

HDFC Recurring Deposits Plan

For Resident Individuals Only



HIGHEST SAFETY

CRISIL has reaffirmed “FAAA/Stable” rating &
ICRA has reaffirmed “MAAA (stable)” rating for
twenty sixth consecutive year.

RECURRING DEPOSITS (RD) PLAN

(Fixed Rate Option)

Period	Rate of Interest (p.a.)
12 - 23 Months	5.35%
24 - 35 Months	5.50%
36 - 60 Months	5.65%

Minimum Monthly Savings Amount - ₹ 2000/-

Interest is compounded annually.

Subject to TDS.

Additional ROI of 0.10% p.a. will be applicable on Individual deposits upto ₹ 50 Lakh per calendar month per customer placed/renewed through our Online system and auto-renewed deposits.

Interest Rates are subject to change and the rate applicable would be the rate prevalent on the date of deposit.

Product Features:

- **Monthly Savings Plan:** RD is a monthly savings plan where one can save as little as ₹ 2000 per month and accumulate a larger capital for future needs.
- **Convenience:** RD provides the convenience of ACH (Debit clearing) facility where the monthly savings amount is automatically transferred from the depositor's bank account to the RD account every month on pre-determined dates.
- **Flexibility:** Depositor has the flexibility to choose any deposit period between 12 and 60 months to plan the future needs.
- **Accumulation of interest:** Interest will be accrued and credited (net of TDS) on 31st March every year.

HOW TO OPEN THE ACCOUNT

To open the account, one needs to submit the following

- Deposit application form, along with KYC documents
- Account Payee cheque for the initial monthly savings amount drawn in favour of HDFC Ltd.
- ACH (debit clearing) Mandate for the subsequent deposit installments.

RATES EFFECTIVE FROM
JUNE 10, 2021



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com

CIN: L70100MH1977PLC019916

Our loan facilities : Housing loans, Home Improvement loans, Home Extension loans,
Loans to Professionals and much more

Terms & Conditions

DEPOSIT CAN BE PLACED BY

Resident Individual (who is not a tax-resident of any country other than India).

MODE OF ACCEPTANCE

Resident Individuals can open the RD account by remitting the first month's savings amount through an account payee cheque drawn in favour of HDFC Ltd, along with duly filled-in application form and ACH (debit clearing) Mandate. The subsequent month's savings installments will be directly transferred through the ACH (debit clearing) system on pre-determined dates every month as indicated in the application form/mandate. HDFC will issue a Deposit Receipt for the initial deposit amount at the time of opening the account indicating terms of the deposit. A consolidated statement of account giving details of all transactions will be sent annually as of 31st March.

a) CHEQUE :

Cheque drawn on HDFC Bank	Cheque drawn on SBI	Cheque drawn on other banks
Deposit cheque (favouring 'HDFC Ltd - A/c 00600350003778') at any branch of HDFC bank using the regular pay-in-slip.	Deposit cheque (favouring 'HDFC Ltd - A/c 00000035454570940') at any branch of SBI using the regular pay-in-slip.	Deposit cheque favouring 'HDFC Ltd' (marked account payee) at any branch of HDFC Bank using the specially designed CMS Payslip (available at our office or generated through the Key Partner Portal). Prefilled CMS Payslip can also be obtained by emailing a copy of duly filled & signed cheque at deposit.cms@hdfc.com with subject line as 'CMS Payslip - (Depositor's PAN Number)'

Post Office Savings Bank cheques: We do not accept cheques drawn on Post Office Savings Bank as POSB does not participate in electronic payment systems (RTGS/NEFT/NACH).

Effective Deposit date: Date of realisation of cheque (except for HDFC Bank/SBI cheques credited after the cut off time, which will be similar to RTGS/NEFT), excluding Saturdays & Holidays.

Positive Pay System (PPS): Please ensure that you send **advance intimation to your bank** as required under their guidelines before issuing the cheque.

b) PAYMENT GATEWAY: Currently, 22 Banks are available in the Payment Gateway integrated to our ONLINE Deposits System.

Effective Deposit date: For SBI, HDFC Bank, ICICI Bank and Axis Bank (same as RTGS). For other banks, T + 2 working days (excluding Saturdays & Holidays). For these banks, it's advisable to remit through RTGS/NEFT.

Note : 1) Please ensure KYC is complied before remittance. Deposit Application has to be submitted immediately on credit of the amount to our bank account. If Deposit application is not submitted within 1 month of remittance, the deposit date will be from the date of submission of the application form, or as amended from time to time.

(2) Pre-determined date for installment payment 1st, 11th, 21st of every calendar month or next working day in case the date falls on any bank holiday or Sunday.

INTEREST

Fixed rate option: Interest rate under this plan would be fixed for the entire period of the deposit.

Interest will be computed on each installment amount from the respective deposit date until March 31st maturity date and credited (net of TDS, if any) to the deposit account. Interest for the subsequent year/s would be computed on the accumulated balance (principal and interest) as of March 31st until the next March 31st or maturity date whichever is earlier.

DEDUCTION OF INCOME TAX AT SOURCE (TDS)

Income tax will be deducted at source under Section 194A of the Income Tax Act, 1961, at the rates in force. If the depositor is not liable to pay income tax and the interest to be paid/credited in a financial year does not exceed the maximum amount which is not chargeable to income tax, the depositor may submit a declaration in Form No. 15G so that income tax is not deducted at source. In such cases, PAN (Permanent Account Number) must be quoted in Form 15G, else the form is invalid. Senior Citizens (60 years and above) may submit a declaration in Form No. 15H.

Sub-section 5A of Section 139A of the Income Tax Act, 1961 requires every person receiving any sum or income from which tax has been deducted to intimate his PAN to the person responsible for deducting such tax. Further, 139A(5B) requires the person deducting such tax to indicate the PAN on the TDS certificate.

In case PAN is not mentioned, the rate of TDS would be 20% as per section 206AA(1) of the Income-Tax Act, 1961.

