A. K. Capital Services Ltd.

MUMBAI OFFICE :
30-39, 3RD FLOOR, FREE PRESS HOUSE,
FREE PRESS JOURNAL MARG,
215, NARIMAN POINT, MUMBAI - 400 021 (INDIA)
TEL. : +91 (022) 6754 6500 FAX : +91 (022) 6610 0594
E-MAIL : akmumbai@akgroup.co.in
WEBSITE : www.akgroup.co.in

Date: 9th April, 2018

To,
BSE Limited
Listing/ Corporate Relationship Department
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Ref: BSE Code: 530499 and our earlier intimation letter dated June 30, 2017

Dear Madam/ Sir,

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements), Regulation 2015

In continuation of our earlier letter, we are pleased to update you that pursuant to the provisions of Section 29A of the National Housing Bank Act, 1987, the National Housing Bank has granted Certificate of Registration (Reg. No. 04.0167.18) dated April 5, 2018 ("Certificate") **to Family Home Finance Private Limited (a step-down subsidiary of A. K. Capital Services Limited)** to commence business of Housing Finance and matters incidental thereto (without accepting public deposit).

In addition to above, the requisite details pertaining to registration certificate as required pursuant to the SEBI Circular dated September 9, 2015 are also mentioned herein below:

SN	Particulars	Details
a)	Name of the regulatory or licensing authority	National Housing Bank (Reg. No. 04.0167.18)
b)	Brief details of the approval.	National Housing Bank has granted Certificate of Registration under section 29A of the National Housing Bank Act, 1987 to Family Home Finance Private Limited, a step down subsidiary of the Company ("FHFPL") to commence the business of housing finance and matters incidental thereto (without accepting public deposit).

A. K. Capital Services Limited

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c)	Impact/relevance of such approval/license to the listed entity.	Family Home Finance Private Limited is the step down subsidiary of the Company. This license shall enable FHFPL to commence the business of housing finance.
d)	Period for which such approval/license is/was valid.	The registration certificate granted is valid unless revoked.

Request you to take the above information in your records and oblige.

In case you need additional clarification/ information in this regard, you may contact us on cs@akgroup.co.in or 022-67546546.

For **A. K. Capital Services Limited**

A. K. Capital Services Limited

Tejas Dawda
Company Secretary & Compliance Officer
ACS No: 27660

Place: Mumbai

Enclosure:

1. Certificate of Registration (Reg. No. 04.0167.18) dated April 5, 2018; and
2. NHB Letter No. NHB(ND)/DRS/REG/4203/2018 dated April 9, 2018

00AA 000056

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

(भारतीय रिजर्व बैंक के संपूर्ण स्वामित्व में / Wholly owned by the Reserve Bank of India)

पंजीकरण प्रमाणपत्र
CERTIFICATE OF REGISTRATION

(जनता की जमाराशियां स्वीकार करने के लिए वैध नहीं)
[NOT VALID FOR ACCEPTANCE OF PUBLIC DEPOSITS]

सं. / No. 04.0167.18

1987 के राष्ट्रीय आवास बैंक अधिनियम की धारा 29ए के तहत
राष्ट्रीय आवास बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए

फैमिली होम फाइनेंस प्राइवेट लिमिटेड

को दूसरी तरफ उद्धृत शर्तों पर
जनता से जमाराशियां स्वीकार किए बिना
आवास वित्त संस्थान का व्यापार प्रारंभ करने / ~~करते रहने~~ के लिए
यह पंजीकरण प्रमाण पत्र एतद्द्वारा 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

Family Home Finance Private 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 के अधीन नई दिल्ली में आज वर्ष दो हजार अठारह
के अप्रैल माह के पांचवें दिन जारी किया गया ।
Given under my hand at New Delhi this fifth day of the month of
April in the year two thousand eighteen

राष्ट्रीय
आवास बैंक
NATIONAL
HOUSING BANK

प्राधिकृत हस्ताक्षरी
Authorised Signatory

श्रीराम कल्याणरामन / Sriram Kalyanaraman
प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी / MD & CEO

