 18F, Tower 2, One Indiabulls Centre 841, Senapati Bapat Marg Mumbai 400 013, Maharashtra, India Tel: +91 22 6118 1770 Fax: +91 22 6118 1031 E-mail: project_shakti@morganstanley.com Website: www.morganstanley.com/about-us/global-offices/india Investor Grievance E-mail: investors_india@morganstanley.com Contact Person: Rahul Jain SEBI Registration No.: INM000011203	 Link Intime India Private Limited C-13, Pannalal Silk Mills Compound, L.B.S. Marg, Bhandup (West) Mumbai 400 078 Maharashtra, India Tel: +91 22 6171 5400 Fax: +91 22 2596 0329 E-mail: pnbfh.ipo@linkintime.co.in Investor Grievance Email: pnbfh.ipo@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopal-Krishnan SEBI Registration No.: INR000004058

COMPANY SECRETARY AND COMPLIANCE OFFICER
 Mr. Sanjay Jain
 9th Floor, Antriksh Bhavan, 22 Kasturba Gandhi Marg, New Delhi 110 001, India
 Telephone: +91 11 23354206; Facsimile: +91 11 23357173; E-mail: sanjay.jain@pnbhousing.com

Availability of the Red Herring Prospectus: Investors are advised to refer to the RHP, including the Risk Factors contained therein, before applying in the Issue. Full copy of the RHP, is available on the websites of SEBI, the GCBRLMs and the Stock Exchanges at www.sebi.gov.in, www.investmentbank.kotak.com, www.dsplml.com, www.jmfml.com, www.jpmipi.com, www.morganstanley.com/about-us/global-offices/india, www.bseindia.com and www.nseindia.com.
Availability of Bid-cum-Application Forms: Bid-cum-Application Forms can be obtained from the registered office of Company, PNB Housing Finance Limited, the GCBRLMs to the Issue: **Kotak Mahindra Capital Company Limited**, Tel: +91 22 4336 0000; **DSP Merrill Lynch Limited**, Tel: +91 22 6632 8000; **JM Financial Institutional Securities Limited**, Tel: +91 22 66303030; **J.P. Morgan India Private Limited**, Tel: +91 22 6157 3000; **Morgan Stanley India Company Private Limited**, Tel: +91 22 6118 1770 and the Registered Brokers, and the designated branches of the SCSBs and sub-syndicate members participating in the Issue as given below. Electronic copies of the Bid-cum-Application Form will also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and the websites of the GCBRLMs. Physical Bid-cum-Application Forms for Anchor Investors shall be made available at the offices of the GCBRLMs.

Sub-syndicate Members: Achilveers Equities Limited, Aicon Global Services Limited, Almondz Securities Limited, Amit Jasani Financial Services Limited, Anand Rathi Share & Stock Brokers Limited, Ashika Stock Broking Limited, Axis Capital Limited, Axis Securities Limited, Centrum Broking Limited, Centrum Capital Limited, Dalal & Broacha Stock Broking Private Limited, Edelweiss Broking Limited, Eureka Stock & Share Broking Services Limited, Fairwealt Securities Limited, HDFC Securities Limited, Hitesh Shah Share & Stock Brokers, ICICI Securities Limited, IDBI Capital Markets Limited, Indialine Infotech Limited, Indiabulls Ventures Limited, Inventure Growth & Securities Limited, JM Financial Services Limited, Jobanputra Fiscal Services Private Limited, Just Trade Securities Limited, Karvy Stock Broking Limited, Kaushik N Shah, Keynote Capitals Limited, KJMC Capital Market Services Limited, Kotak Securities Limited, LKP Securities Limited, Mehta Equities Limited, Monarch Network Capital Limited, Motilal Oswal Securities Limited, MPSE Securities Limited, Nirmal Bang Securities Pvt. Limited, Prabhudas Lilladher Pvt. Limited, PRL Stock & Share Brokers Pvt. Limited-Pukhra Lunkar, Religare Securities Limited, RR Equity Broker Private Limited, SBICAP Securities Limited, Sharekhan Limited, SMC Global Securities Limited, Swastika Investmart Limited, Systematix Shares & Stocks (I) Limited, Tarun Sethia, Tradebulls Sec. Pvt. Limited, Way2Wealth Brokers Private Limited.

Applications Supported by Blocked Amount (ASBA): All Investors (other than Anchor Investors) may apply through the ASBA process. QIBs and Non-Institutional Investors are mandatorily required to utilize the ASBA process to participate in the Offer. The investor is required to fill the Bid-cum-Application Form and submit the same to the designated branches of the SCSBs or the Syndicate at Specified Location or the Registered Brokers at Broker Centres. The SCSB in turn will block the amount in the ASBA Account as per the authority contained in Bid-cum-Application Form and undertake other tasks as per the specified procedure. On Allotment, amount will be unblocked and the ASBA Account will be debited only to the extent required to be paid for Allotment of Equity Shares. Hence, there will be no need of refunds. Bid-cum-Application Forms can be downloaded from the websites of the Stock Exchanges and can also be obtained from the list of SCSBs that is available on the website of SEBI at www.sebi.gov.in/sebiweb/home/list/533/0/0/recof-recof-intermediaries. For more details on the ASBA process, please refer to section titled "Issue Procedure" on page 321 of the RHP.

Escrow Collection Bank: HDFC Bank Limited
Refund Bank: HDFC Bank Limited
 All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

Place: New Delhi
Date: October 24, 2016
 PNB Housing Finance Limited is proposing, subject to applicable statutory and regulatory requirements, receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its equity shares ("Equity Shares") and has filed the Red Herring Prospectus ("RHP") with the Registrar of Companies, National Capital Territory of Delhi and Haryana, Securities and Exchange Board of India ("SEBI") and the Stock Exchanges. The RHP is/will be available on the websites of SEBI, BSE, NSE at www.sebi.gov.in, www.bseindia.com, www.nseindia.com, respectively and the GCBRLMs at www.investmentbank.kotak.com, www.dsplml.com, www.jmfml.com, www.jpmipi.com and www.morganstanley.com/about-us/global-offices/india. This document is not an offer to sell or the solicitation of an offer to purchase securities in the United States. The Equity Shares 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 securities laws in the United States, and 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 any applicable state securities laws. There will be no public offering of the Equity Shares in the United States.