TDS will be deducted at twice the rate in force if a person is specified under section 206AB of the Income Tax Act 1961.

PREMATURE WITHDRAWAL

Request for premature withdrawal may be permitted at the sole discretion of the Corporation, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable from time to time.

Premature withdrawal will not be allowed before completion of 3 months from the date of acceptance. In case of request for premature withdrawal after the expiry of three months, the rates given in the following table shall apply.

Months completed from the date of deposit	Rate of Interest Payable
Minimum lock in period	3 months
After 3 months but before 6 months	The interest payable shall be 3% per annum for individual depositor, and no interest in case of other category of depositors.
After 6 months but before the date of maturity	The interest payable shall be 1% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by HDFC. In respect of variable rate deposit, the interest rate applicable for the period for which deposit has run would be considered as applicable on the respective interest reset dates.

Commission is paid upfront for the entire period of deposit to our authorised agents. In case of premature withdrawal of deposit, commission is payable for the period completed and proportionate commission from the date of premature withdrawal upto maturity date will be recovered from the depositor or authorised agent.

RENEWAL / REPAYMENT OF DEPOSIT

For renewal or repayment of deposit, the discharged deposit receipt must be surrendered to HDFC. In case of renewal of deposit, the prescribed application form signed by all depositors is also required to be submitted. Deposit period would commence from the maturity date of the renewed deposit and the interest rate prevailing on the date of maturity will be applicable. Maturity date of the renewed deposit should be at least 1 week beyond the actual date of renewal of such overdue deposits and premature withdrawal will not be permitted for 3 months from the actual date of renewal.

Interest will accrue after the maturity date only if the deposit is renewed.

If the date of maturity falls on any day on which HDFC's office remains closed, repayment will be made on the next working day. Repayment amount is remitted to depositor's bank account directly through NEFT/RTGS/FT or paid through account payee cheque favouring the first depositor.

NOMINATION FACILITY

As per Section 36B of the National Housing Bank Act, 1987 & Rule 2(1) of the Banking Companies (Nomination) Rule, 1985, only individual depositor/s, singly or jointly, can nominate a single person under this facility. In case the deposit is placed in the name of a minor, nomination can be made only by a person lawfully entitled to act on behalf of the minor. Power of attorney holder or any person acting in representative capacity as holder of an office or otherwise cannot nominate. In the event of the death of the sole depositor or the death of all the depositors, the nominee shall have the right to receive the amount due in respect of the deposit and payment by HDFC to the nominee shall constitute full discharge to HDFC of its liability in respect of the deposit. Nominees' name will be printed on the Deposit Receipt, unless mentioned otherwise. In case of thumb impression of the depositor/s, nomination has to be attested by two witnesses. In such cases, separate form DA-1 may be furnished. The cancellation of nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-2.

A variation in the said nomination shall be made by the depositor along with joint depositors, if any, by submission of Form DA-3. A nomination or cancellation of nomination or variation of nomination shall not cease to be in force merely by reason of the renewal of the deposit.

KNOW YOUR CUSTOMER (KYC)

In terms of the Prevention of Money Laundering Act, 2002, the rules notified thereunder and Reserve Bank of India (Know Your Customer (KYC)) Directions, 2016, every depositor is required to comply with the KYC requirements by submitting the following documents: a) Latest Photograph b) Self-certified copy of the proof of identity & address, and comply with the Customer Due Diligence (CDD) Procedure stipulated thereunder, and providing any other additional information sought to comply with the reporting requirements under Section 285 BA of the Income-Tax Act, 1961. Depositor shall submit his Permanent Account Number to the Corporation. In case the depositor has already submitted the above documents in his earlier deposit, then he need not submit the above documents again, but has to provide the reference of his customer number.

GENERAL

In the event of death of the first / sole depositor, repayment of deposit and payment of interest will be made to the joint depositor first in order of survivor/s / nominee on submission of death certificate without reference to the heirs and/or legal representatives of the deceased.

Any discharge given by the first-named depositor for principal and/or interest will be valid and binding on all joint depositors. Deposits with HDFC are not transferable. Applications should be complete in all respects and HDFC has a right to accept or reject any application without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021.

Employees, Shareholders, Home Loan customers, customers referred by staff and high value depositors may be offered an additional interest rate as decided by management from time to time. In case such deposits are generated through our authorised agents, commission on such deposits would be adjusted appropriately.

All remittances by HDFC (towards interest, repayment, etc.) shall be made to the bank account from where the funds were received by HDFC. Change in bank account may be permitted only in bonafide cases (such as where the account has been closed, etc.) at the sole discretion of the Corporation.

CRISIL has reaffirmed "FAAA/Stable" rating to our Fixed Deposits Programme. This rating indicates that the degree of safety regarding timely payment of interest and principal is very strong.

ICRA has reaffirmed "MAAA(stable)" rating to our Fixed Deposit Programme. This rating is the highest credit quality rating assigned by ICRA. The rated deposits programme carries the lowest credit risk.

The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and/or the Corporation are/is holding substantial interest is ₹ 1,060.17 crore (Total exposure less equity investments) and the total amount of exposure to such entities is ₹ 20,419.14 crore.

The deposits solicited by the Corporation are not insured.

HDFC has a right to change, amend, add or delete the terms and conditions without notice, subject to the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021, as applicable, from time to time.

In case of any deficiency of the Corporation in servicing its deposits, the depositor may approach NHB, the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.

In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.

The financial position of the Corporation as disclosed and the representations made in the application form are true and correct and that the Corporation and its Board of Directors are responsible for the correctness and veracity thereof.

The housing finance company is within the regulatory framework of the Reserve Bank of India. It must, however, be distinctly understood that the Reserve Bank of India or National Housing Bank does not undertake any responsibility for the financial soundness of the Corporation or for the correctness of any of the statements or the representations made or opinions expressed by the Corporation, and for repayment of deposit/discharge of liabilities by the Corporation. HDFC Deposits programme is designed in accordance with Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 with the objective to channelise resources for housing.