शर्तें / Conditions

1. पंजीकरण के प्रमाणपत्र अथवा इसकी प्रमाणित प्रति को कंपनी के पंजीकृत तथा अन्य कार्यालय / शाखाएं यदि कोई हैं, में प्रदर्शित किया जाएगा।

2. कंपनी को पंजीकरण प्रमाणपत्र उसके आवास वित्त कंपनी (रा. आ. बैंक) के निर्देशों में उन सभी शर्तों एवं पैरामीटरों, जो कि 1987 के राष्ट्रीय आवास बैंक अधिनियम की धाराओं 30 एवं 31 के आधीन समय – समय पर जारी किए जाएं, के अनुपालन के अध्यधीन जारी किया जाता है ।

3. कंपनी को राष्ट्रीय आवास बैंक की ओर से जारी तथा उसके लिए यथा लागू निर्देशों, दिशा निर्देशों/ अनुदेशों इत्यादि की सभी अपेक्षाओं का अनुपालन करना आवश्यक होगा ।

4. यदि कंपनी प्रत्यक्ष अथवा अप्रत्यक्ष रूप से किसी विज्ञापन में ऐसी कोई प्रचार सामग्री इत्यादि उपदर्शित करना चाहती है कि कंपनी को पंजीकरण का प्रमाणपत्र दिया गया है, तब ऐसे विज्ञापन/ प्रचार सामग्री में, अन्य बातों के साथ – साथ, निम्नलिखत विवरण अवश्य होना चाहिए :

   "कंपनी के पास 1987 के राष्ट्रीय आवास बैंक अधिनियम की धारा 29ए के अधीन राष्ट्रीय आवास बैंक की ओर से जारी किया गया पंजीकरण का प्रमाणपत्र दिनांकित 05.04.2018 है । तथापि, राष्ट्रीय आवास बैंक कंपनी की वर्तमान सुदृढ़ वित्तीय स्थिति अथवा उसके किसी कथन की परिशुद्धता अथवा कंपनी द्वारा किये गए अभ्यावेदनों अथवा अभिव्यक्त सम्मति के बारे में और जमाराशियां के पुनर्भुगतान / कंपनी द्वारा देय राशियों के भुगतान के लिए न कोई उत्तरदायित्त्व स्वीकार करता है, न ही कोई गारंटी लेता है ।

5. **कंपनी को सार्वजनिक जमाराशियां स्वीकार करने / रखने की अनुमति नहीं दी गई है ।**

6. जिस तारीख को कंपनी ने किसी आवास वित्त संस्थान का व्यापार प्रारंभ किया है, उस तारीख की सूचना रा. आ. बैंक को तुरंत दी जाएगी ।

7. अन्य निबंधन एवं शर्तों के लिए कृपया हमारे दिनांक 09.04.2018 के पत्र संख्या एन एच बी (एन डी) / डी आर एस/रजि. / 4203 / 2018 का संदर्भ लें ।

1. The Certificate of Registration or a certified copy thereof shall be kept displayed at the Registered Office and other offices/ branches, if any, of the company.

2. The Certificate of Registration is issued to the company subject to its continued compliance with all the conditions and parameters in the Housing Finance Companies (NHB) Directions issued from time to time in terms of Sections 30 and 31 of the National Housing Bank Act, 1987.

3. The company shall be required to comply with all the requirements of the Directions, Guidelines/ instructions, etc., issued by the National Housing Bank and as applicable to it.

4. If the company desires to indicate directly or indirectly in any advertisement, publicity brochure, etc., that the company has been granted Certificate of Registration, such advertisement/ brochure should, *inter alia*, invariably contain a statement as under:

   " The company is having a valid Certificate of Registration dated 05.04.2018 issued by the National Housing Bank (NHB) under Section 29A of the National Housing Bank Act, 1987. However, the NHB 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 opinion expressed by the company and for repayment of deposits/ discharge of liabilities by the company".

5. **The company is not allowed to accept / hold public deposits.**

6. The date when the company has commenced business as a housing finance institution shall be advised to the NHB promptly.

