

**FORM NO. MGT – 7**

**ANNUAL RETURN**

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

**I. REGISTRATION AND OTHER DETAILS**

(i) **Corporate Identification Number (CIN) of the company:** U67190MH2006PTC159411

**Global Location Number (GLN) of the company:** N.A

**Permanent Account Number (PAN) of the company:** AACCC8789P

(ii) (a) **Name of the company:** HDFC CREDILA FINANCIAL SERVICES PRIVATE LIMITED

(b) **Registered office address:** B - 301, CITI POINT, NEXT TO KOHINOOR CONTINENTAL ANDHERI - KURLA ROAD, ANDHERI (EAST), MUMBAI MAHARASHTRA, 400059, INDIA

(c) **e-mail ID of the company:** akanksha@hdfccredila.com

(d) **Telephone number with STD code :** 02228266636

(e) **Website:** www.hdfccredila.com

(iii) **Date of Incorporation:** 01/02/2006

(iv)

Type of the Company	Category of the Company	Sub-category of the Company
Private Company	Company limited by Shares	Indian Non-Government company

(v) Whether company is having share capital:  Yes  No

(vi) Whether shares listed on recognized Stock Exchange(s):  Yes  No

(vi) Financial year From date 01/04/2019 (DD/MM/YYYY) To date 31/03/2020 (DD/MM/YYYY)

(vii) Whether Annual general meeting (AGM) held:-  Yes  No

(a) If yes, date of AGM: AGM is scheduled to be held on July 27, 2020.

(b) Due date of AGM: 30/09/2020

(c) Whether any extension for AGM granted  Yes  No

## **II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY**

Number of business activities: 1

<b>Sr. No</b>	<b>Main Activity group code</b>	<b>Description of Main Activity group</b>	<b>Business Activity Code</b>	<b>Description of Business Activity</b>	<b>% of turnover of the company</b>
1	K	Financial and Insurance Service	K8	Other financial activities	100

## **III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)**

No. of Companies for which information is to be given: 1

<b>Sr. No.</b>	<b>Name of the Company</b>	<b>CIN/GLN</b>	<b>Holding/ Subsidiary/ Associate</b>	<b>% of shares Held</b>
1.	HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED	L70100MH1977PLC019916	Holding	100

#### **IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY**

##### **(i) SHARE CAPITAL**

##### **(a) Equity share capital**

<b>Particulars</b>	<b>Authorised capital</b>	<b>Issued capital</b>	<b>Subscribed capital</b>	<b>Paid up capital</b>
Total number of equity shares	133,000,000	131,798,226	131,798,226	131,798,226
Total amount of equity shares (in Rupees)	1,330,000,000	1,317,982,260	1,317,982,260	1,317,982,260

**Number of classes: 1**

<b>Class of shares</b>	<b>Authorised capital</b>	<b>Issued capital</b>	<b>Subscribed capital</b>	<b>Paid up capital</b>
<b>EQUITY</b>				
Number of equity shares	133,000,000	131,798,226	131,798,226	131,798,226
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in Rupees)	1,330,000,000	1,317,982,260	1,317,982,260	1,317,982,260

##### **(b) Preference share capital**

<b>Particulars</b>	<b>Authorised capital</b>	<b>Issued capital</b>	<b>Subscribed capital</b>	<b>Paid up capital</b>
Total number of preference shares	22,000,000	0	0	0
Total amount of preference shares (in Rupees)	220,000,000	0	0	0

**Number of classes: 1**

<b>Class of shares</b>	<b>Authorised capital</b>	<b>Issued capital</b>	<b>Subscribed capital</b>	<b>Paid up capital</b>
Number of preference shares	22,000,000	0	0	0
Nominal value per share (in rupees)	10	10	10	10
Total amount of preference shares (in Rupees)	220,000,000	0	0	0