FOR AUTHORISED AGENTS

Agents are not authorised to accept cash from depositors or issue receipt on behalf of HDFC for deposits. Please ensure that your name and code number is clearly mentioned in the box provided in the application form to enable payment of commission. Application forms received without your name and code number will not be considered for payment of commission. Commission will be paid to authorised agents at the rate decided by the management, from time to time.



www.hdfc.com

PROVISIONAL RECEIPT

Date: ____/____/____

Received from _____ cheque / HDFC Deposit Receipt No. _____ for

₹ _____ dated _____ drawn on _____ Bank _____ Branch for **HDFC Recurring**

Deposits Plan (RDP) for a period of _____ months @ _____ % per annum

Phone: 022-67546060

VALID SUBJECT TO REALISATION OF CHEQUE

For HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Authorised Signatory

We also accept Deposits from Religious Trusts, Educational Institutions & Charitable Trusts

"A LITTLE SAVING TODAY FOR A SECURE TOMORROW"



HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
Regd. Office: Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.
Phones: 022-67546060 (for Deposits only) Email: deposits@hdfc.com Website: www.hdfc.com
CIN: L70100MH1977PLC019916

Agent's Name: **IIFL SECURITIES LIMITED**

Code No.: **BM/52459**

APPLICATION FORM FOR RECURRING DEPOSITS (RD) PLAN

PLEASE USE BLOCK LETTERS AND TICK ☒ IN APPROPRIATE PLACES

Agents are not permitted to accept cash with application form and issue receipt. HDFC will in no way be responsible for such or other wrong tenders.

Date : _____

I/We apply for opening a deposit account under Recurring Deposits Plan for a period of _____ months and will earn interest @ _____ % p.a.

PAYMENT DETAILS

Amount ₹ _____ Cheque No. _____ Date:

Bank Name _____ Branch _____

Bank _____ MICR _____ IFSC _____

Account No. _____ Code: _____ Code: _____

Redemption proceeds may be credited to above bank account directly through NEFT/RTGS/direct credit facility.

STATUS :

☒ Resident Individual

CATEGORY :

☐ Member of Public ☐ Director/Relative of a Director

☐ Shareholder (DP/Client ID _____) ☐ Employee

DEPOSIT REPAYABLE TO :

☐ First Depositor

☐ First Depositor or Survivor/s

First / Sole Depositor's Details (as appearing in your supporting identification document)

CKYC Identifier

(Skip if not allotted)

Name

Guardian's Name

(in case of Minor)

Customer No. (If KYC is already complied) PAN

Second Depositor's Details (as appearing in your supporting identification document)

CKYC Identifier

(Skip if not allotted)

Name

Customer No. (If KYC is already complied) PAN

I/We hereby declare that the first named depositor mentioned in my/our application is the beneficial owner of this deposit and as such he/she should be treated as the payee for the purpose of tax deduction under Section 194A of the Income Tax Act, 1961. I/We hereby agree to abide by the attached terms and conditions governing the deposit.

I/We certify that the information provided above is in accordance with section 285BA of the Income Tax Act, 1961 read with Rules 114F to 114H of the Income Tax Rules, 1962. I/We also certify that I/we am/are not a tax-resident of any country other than India. I/We have not withheld any material information that may affect the assessment/categorization of the account as a Reportable account or otherwise. I/We permit/authorise HDFC Ltd. to collect, store, communicate and process information relating to the Account and all transactions therein, by HDFC Ltd. and any of its affiliates wherever situated including sharing, transfer and disclosure between them and to the authorities in and/or outside India of any confidential information for compliance with any law or regulation whether domestic or foreign. It shall be my/our responsibility to educate myself/ourselves and to comply at all times with all relevant laws relating to reporting under section 285BA of the Act read with the Rules thereunder.

I/We further declare that, I/We am/are authorized to make this deposit in the above-mentioned scheme (HDFC Deposit) and that the amount kept in the deposit is through legitimate source and does not involve directly or indirectly any proceeds of schedule of offence and/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 and any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information and fully co-operate in any investigation as and when required by HDFC Ltd. in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/ are true and correct in all respect and nothing has been concealed. I/we hereby authorise HDFC Ltd. to send Email/SMS alerts for all transactions relating to my/our deposits. I/We hereby give my/our consent to HDFC Ltd. for sending OTP (One Time Password) on my/our mobile number and email id to facilitate processing of my/our deposit transactions using OTP authentication. I/We also agree to furnish such information and/or documents as HDFC Ltd. may require from time to time to comply with regulations.

I/We have gone through the financial and other statements/particulars/representations furnished/made by HDFC Ltd. and after careful consideration, I/we am/are making the deposit with HDFC Ltd. at my/our own risk and volition.

On Maturity of the deposit, I/We hereby give my/our explicit consent to HDFC Limited to

☐ Renew principal and interest

☐ Renew principal

☐ Pay the principal and interest to my/our designated Bank Account mentioned herein.

SIGNATURE OF DEPOSITOR(S)

First/Sole : _____

Second : _____



UMRN

Date

Tick (✓)

Sponsor Bank Code

HDFC0000060

Utility Code

NACH00000000001446

CREATE ☒

MODIFY

CANCEL

I/We hereby authorize **H D F C LTD.**

to debit (tick ✓) **SB/CA/CC/SB-NRE / SB-NRO /Other**

Bank a/c number

with Bank

Name of bank

IFSC

or MICR

an amount of Rupees

Monthly Savings Installment

₹ Amount (in Figures)

FREQUENCY ☒ Mthly ☒ Qtly ☒ H-Yrly ☒ Yrly ☒ As & when presented

DEBIT TYPE ☒ Fixed Amount ☒ Maximum Amount

Reference 1

Phone No.

Reference 2

Email ID

PERIOD

From

To ☒ ☒ ☒ ☒ ☒ ☒

Or ☒ Until Cancelled

Signature/s _____

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

* This is to confirm that the declaration has been carefully read, understood & made by me / us. I am authorising the user entity/ corporate to debit my account.