7. For other terms and conditions, please refer to our letter No. NHB(ND)/DRS/REG/ 4203 / 2018 dated 09.04.2018.

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

By Speed Post A/D
NHB (ND)/DRS/REG/4205/2018
April 09, 2018

Ms. Annu Garg
Director
Family Home Finance Private Limited
403, 4th Floor, East Wing, Tulsiani Chambers
Free Press Journal Marg, 212, Nariman Point
Mumbai - 400 021

Ph.: 022-66349300, Email: cs@akgroup.co.in

Madam,

Grant of Certificate of Registration U/s 29A of the National Housing Bank Act, 1987 to Family Home Finance Private Limited

Please refer to our letter No. NHB(ND)/DRS/REG/4203/2018 dated 09-04-2018, on grant of Certificate of Registration to Family Home Finance Private Limited.

2. In continuation to the above, the company is advised to register itself on the following portals:

a) FINnet portal of Financial Intelligence Unit-India
b) CERSAI portal of Central Registry of Securitisation Asset Reconstruction and Security Interest of India (Please refer to our Policy circular No. 59 and 76);
c) Online Reporting Management Information System (ORMIS) portal of National Housing Bank (Please refer to our Policy circular No. 78);
d) Grievance Registration & Information Database System (GRIDS) portal of National Housing Bank.

3. The company is also advised to obtain membership of all the four Credit Information Companies viz. Credit Information Bureau (India) Limited (CIBIL), Equifax Credit Information Services Private Limited, Experian Credit Information Company of India Private Limited and CRIF High Mark Credit Information Services Limited (Please refer to our Miscellaneous policy circular No. 15);

4. The Company is advised to report the compliance to the above, at the earliest.

Yours faithfully,

(A. P. Saxena)
General Manager

राष्ट्रीय आवास बैंक
NATIONAL HOUSING BANK

By Speed Post A/D
NHB(ND)/DRS/REG/4203 /2018
April 09, 2018

Ms. Annu Garg
Director
Family Home Finance Private Limited
403, 4th Floor, East Wing, Tulsiani Chambers
Free Press Journal Marg, 212, Nariman Point
Mumbai – 400 021

Ph.: 022-66349300, Email: cs@akgroup.co.in

Madam,

Grant of Certificate of Registration U/s 29A of the National Housing Bank Act, 1987 to Family Home Finance Private Limited

Please refer to your application and the related correspondence for issue of Certificate of Registration under Section 29A of the National Housing Bank Act, 1987.

2. We are pleased to inform you that the National Housing Bank has granted a Certificate of Registration (CoR) to Family Home Finance Private Limited having its Registered Office at 403, 4th Floor, East Wing, Tulsiani, Chambers, Free Press Journal Marg, 212, Nariman Point, Mumbai – 400 021, subject to the terms and conditions as contained in the Certificate of Registration including the following –

(i) the Certificate of Registration is not valid for acceptance of public deposits;
(ii) the Company is to adhere to the conditions of National Housing Bank Act, 1987 and the Directions, Guidelines, Circulars etc. issued thereunder from time to time, as applicable to it;
(iii) the Company is to concentrate itself in housing finance business;
(iv) the Company is to maintain arm's length distance with its group/ associate companies;
(v) the Company is to commence its business operations within six months from the date of grant of CoR, under intimation to NHB.

3. A Certificate of Registration dated April 05, 2018 bearing No. 04.0167.18 in the name of Family Home Finance Private Limited is enclosed in original.

4. Please note that the National Housing Bank may, at any time, cause an inspection of Family Home Finance Private Limited and its books, accounts and other documents for ensuring that the company continues to fulfill the conditions for grant of Certificate of Registration.

5. The Company is advised to ensure its continuous compliance with the provisions of the National Housing Bank Act, 1987, Directions, Guidelines, Circulars etc., issued there under.

Yours faithfully,

(A. P. Saxena)
General Manager

Encl: Original CoR bearing No. 04.0167.18 dated 05-04-2018 and Certificate No. 00AA000056, issued in the name of 'Family Home Finance Private Limited'.