**(c) Unclassified share capital**

Particulars	Authorised capital
Total amount of unclassified shares	0

**(d) Break-up of paid-up share capital**

Class of shares	Number of shares	Total nominal amount	Total paid-up amount	Total premium
<b>Equity shares</b>				
<b>At the beginning of the year</b>	69,020,786	690,207,860	690,207,860	
<b>Increase during the year</b>	62,777,440	627,774,400	627,774,400	0
i. Public Issues	0	0	0	0
ii. Rights Issue	7,781,749	77,817,490	77,817,490	
iii. Bonus Issue	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0
v. ESOPs	0	0	0	0
vi. Sweat equity shares allotted	0	0	0	0
vii. Conversion of Preference share	54,995,691	549,956,910	549,956,910	
viii. Conversion of Debentures	0	0	0	0
ix. GDRs/ADRs	0	0	0	0
x. Others, specify				
<b>Decrease during the year</b>	0	0	0	0
i. Buy-back of shares	0	0	0	0
ii. Shares forfeited	0	0	0	0
iii. Reduction of share capital	0	0	0	0
iv. Others, specify				
<b>At the end of the year</b>	<b>131,798,226</b>	<b>1,317,982,260</b>	<b>1,317,982,260</b>	
<b>Preference shares</b>				
<b>At the beginning of the year</b>	66,999,956	669,999,560	669,999,560	
<b>Increase during the year</b>	0	0	0	0
i. Issue of shares	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0
iii. Others, specify				
<b>Decrease during the year</b>	66,999,956	669,999,560	669,999,560	0
i. Redemption of shares	66,999,956	669,999,560	669,999,560	
ii. Shares forfeited	0	0	0	0
iii. Reduction of share capital	0	0	0	0
iv. Others, specify				
<b>At the end of the year</b>	0	0	0	

**(ii) Details of stock split/consolidation during the year (for each class of shares): 0**

Class of shares		(i)	(ii)	(iii)
<b>Before Split/ Consolidation</b>	Number of shares			
	Face value per share			
<b>After Split/ Consolidation</b>	Number of shares			
	Face value per share			

**(iii) Details of shares/Debentures Transfer since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)\*:**

**NIL**

[Details being provided in CD/Digital Media]:  Yes  No  Not Applicable

Separate Sheet attached for details of transfers:  Yes  No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

**Date of previous annual general meeting:**

Date of registration of transfer (Date Month Year) :			
Type of transfer			1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock
Number of Shares/ Debentures/ Units Transferred	<input style="width: 50px; height: 20px;" type="text"/>	Amount per Share/ Debenture/Unit (in Rs.):	<input style="width: 80px; height: 20px;" type="text"/>
Ledger Folio of Transferor	<input style="width: 580px; height: 20px;" type="text"/>		
Transferor's Name			
	Surname	middle name	first name
Ledger Folio of Transferee			
Transferee's Name			
	Surname	middle name	first name

**(iv) Indebtedness including debentures (Outstanding as at the end of financial year)**

<b>Particulars</b>	<b>Number of units</b>	<b>Nominal value per unit</b>	<b>Total value</b>
Non-convertible debentures	26,250	1000000	26,293,885,789
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Secured Loans (including interest outstanding/accrued but not due for payment) excluding deposits			30,776,463,079
Unsecured Loans (including interest outstanding/accrued but not due for payment) excluding deposits			2,594,127,892
Deposit			0
<b>Total</b>			<b>59,664,476,760</b>

**Details of debentures**

<b>Class of debentures</b>	<b>Outstanding as at the beginning of the year</b>	<b>Increase during the year</b>	<b>Decrease during the year</b>	<b>Outstanding as at the end of the year</b>
<b>Non-convertible debentures</b>	19,724,913,361	10,568,972,428	4,000,000,000	26,293,885,789
<b>Partly convertible debentures</b>	0	0	0	0
<b>Fully convertible debentures</b>	0	0	0	0