* I have understood that I am authorised to cancel/ amend this mandate by appropriately communicating the cancellation/ amendment request to the User entity/ corporate or the bank where I have authorised the debit

* I/We hereby declare that the above information is true and correct and that the mobile number listed above is registered in my/our name(s) and/or is the number that I/we use in the ordinary course. I/We hereby declare that, irrespective of my/our registration of the above mobile in the provider customer preference register, or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We consent to the Bank communicating to me/us about the transactions carried out in my/our aforesaid account(s).

FORM DA 1 : NOMINATION

Nomination under Section 36B of the National Housing Bank Act, 1987 and Rule 2(1) of the Banking Companies (Nomination) Rule, 1985 in respect of HDFC deposits.

I/We _____

nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by HDFC Ltd.

Name & Address of Nominee

Pin Code

Email ID

Customer No. (If KYC is already complied)

PAN

Mobile

Relationship with Depositor (If any)

Gender

Age

Date of Birth of Nominee

D D M M Y Y

As the nominee is a minor on this date, I/We appoint (Name, address & date of birth)* _____

to receive the amount of the deposit on behalf of the nominee in the event of my / our / minor's death during the minority of the nominee.

* Leave out if nominee is not a minor.

Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

Thumb impression shall be attested by 2 witnesses. (use separate form DA 1)

☐ Please tick if nominee's name should not be printed on Deposit Receipt.

SIGNATURE OF DEPOSITOR(S)#

FIRST/SOLE : _____

SECOND : _____

G146/07/2021/-...

FOR OFFICE USE ONLY

Document Reference No.	Date of Receipt	Verified by	Remarks

Instructions to fill Mandate

- Kindly attach a photocopy/cancelled cheque along with this mandate form.
- UMRN is a reference number given by National Payments Corporation of India Ltd. (NPCI) and is auto generated during mandate creation. Please keep it blank.
- Bank A/c Number should be exactly as per the bank records with leading Zeros if any eg. 00501103000047
- IFSC and MICR should be as printed on Cheque leaf.
- PERIOD FROM: First strike date of the Installment. Available strike dates during the month - 1st, 11th and 21st of the month.
- Mandate will be presented on or after the strike date.
- Please maintain at least 20 days between the date of ACH mandate and the first strike date.
- Mention your Mobile No. and Email ID to receive timely communications.
- Please fill up the mandate in black or blue ball point pen WITHOUT ANY ALTERATION/CORRECTION.
- Please write in CAPITAL letters and within the BLOCKS, as banks accept or reject mandates based on scan image.



PARTICULARS AS REQUIRED UNDER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977.

HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED

Registered Office: Ramon House, H. T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020.

Corporate Office: HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.

Phone: 022-6754 6060 (for deposits only), 66316000, 22820282. Fax: 22821366.

(a) Name of the Company: HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED (HDFC) (CIN: L70100MH1977PLC019916)

(b) Date of Incorporation: October 17, 1977

(c) Business carried on by the Company and its subsidiaries with details of branches: HDFC is a public limited company primarily engaged in the business of providing housing finance by creating an institutional facility for meeting the needs of people for long-term finance for purchase/construction of residential houses anywhere in India.

The Corporation has eleven wholly owned and three other subsidiaries viz.:

- HDFC Investments Limited carries on the business of investments in stocks, shares, debentures and other securities;
- HDFC Holdings Limited carries on the business of investments in stocks, shares, debentures and other securities;
- HDFC Trustee Company Limited acts as a Trustee for HDFC Mutual Fund; • HDFC Ventures Trustee Company Limited acts as a Trustee for Funds/Trusts; • HDFC Property Ventures Limited is engaged in advisory services; • HDFC Sales Private Limited acts as a distributor of home loans and other financial products; • HDFC Education and Development Services Private Limited is engaged in the provision of education services; • HDFC Capital Advisors Limited is engaged in advisory services. • HDFC Venture Capital Limited carries on the business of managing HDFC Property Fund; • HDFC ERGO General Insurance Company Limited is engaged in the business of general insurance; • HDFC Asset Management Company Limited carries on the business of managing Mutual Fund schemes; • Griha Investments, a wholly owned subsidiary of HDFC Holdings Limited acts as an investment manager to HI-REF International LLC and its subsidiaries in Mauritius; • HDFC Credila Financial Services Limited is engaged in providing education loan for higher education; and • Griha Pte. Limited, a wholly owned subsidiary of HDFC Investments Limited carries out private equity asset / fund management / investment advisory services.

Note: 1. Pursuant to RBI directions, the Corporation reduced its shareholding in HDFC Life Insurance Company Limited (HDFC Life) to less than 50%. Accordingly, HDFC Life and its subsidiaries i.e. HDFC Pension Management Company Limited and HDFC International Life and Re Company Limited have ceased to be subsidiaries of the Corporation. 2. HDFC ERGO Health Insurance Limited ceased to be subsidiary of the Corporation pursuant to its merger with HDFC ERGO General Insurance Company Limited w.e.f. November 13, 2020.

The Corporation has Branch Offices/Service Centers at the following places:

