

- 1) **PFC's Advice to Investor:** PFC advises its investors to apply in Demat mode. PFC shall also pay incentive of Rs. 500/- per person once after a month of allotment if the bonds are applied in Demat mode. If an investor does not already have a Demat account, they can open Demat account with PFC empaneled Depository Participants as well as with Zero Account Maintenance Charge for five years. However an investor can also apply for Bonds in physical mode also.

The advantages of applying in demat account are as follows:

- Faster credit in demat account (15 business days after allotment) as compared to physical dispatch of Bond Certificate (30 days after allotment).
- All changes can be done from a single place itself i.e. bank account, nominee, email, mobile no, address etc.
- No changes in loss/theft of Bond Certificate.
- PFC fetches the data for interest/redemption payment from Depository Participant, therefore accuracy increases manifold.

While applying in demat mode, please double check the details like DP-ID-Client ID, First Holder/Second Holder/ Third Holder/ with Client Master List (CML). Payment will be in favour of sole/ first holder. In case there is a mismatch in the details provided in the application and Client Master List than the investor shall be allotted Bonds in physical mode.

- 2) List of Depository Participant Empanelled with PFC Ltd for Free Demat Account Opening and Zero AMC Charges for Five Years can be accessed at the PFC website on link <https://pfcindia.com/ensite/Home/V5/10183>
- 3) Minimum investment - 2 Bonds of Rs. 10,000/- each and Maximum investment - 500 Bonds amounting to Rs. 50 Lakhs in a financial year.
- a) Investors are required to submit the duly filled in Application Form along with necessary enclosures at the designated branches of collecting banks-
- HDFC Bank, State Bank of India (Post fund transfer, Application form to be submitted directly to RTA/PFC by Investor/Arranger), ICICI Bank, Union Bank of India, Canara Bank, Kotak Mahindra Bank, IndusInd Bank, Indian Overseas Bank, Karnataka Bank and YES Bank. Demand Draft or account payee Cheque should be drawn in favour of "PFC Capital Gain Bonds". UTR details in case of investment by RTGS/NEFT/E-Payment, must be mentioned in the relevant box in the application form.**
- b) For details of designated bank branches, please refer Information Memorandum (IM) or visit our website: www.pfcindia.com.
- c) Applicant should mention his name, address and application number on the reverse of the Cheque/ Demand Draft. Cash, Money Orders or Postal Orders will **NOT** be accepted.
- d) Investors are advised in their own interest to fill up complete details of their bank particulars along with a cancelled cheque. In absence of such information, the interest & redemption warrants shall be mailed at given address at applicant's sole risk.
- e) A copy of the Information Memorandum for the bond issue containing all the details of the issue is available at PFC's website www.pfcindia.com
- 4) **Application once submitted cannot be withdrawn and subscription amount will not be refunded.**
- 5) The application should be submitted during banking hours at any of the Collection Branches of the banks to the bond issue as mentioned in the Information Memorandum for the bonds. Outstation Demand Draft should be made payable at any of the designated collection centres mentioned in Information Memorandum. Bank charges for such applications will be borne by applicants. PFC assumes no responsibility for any applications/ cheques / demand drafts lost in mail or late / short credit of Application Money.
- 6) In case the investor has applied for and not yet been allotted the PAN, then he is required to furnish a copy of the acknowledged Form 49A and on subsequent allotment of PAN, he should submit a copy of PAN to RTA. In case PAN has not been allotted he is required to furnish a declaration in Form 60.
- 7) In case of application under the Power of Attorney or by Limited Companies or other corporate bodies, a certified copy of the Power of Attorney or a copy of the approval of the relevant authority, as the case may be should be submitted along with the Application Form.
- 8) In case a partnership firm makes investments, the application is required to be made in the name of the partnership firm and the application form can be signed by any partner(s) authorised to do so in this behalf and affixing a rubber stamp of the firm.
- 9) The applications would be accepted as per the provisions of the IM of the issue & other applicable rules and regulations. Applicants are deemed to have read the IM and are supposed to be well versed with terms and conditions of the offer. PFC is entitled, at its sole and absolute discretion, to accept or reject any application, in part or in full, without assigning any reason. An application form that is not complete in all respects is liable to be rejected and would be returned by PFC to the applicant along with invested amount (if any) without any interest.
- 10) It is mandatory that investor mentions his/her mobile number, email ID in the application form. Investor may keep a photocopy of the set of application form.
- 11) **In case of Bonds allotted under Demat Mode, the details (like bank A/c details, nominee etc.) will be picked up from the DP ID/ CLIENT ID, i.e Payment warrants would be prepared in favour of sole/ first applicant and issued as per the details identified by the Bondholder's Demat Account. Bank details mentioned in the application form would not be considered for making payment of interest and redemption of principal amount in case of bonds allotted in Demat Mode.**
- 12) **In case, where the investor applies for bonds under Physical Mode, all the Payment Warrants will be issued as per the details captured in the Register of Bondholders and any discrepancy arising due to wrong information furnished in the application form shall be at the applicant's sole risk. As a matter of precaution against possible fraudulent encashment of interest/redemption warrants due to loss/ misplacement, such applicants are requested to mention the full particulars of their bank account, as specified in the Application Form and also attach a cancelled cheque of the account mentioned.**
- 13) **CERTAIN ISSUE HIGHLIGHTS :**
- (i) Rate of interest on the bond shall be as applicable on the date of credit of application money in PFC's collection account.
- (ii) Lock in period of 5 (five) years (No transfer/premature redemption is permitted). The Bonds will automatically redeem after expiry of five years.
- (iii) The Bonds are AAA rated by CRISIL, ICRA and CARE.
- 14) Interest/Redemption shall be paid by way of warrant/NECS/RTGS/NEFT payable at par at all locations to the bondholders by the bank. First Interest from the date of credit to PFC account in respect of the allotments made up to May 31, 2026 to be made on July 31, 2026. First Interest on subsequent allotment to be made on July 31, 2027. Thereafter, every year on 31st July till redemption and balance along with redemption.
- 15) Tax will not be deducted at source for Resident Indians as PFC has been exempted from deduction of TDS under section 393(1) [Table: Sl. No. 5(i)], of the Income Tax Act, 2025 (erstwhile section 193 (iib) of the Income Tax Act, 1961) (vide Ministry of Finance's notification no. 27/2018 dated 18th June 2018). However, TDS shall be deducted in case of NRI / non-resident investors as per applicable law. NRI/Other eligible foreign investor must mention the name of the Country in the box appearing against the status of NRI overleaf.
- 16) PFC reserves the right to revise the coupon rate for future allotments and/or close the issue by giving a notice on its website www.pfcindia.com. Further, it is clarified that coupon rate shall remain fixed during entire tenor of the allotted bonds.
- 17) For status of allotment/ servicing or any other details, please contact our RTA/ PFC Investors Services Cell at einward.ris@kfintech.com/ bondsinvestorcell@pfcindia.com.
- 18) PFC shall not be responsible for denial of benefit under Section 85 of Income Tax Act, 2025 (erstwhile section 54EC of Income Tax Act, 1961) to the investor and any consequences arising thereof.