**(v) Securities (other than shares and debentures) : 1**

<b>Type of Securities</b>	<b>Number of Securities</b>	<b>Nominal Value of each Unit</b>	<b>Total Nominal Value</b>	<b>Paid up Value of each Unit</b>	<b>Total Paid up Value</b>
Commercial Paper	4,500	500000	2,250,000,000	500000	2,250,000,000
-	-	-	-	-	-
<b>Total</b>	<b>4,500</b>		<b>2,250,000,000</b>		<b>2,250,000,000</b>

**V. TURNOVER AND NET WORTH OF THE COMPANY (AS DEFINED IN THE COMPANIES ACT, 2013)**

- (i) Turnover: 7,265,828,642
- (ii) Net worth of the Company: 9,860,813,344

**VI. (a) SHARE HOLDING PATTERN – Promoters**

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	131,798,226	100	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	0	0	0	
10.	Others	0	0	0	
	<b>Total</b>	<b>131,798,226</b>	<b>100</b>	<b>0</b>	<b>0</b>

**Total number of shareholders (promoters): 7**

**(Housing Development Finance Corporation Limited transferred 6 shares to 6 individual nominees. The number of shareholders increased to seven (7) during the year under review)**

**(b) SHARE HOLDING PATTERN - Public/Other than promoters**

Sr. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	-
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	0	0	0	
10.	Others FDI/Clearing Members/Trusts/AIF/IEPF	0	0	0	
	<b>Total</b>	0	0	0	0

**Total number of shareholders (other than promoters): 0**

**Total number of shareholders (Promoters + Public/ Other than promoters): 7**



**VII. NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS (Details, Promoters, Members (other than promoters), Debenture holders)**

<b>Details</b>	<b>At the beginning of the year</b>	<b>At the end of the year</b>
Promoters	3	7
Members (other than promoters)	0	0
Debenture holders	303	519

(Housing Development Finance Corporation Limited transferred 6 shares to 6 individual nominees. The number of shareholders increased to seven (7) during the year under review)

**VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL**

**(A) Composition of Board of Directors**

<b>Category</b>	<b>Number of directors at the beginning of the year</b>		<b>Number of directors at the end of the year</b>		<b>Percentage of shares held by directors as at the end of year</b>	
	<b>Executive</b>	<b>Non-executive</b>	<b>Executive</b>	<b>Non-executive</b>	<b>Executive</b>	<b>Non-executive</b>
<b>A. Promoter</b>	2	0	0	0	0	0
<b>B. Non-Promoter</b>	0	3	1	3	0	0
(i) Non-Independent	0	0	1	0	0	0
(ii) Independent	0	3	0	3	0	0
<b>C. Nominee Directors representing</b>	1	2	1	3	0	0
(i) Banks & FIs	0	0	0	0	0	0
(ii) Investing institutions	1	2	0	3	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0
(v) Others	0	0	0	0	0	0
<b>Total</b>	<b>3</b>	<b>5</b>	<b>1</b>	<b>6</b>	<b>0</b>	<b>0</b>

**Number of Directors and Key managerial personnel (who is not director)  
as on the financial year end date**

10

**(B) (i) Details of directors and Key managerial personnel as on the closure of financial year**

<b>Name</b>	<b>DIN/PAN</b>	<b>Designation</b>	<b>Number of equity share(s) held</b>	<b>Date of cessation (after closure of financial year : If any)</b>
VEDANTHACHARI SRINIVASA RANGAN	00030248	Nominee director	0	
BISWAMOHAN MAHAPATRA	06990345	Director	0	
SUNIL MANUBHAI SHAH	00137105	Director	0	
RAJESH NARAIN GUPTA	00229040	Director	0	
MADHUMITA GANGULI	00676830	Nominee director	0	
SUBODH KAMALAKAR SALUNKE	03053815	Nominee director	1	
ARIJIT SANYAL	08386684	Managing Director	0	
AKANKSHA KANDOI	ATCPK7386G	Company Secretary	0	
SHRIDHAR HEBBAR	ACEPB0453C	CFO	0	
ARIJIT SANYAL	08386684	CEO	0	