AGARTALA Tel: 2328770. AGRA Tel: 4007130/3264. AHMEDABAD (Navrangpur) Tel: 66307000 (Ext. 110/117 for Deposits Only). (Maninagar) Tel: 722701128011 (64501859 for Deposits Only). (Nikol) Tel: 722701128677. (Science City) Tel: 722701129561. (Satellite) Tel: 7227011293. (ZUNDAL) Tel: 0635-8865042. AHMEDNAGAR Tel: 6605222. AJMER Tel: 2641164 (5120888 for Deposits Only). AKOLA Tel: 2403454. ALAPPUZHA Tel: 226946070. ALIGARH Tel: 2408541. ALLAHABAD Tel: 2260325. ALMORA Tel: 235556. ALWAR Tel: 270273940. AMALNER Tel: 0258-7222224. AMBALA Tel: 2630880, 2601762. AMRAVATI Tel: 2666009/987. AMRITSAR Tel: 0183-5010512. ANAND Tel: 297552/34. ANANTAPUR Tel: 220044. ANGUL Tel: 7205000448. ANKLESHWAR Tel: 2557112. AURANGABAD Tel: 6710600. BAHADURGARH Tel: 297423 BARAMATI Tel: 220160/160. BARDOLI Tel: 223155. BAREILLY Tel: 2477496, 2451169. BEAWAR Tel: 1462-513888/513788. BELGAUM Tel: 2427091. BELTROI. BENGALURU (Kasturba Road) Tel: 41183000 (411822112/121214 for Deposits Only). (BEL Road) Tel: 499562167. (Electronic City) Tel: 28523953. (Jayanagar) Tel: 26592838 (26592839 for Deposits Only). (Hobli) Tel: 28510020/21. (Kalyan Nagar) Tel: 42200034. (Kanakapura Road) Tel: 26861501. (Kengeri) Tel: 284853556. (Koramangala) Tel: 25501083. (Marathahalli) Tel: 25400232. (Rajajinagar) Tel: 080-23506314. (Sahakara Nagar) Tel: 48540161. (Sarjapur Road) Tel: 25746772. (Whitefield) Tel: 28451020. (Yelahanka) Tel: 28460911. BHERAMPUR Tel: 0680-2220844 BHANIYAWALA Tel: 2412223, 2412233. BHARUCH Tel: 238444555. BHATINDA Tel: 5012219. BHAVANIPUR Tel: 7227011299. BHILOI Tel: 40752025. BHIWADI Tel: 1493-512739. BHIWARA Tel: 232902. BHOPAL (ISBT) Tel: 2780000. (Sonagiri) Tel: 0755-4904252. (Kolar Road) Tel: 242200106. BHUBANESWAR Tel: 0674-6633329. (Patia) Tel: 7205000152. BIKANER Tel: 5130716. BILASPUR Tel: 0752-432306. BULANDSHAHR Tel: 2255626. CALCUTTA Tel: 2367656. CHANDIGARH Tel: 6761000 (172-3011324 for Deposits Only). (Call Centre) Tel: 6761000. (Sec 41D) Tel: 0464267. CHANDRAPUR Tel: 271563. CHENNAI (Anna Salai) Tel: 26599372338. (Adyar) Tel: 2345200012 (24403324 for Deposits Only). (Ambattur) Tel: 2345200778. (Anna Nagar) Tel: 234519989. (Egmore) Tel: 2345207011. (DLF) Tel: 245952167. (Kodambakkam) Tel: 24815656/5005. (Madhavaram) Tel: 25557430/8430. (Maraimalai Nagar) Tel: 27456430. (Medavakkam) Tel: 22770401. (Tambaram) Tel: 044-23454001/002. (OMR) Tel: 23454003. (Saidapet) (Porur) Tel: 26793371/3281. (Ramanajam IT Park) Tel: 98401 44699, 98406 28884. (Vanagram) Tel: 26531150. (Velacherry) Tel: 22463711/3712. CHIPLUN Tel: 250035. COIMBATORE (Kamaraj Road) Tel: 4343900 (4343913 for Deposits Only). (Ganapathi) Tel: 42002114/11. (Sai Baba Colony) Tel: 4301100. CUTTACK Tel: 7205002678. (2332109 for Deposits Only). DAVANAGERE Tel: 22239494. DEHRADUN (Rajpur Road) Tel: 6672222, 3052222, 0135-2741023/2741024. (GMS Road) Tel: 0135-2627869/2621301. (Shashatradhara Road) Tel: 0135-2984004/2984141. DEWAS Tel: 40260002. DHANBAD Tel: 2300630/31. DHARMAPURI Tel: 2232324/325. DHULE Tel: 273500600. DINDIGUL Tel: 2433040/12. DURGAPUR Tel: 25497768. ELURU Tel: 22401. ERODE Tel: 282982/29. FAIZABAD Tel: 2218190/22820. FARIDABAD Tel: 4315120. GANDHIDHAM Tel: 7227011272/271. GANDHINAGAR Tel: 7227011274/5. GHAZIABAD (Lohia Nagar) Tel: 2713593. (Vaishali) Tel: 4233253/54. GOA (Panaji) Tel: 27004723. GODHARA Tel: 26504363. GORAKHPUR Tel: 2200167. GREATER NOIDA (Pari Chowk) Tel: 415109293. (West) Tel: 4230355/56. GULBARGA Tel: 241966977. GUNTUR Tel: 0863-2247301. GURGAON (Mehrauli - Gurgaon Road) Tel: 4061772/3. (Sector 14) Tel: 4367801/2. (Sector 66) Tel: 9319244113/16. GUWAHATI (Six Mile) Tel: 701800. (2663878/915 for Deposits Only). (Chenikuthi) Tel: 0361-2666915. (Jorhat) Tel: 8636865674. (Silchar) Tel: 2221399. GWALIOR Tel: 4011970/13. HALDWAN Tel: 2494561/67. HARIDWAR Tel: 265325. (Jwalapur) Tel: 249407. HISSAR Tel: 233383. HOWRAH Tel: 400655/5553. HOSUR Tel: 0434-247444. HUBLI Tel: 2352138. HYDERABAD (Basheer Bagh) Tel: 66475011. (67699040 for Deposits only). (Gachibowli) Tel: 23005100. (6463730 for Deposits only). (Jubilee Hills) Tel: 040-2956070. (Kompally) Tel: 27940900. (Kondapur) Tel: 040-4858320. (Kothapet) Tel: 24032500. (Kukatpally) Tel: 4853200. (64632501 for Deposits only). (Madhapur) Tel: 6813800. (RC Puram) Tel: 40220900. (Uppal) Tel: 40220700. INDORE (MG Road) Tel: 4223300. 