Disclaimer : This Bond Issue is being made strictly on a private placement basis. It is not and should not be deemed to constitute an offer to the public in general. It cannot be accepted by any person other than to whom it is directed.

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ALL INVESTORS TO PROVIDE :

- (I) **Self-attested copy of PAN Card / PAN Allotment Letter for all clients (Individuals/Non-individuals), including Promoters/Partners/Karta/ Trustees/Whole time directors & persons authorized to deal in the Bonds on behalf of company/firm/others (In case of Joint application, self-attested PAN copy of all the applicants)**
(or)
Form 60 where bond application size is Rs. 50,000/- or more.
- (II) **Cancelled Cheque leaf (having pre-printed name of the investor) for NEFT/RTGS/E-Payment facility**
Or
Copy of bank account details (including Name, Account number, IFSC code, MICR code) verified by the bank.
- (III) **Other Document(s) :**

<p>For Resident Indian Nationals</p> <p>Officially Valid Documents in support of Name and Address as Proof of Address (PoA) and Proof of Identity (Pol) - (Any one copy attested by Gazetted Officer/ Notary / Self Attested in case of Individual only)</p> <p>a) Aadhaar Card b) Passport c) Driving License d) Voters Identity Card e) Ration card with applicant's Photo and Address f) Identity card/document with applicant's Photo and Address issued by Central/State Government & its departments, Statutory/Regulatory authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, College affiliated to Universities, Professional Bodies (ICAI, ICWAI, ICSI, Bar Council etc.) to their members</p>	<p>For NRIs/ Other foreign eligible Investor</p> <p><i>(copies attested by Gazetted Officer/ Notary Public / Overseas branches of Scheduled Commercial Banks registered in India / Self Attested)</i></p> <p>a) Passport; and b) Driving License</p> <p>For HUF</p> <p><i>Documents in support (copies attested by Gazetted Officer, Notary Public, Manager of a Scheduled Commercial Bank)</i></p> <p>a) PAN Card / PAN Allotment Letter of HUF and of Karta; and b) Deed of Declaration of HUF / List of coparceners; and c) Bank Pass-book / Bank Statement in the name of HUF; and d) Any officially valid document to identify the Karta and his address (Pol and PoA)</p>
<p>For Partnership Firms</p> <p>Documents in support <i>(copies attested by Notary Public)</i></p> <p>a) Certificate of Registration (for registered partnership firms only); and b) Partnership Deed; and c) Power of Attorney granted to a partner or an employee of the firm to transact business on its behalf; and d) Any officially valid document - to identify the partners & their addresses (PoA and Pol); and - to identify the persons holding the Power of Attorney and their addresses (Pol and PoA); and e) Telephone Bill in the name of firm/partner(s)</p>	<p>For Trust & Foundations</p> <p>Documents in support <i>(copies attested by Notary Public)</i></p> <p>a) Certificate of Registration (for registered Trust & Foundations only); and b) Trust Deed; and c) Power of Attorney granted to transact business on its behalf; and d) Any officially valid document : - to identify the Trustees, Settlers, Beneficiaries and their addresses (Pol and PoA); and - to identify the persons holding Power of Attorney, Founders/Managers/ Directors and their addresses (Pol and PoA); and e) Resolution of the managing body of the Foundation/ Association; and f) Telephone bill; and g) PAN Card / PAN Allotment letter <i>(otherwise exemption certificate issued by Income Tax authorities)</i></p>
<p>For Corporate</p> <p>Documents in support <i>(copies attested by Company Secretary/ Director)</i></p> <p>a) Certificate of Incorporation and Memorandum & Articles of Association; and b) Resolution of the Board of Directors for investment in bonds and for those who have authority to operate; and c) Power of Attorney granted to its managers, officers or employees to transact business, on its behalf; and d) PAN Card / PAN Allotment letter of the Corporate and its authorised signatory(ies); and e) Any officially valid document to identify the authorized person(s) applying for the Bonds and his/their address(es) (Pol and PoA)</p>	

PoA = Proof of Address

Pol = Proof of Identity

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