4223333 (4252432 for Deposits only). (Prabhu Nagar) Tel: 0731-4264303. (Vijay Nagar) Tel: 47564001. IRUNJALAKUDA Tel: 2821589. JALBPUR Tel: 409200001. JAIPUR (Jawahar Road) Tel: 4140888. (5150804/05 for Deposits only). (Jagatpura) Tel: 2755778 (5141888 for Deposits only). (Mansarovar) Tel: 271981. (Vaishali Nagar) Tel: 491993504 (5110410 for Deposits only). (Vidhyadhar Nagar) Tel: 2232432. JAIPUR Road Tel: 221163. JALANDHAR Tel: 5033445. JALGAON Tel: 2220762, 2220251. JALNA Tel: 02482-234237. JAMMU Tel: 24777078. JAMNAGAR Tel: 7227011278. JAMSHEDPUR Tel: 2321493. (2321387/6458733 for Deposits only). (Jhansi) Tel: 2333844. JODPUR Tel: 2644448. KADAPPA Tel: 259500. KATHAL Tel: 235603. KAKINADA Tel: 0884-2380800. KANCHIPURAM Tel: 272672012. KANHANAGAR Tel: 22605959699. KANNUR Tel: 2768580/90. KANPUR Tel: 6680600 (2306744/60 for Deposits only). (Ashok Nagar) Tel: 2556776. KARAUKUDI Tel: 9566136971. KARIMNAGAR Tel: 2228900. KARNAL Tel: 6451231/2333. KASHIPUR Tel: 270333. KHAMGAON Tel: 0763-25007/250071. KHAMMAM Tel: 233000. KHANDWA Tel: 2248091. KHARAR Tel: 7580002220/758000220. KOCI (Ravipuram) Tel: 6661200 (3011228/32 for Deposits only). (Aluva) Tel: 2609555/666. (Kakkanad) Tel: 2415555. (Kalamassery) Tel: 2555070. (Palairvattom) Tel: 2813004/383. (Tripunithura) Tel: 4035933. KOLHAPUR Tel: 26640345. KOLKATA (Seekspeare Sarani) Tel: 23018300. 22801980. 2281549194. (Jeevanpore) (Ops-Call Centre & CRM) Tel: 232150608000. 228662564645. (Behala) Tel: 24465392. (BT Road) Tel: 2517456162. (Chandannagore) Tel: 26830039. (Cooke & Kelvey) Tel: 22481308. (66086200 for Deposits Only). (Deshapriya Park) Tel: 46033096. (Garia) Tel: 264351082/7011. (Salt Lake City) Tel: 46021501/23. (Vij Road) Tel: 27654930. KOLLAM Tel: 27625512. KOTA Tel: 0744-2436981. KOTBARAKARA Tel: 2458600. 2458900. KOTTAYAM (Station Road) Tel: 2304965, 2566136. KRISHNAGIRI Tel: 04343-2257879. KUMBakonam Tel: 0435-242600. KUNMNKULAM Tel: 22798082. KURNOOR Tel: 259200. KURUKSHETRA Tel: 2703867. LATUR Tel: 244222333. LONAVLA (CHF) Tel: 273812. 273820. 275012. LUCKNOW (Ashok Marg) Tel: 6668800. 4272727 (666023624 for Deposits only). (Aliganj) Tel: 2745249, 4308883. (Gomti Nagar) Tel: 0522-2303770. (Rebareeli Road) Tel: 2443535/3636. LUDHIANA (Pakhwal Road) Tel: 5201300 (2432474 for Deposits only). (Chandigarh Road) Tel: 5207032. MADURAI (KK Nagar) Tel: 25590001. (West Vel Street) Tel: 235071516. (235072016 for Deposits only). MAHABUBNAGAR Tel: 273500. MALAPPURAM Tel: 2738873. MANESAR Tel: 0124-2290240. MANGALORE Tel: 2446582. 2445220. MARTHANDAM Tel: 271744. 272744. MATURHA Tel: 2434017, 2425551. MAULIKKARANJAL Tel: 4045879394. MEHSANA Tel: 72270112634. MODASA Tel: 277424122, 2774241252. MOGA Tel: 512500. MOHALI Tel: 272189526. MORADABAD Tel: 248510003. MUMBAI (HDFC House) Tel: 66316000. (Ramon House) Tel: 67166000. [Churchgate (Deposits)] Tel: 67546060. (Andheri East) Tel: 66636000 (266395960 for Deposits only). (Andheri West) Tel: 66636000. (67413552 for Deposits only). (Andheri-Kurla Road) Tel: 66636000. (Bandra-Kurla Complex) Tel: 66636000. (Borivali) Tel: 66636000. (Borivali-L Road - Deposits) Tel: 28937000/1. (Borivali-East) Tel: 28750417/1819. (Bosar) Tel: 66636000. (Chembur) Tel: 25291188/8830/0417. (Ghatkopar - Deposits) Tel: 25112024. (Goregaon) Tel: 28497102/34/5/6. (CPH-Jogeshwari) Tel: 67546111. (Lower Pare) Tel: 66636000. (Malad) Tel: 66636000. (Malad-Deposits) Tel: 2813676. (Mira Road) Tel: 66636000. (Mulund) Tel: 66636000. (Parel-Credit Risk Management) Tel: 66113020. (Vikhroli) Tel: 25166245/6. (Vasali) Tel: 2341132/33/34. (Virar) Tel: 2500162, 2501315/16/17. AMBERNATH Tel: 66636000. BADLAPUR Tel: 2671712/3/4/5. DOMBIVLI Tel: 66636000. THANE (Gokhale Road) Tel: 26636000. (25330070 for Deposits only). (Vikas Complex) Tel: 66636000. (Ghodbunder Road) Tel: 61033300. KALYAN Tel: 66636000. KARJAT Tel: 22030123. VASHI (Navi Mumbai) Tel: 26636000. KHARGHAR-Sec-8 (Navi Mumbai) Tel: 66636000. KHARGHAR - Owe. Sec. 34C (Navi Mumbai) Tel: 66636000. KOPARKHARANE (Navi Mumbai) Tel: 27530615/16/17. SEAWOODS (Navi Mumbai) Tel: 27178781/89/90. NEW PANVEL Tel: 66636000. OLD PANVEL Tel: 8657582/81/91. MUVAATTUPUZZHA Tel: 2833533. MUZZAFARNAGAR Tel: 2615224. MUZZAFARPUR Tel: 0621-2950301. MYSORE (Saravathi Puram) Tel: 2545615. (Vijayanagar) Tel: 2513555. Nadiad Tel: 17570. 17570/05/49/97. NAGERCOIL Tel: 237153. NAGPUR (Civil Lines) Tel: 0712-6166000. (Central Avenue Road) Tel: 26755599. 2711273/92. (Kadli Chowk) Tel: 2542918. (Khamia Ring) Tel: 2268622. NALGONDA Tel: 244500. NANDURBAR Tel: 295152. NASHIK (Sharang Link Road) Tel: 6660000 (Ext. 808 for Deposits Only). (Indira Nagar) Tel: 0253-2222667. (Nashik Road) Tel: 2495924/25. (Panchavati) Tel: 0253-456217/251005. NEEMUCHI Tel: 403026/28. NELLORE Tel: 2359000. NEW DELHI (Munirka) Tel: 011-4115111. (Connaught Place) Tel: 41151436. (Dwarka) Tel: 011-45572405. (Lodi Road) Tel: 43792100. (Netaji Subhash Place) Tel: 2572032/34. (Ext. 42 for Deposits Only). (Vikas Puri) Tel: 28540989/90. NIZAMABAD Tel: 221100. NODA (Sec-10) Tel: 4351302/303. (Sec-42) Tel: 6116190. ONGOLE Tel: 280229. PALITA Tel: 315757. 315767. PALLAKAD Tel: 2356461, 2536482. PANCHKULA (Sector 5) Tel: 2556426/4. (Sec-42) Tel: 4163444/4153444. PANIPAT Tel: 2672014/04. PAONIA Tel: 252022. 252222. PATHANAMTHITTA Tel: 2271372. PATHANKOT Tel: 2230452. 2230453. PATIALA Tel: 0175-5002050. PATNA Tel: 6690699 (252222/23 for Deposits only). PATNA (Danapur) Tel: 22226786. PERINTHALMANNA Tel: 222015. 222015. PITHAMPUR Tel: 26625326. POLLACHI Tel: 2222425. PUDUCHERI Tel: 2205421/22. PUNE (University Road) Tel: 25505000. (Ext. 283 for Deposits Only). (Baner) Tel: 665707778. (Camp) Tel: 26831728/378. (Chakan) Tel: 2781001. (Chinchwad) Tel: 2737173/20219. (Hadarap-Margapata) Tel: 25453592/3. (Kothrud) Tel: 25453592/3. (Nagar Road) Tel: 2669149. (Rawat) Tel: 220-2535900. (Wakdevadi) Tel: 255015000. (Wakdevadi) Tel: 87323052001. (Sinhgad Road) Tel: 24359151. RAIGAD Tel: 235611. RAIPUR Tel: 4243100 (4243127 for Deposits only). (Sunder Nagar) Tel: 4201666. RAJAHMUNDRY Tel: 0883-246900. RAJKOT Tel: 6136700. RANCHI Tel: 2331055. RATNAGIRI Tel: 407375. RATNAGIRI Tel: 22402233. REWARI Tel: 212123. RISHIKESH Tel: 2742424. ROHTAK Tel: 254667/89. ROORKEE Tel: 272211. ROPAR Tel: 224986. 500100. ROUKELA Tel: 720502683. RUDRAPUR Tel: 244422. SAHARANPUR Tel: 2362020. SALEM Tel: 2444446. SANGAREDDY Tel: 298450. SANGLI Tel: 23298923. SATARA Tel: 226400. 227301. SECUNDERABAD (A S Rao Nagar) Tel: 48539400. SHIMLA Tel: 2626711. SIKAR Tel: 271888. 270888. SILIGURJI Tel: 2640716. SIRSA Tel: 220824/25. SOLAPUR Tel: 23168045. SONEPAT Tel: 232311/2235112. SRI GANGANAGAR Tel: 2485900. SRINAGAR Mobile: 9596432435. SURAT (Adajan) Tel: 4411212. (Ext. 9345 for Deposits Only). (City Light) Tel: 0261-2266772. (Majura Gate) Tel: 2479594. (Vachra) Tel: 6358766801 to 05. TENKASI Tel: 2277743. THIRUCHIRAPPALLI (BHEL Road) Tel: 253720123. THIRUVALLA Tel: 2600501. THIRUVANANTHAPURAM (Vazhuthacaud) Tel: 6170300. (Kazhakkuttom) Tel: 24177078. (Medical College) Tel: 2555516 (9446019145 for Deposits only). (Nemom) Tel: 2391120. (Technopark) Tel: 2700701. THRISSUR Tel: 23897901. THIRUCHIRAPPALLI (Cantonment) Tel: 0431-2465744. THIRUPATI Tel: 6645831. THIRUPUR Tel: 4242012. THIRUNELVELI Tel: 257822/33. THUMKUR Tel: 2252022. TUTTICORIN Tel: 2300707/807. UDAIPUR Tel: 2529783. UJJAIN Tel: 2533685. URNAO Tel: 2820220. VADODARA (Race Course) Tel: 2308400. 2356397. (Ext. 837 for Deposits Only). 2302040. (Waghodia Road) Tel: 2514164. 2512364. (Sama-Savli Road) Tel: 2961617. VAPI Tel: 2462580. 2402573/34. VARANASI Tel: 22403334. 2402485 for Deposits only). VELLORE Tel: 2241261/23. VIJAYAWADA Tel: 2429100. VISAKHAPATNAM (Sripuram) Tel: 6799500. 6637689 for Deposits only). (Gajuwaka) Tel: 2570120. (Gopalapattam) Tel: 0861-6799500. WALLUJ Tel: 0240-2555561. WARDHA Tel: 232200/400/800. WARANGAL Tel: 2451000. YAMUNA NAGAR Tel: 26002416. ZIRAKPUR Tel: 9646663715, 9646663716.

(d) Brief particulars of the management of the Corporation:

The Corporation is managed by the Board of Directors comprising of eminent persons with wide experience and knowledge. Subject to superintendence, direction and control of the Board of Directors, substantial powers of management are vested in three of its Executive Directors, viz., Mr. Keki M. Mistry, Vice Chairman & Chief Executive Officer, Mrs. Renu Sud Karnad, Managing Director and Mr. V. Srinivasa Rangan, Executive Director & Chief Financial Officer.

(e) Names, addresses and occupations of the Directors:

NAME	ADDRESS	OCCUPATION
Mr. Deepak S. Parekh (Chairman)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Professional Director
Mr. Nasser Munjee	Benedict Villa, House No. 471, Saudevado, Choroa Island, Tiswadi, Goa 403 102	Professional Director
Dr. J. J. Irani	No. 7 Beldih Lake, Northern Town, Jamshedpur, Jharkhand 831 001.	Professional Director
Mr. U. K. Sinha	K-94, 2nd Floor, Hauz Khas Enclave, New Delhi - 110 016	Professional Director
Mr. Jalaj Dani	Home Villa Co-op. Hsg. Soc. Ltd., 48, Krishna Sanghi Path, Gamdevi, Mumbai 400 007	Professional Director
Dr. Bhaskar Ghosh	Villa No. 443, Adarsh Palm Retreat, Phase 2, Bellandur, Doddakanahalli, Bengaluru 560 103.	Professional Director
Ms. Ireena Vittal	A2, 1202, World Spa East, Sector 30/41, Gurugram 122 001	Professional Director
Mr. V. Srinivasa Rangan (Executive Director & Chief Financial Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive
Ms. Renu Sud Karnad (Managing Director)	Housing Development Finance Corporation Ltd., The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi 110 067.	Company Executive
Mr. Keki M. Mistry (Vice Chairman & Chief Executive Officer)	Housing Development Finance Corporation Ltd., HDFC House, H. T. Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.	Company Executive

(f & g) Profits and Dividends:

Financial Year Ended	Profit before tax (₹ in crores)	Profit after tax (₹ in crores)	Equity Dividend Per share (₹)
31.03.2021	14,815.09	12,027.30	23.00*
31.03.2020	20,350.92	17,769.65	21.00
31.03.2019	13,118.77	9,632.46	21.00

* Subject to shareholders' approval.

(h) Summarized financial position of the Corporation as in the two audited balance sheets immediately preceding the date of advertisement: (₹ in crores)

	As at March 31, 2021	As at March 31, 2020
Liabilities		
Paid-up Equity Share Capital	360.79	346.41
Reserves and Surplus	1,08,114.83	85,811.65
Money received against share warrants	307.03	-
Secured Loans	2,44,575.50	2,31,860.25
Unsecured Loans	1,96,789.54	1,87,241.39
Current Liabilities and Provisions	17,450.89	18,833.86
Deferred Tax Liability (Net)	-	-
Total	5,67,598.58	5,24,093.56
Assets		
Loans	4,85,294.26	4,39,943.28
Fixed Assets	1,355.88	1,348.95
Investments	69,477.34	65,834.80
Current Assets, Loans and Advances	9,815.80	15,398.59
Deferred Tax Asset	1,655.30	1,567.94
Misc. Expenditure, Profit & Loss account	-	-
Total	5,67,598.58	5,24,093.56

Brief particulars of Contingent Liabilities: Contingent liabilities in respect of guarantees provided by the Corporation is ₹ 299.50 crore (Previous year ₹ 384.86 crore), in respect of income tax demands, net of amounts provided for and disputed by the Corporation is ₹ 2,064.18 crore (Previous year ₹ 2,064.18 crore), in respect of corporate undertakings provided for securitisation of receivables is ₹ 1,152.68 crore (previous year ₹ 1,152.72 crore) and in respect of disputed dues towards wealth tax, service tax, interest on lease tax, and payments towards employer's contribution to ESIC not provided for by the Corporation, amounts to ₹ 0.93 crore (Previous year ₹ 0.93 crore).

(i) The amount of Public Deposits which the Corporation can raise under the Non-Banking Financial Company – Housing Finance Company (Reserve Bank) Directions, 2021 is equivalent to 3 times of the net owned funds i.e. ₹ 2,57,482.89 crore whereas the total Public Deposits as on March 31, 2021 was ₹ 93,657.82 crore. The amount of aggregate deposits, including Public Deposits, which the Corporation can raise is 13 times of the net owned funds i.e. ₹ 11,15,759.20 crore whereas the aggregate deposits as on March 31, 2021 was ₹ 4,41,365.04 crore.

(j) There are no overdue deposits other than unclaimed deposits.

(k) We declare that:

- 1) The Corporation has complied with the provisions of the Directions as applicable to it;
- 2) The compliance with the said Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and the National Housing Bank.
- 3) The deposits accepted by the Corporation (other than secured deposits, if any, accepted under the provisions of the directions, the aggregate amount of which is ₹ 11,191.02 cr) are unsecured and rank pari passu with other unsecured liabilities, save and except the floating charge created on the statutory liquid assets maintained in terms of sub-sections (1) & (2) of Section 29B of the National Housing Bank Act, 1987.

The Corporation is having a valid Certificate of Registration dated 31-07-2001 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 Corporation or for the correctness of any of the statements or representations made or opinion expressed by the Corporation and for repayment of deposits/discharge of liabilities by the Corporation.

The above text has been approved by the Board of Directors of the Corporation at its meeting held on May 07, 2021 and is being issued on the authority and in the name of the Board of Directors of the Corporation and a copy has been filed with the National Housing Bank, New Delhi.

By Order of the Board

Sd/-

Date: May 7, 2021

Place: MUMBAI

AJAY AGARWAL
Company Secretary