(Mr. Shridhar Hebbbar was appointed as Interim Chief Financial Officer with effect from January 17, 2020. He stepped down as the Interim Chief Financial Officer with effect from May 10, 2020 and Mr. Manjeet Bijlani is appointed as Chief Financial Officer with effect from May 11, 2020)

**(ii) Particulars of change in director(s) and Key managerial personnel during the year: 10**

<b>Name</b>	<b>DIN/PAN</b>	<b>Designation at the beginning / during the financial year</b>	<b>Date of appointment/ change in designation/ cessation</b>	<b>Nature of change (Appointment/ Change in designation/ Cessation)</b>
SURESH BADAMI	08224871	Additional director	19/04/2019	Ceased to be an Additional Director
SUNIL MANUBHAI SHAH	00137105	Director	05/07/2019	Appointed as an Independent Director
SUDHIN BHAGWANDAS CHOKSEY	00036085	Director	11/10/2019	Ceased to be an Independent Director
ANIL RATANLAL BOHORA	00694396	Managing Director	12/12/2019	Ceased to be a Managing Director
AJAY RATANLAL BOHORA	00694444	Managing Director	12/12/2019	Ceased to be a Managing Director & CEO
RAJESH GUPTA	00229040	Director	17/01/2020	Appointed as Additional Director (Independent)
ARIJIT SANYAL	08386684	Managing Director	17/01/2020	Appointed as Additional Director (Managing Director) & CEO
SUBODH SALUNKE	03053815	Whole-time director	18/01/2020	Change in designation from WTD to Non-Executive Director
SEBASTIAN CAMILO FERNANDEZ	AAGPF5259E	CFO	19/08/2019	Ceased to be CFO
SHRIDHAR HEBBAR*	ACEPB0453C	CFO	17/01/2020	Appointed as Interim CFO

(\*Mr. Shridhar Hebbar was appointed as Interim Chief Financial Officer with effect from January 17, 2020. He stepped down as the Interim Chief Financial Officer with effect from May 10, 2020 and Mr. Manjeet Bijlani is appointed as Chief Financial Officer with effect from May 11, 2020)

**IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS**

**A. MEMBERS/ CLASS /REQUISITIONED/ NCLT/ COURT CONVENED MEETINGS**

Number of meetings held: 3

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	27/07/2019	3	3	100
Extra Ordinary General Meeting	05/08/2019	3	3	100
Extra Ordinary General Meeting	18/03/2020	7	2	100

**B. BOARD MEETINGS**

Number of meetings held: 9

Sr. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	10/05/2019	7	7	100
2	27/07/2019	8	7	87.5
3	27/09/2019	8	6	75
4	23/10/2019	7	7	100
5	11/12/2019	7	7	100
6	12/12/2019	5	4	80
7	17/01/2020	5	4	80
8	18/03/2020	7	6	85.71
9	19/03/2020	7	6	85.71

## C. COMMITTEE MEETINGS

Number of meetings held: 29

Sr. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1.	Audit Committee	10/05/2019	4	4	100
2.	Audit Committee	27/07/2019	5	4	80
3.	Audit Committee	23/10/2019	4	4	100
4.	Audit Committee	17/01/2020	4	3	75
5.	Corporate Social Responsibility Committee Meeting	10/05/2019	4	4	100
6.	Corporate Social Responsibility Committee Meeting	23/10/2019	4	4	100
7.	Risk Management Committee Meeting	27/07/2019	3	2	66.67
8.	Risk Management Committee Meeting	23/10/2019	5	5	100
9.	Risk Management Committee Meeting	17/01/2020	4	4	100
10.	Nomination & Remuneration Committee Meeting	10/05/2019	3	3	100
11	Nomination & Remuneration Committee Meeting	23/10/2019	3	3	100%
12	Nomination & Remuneration Committee Meeting	12/12/2019	3	2	67%
13	Nomination & Remuneration Committee Meeting	17/01/2020	3	3	100%
14	Allotment Committee Meeting	06/06/2019	3	3	100%
15	Allotment Committee Meeting	17/06/2019	3	2	67%
16	Allotment Committee Meeting	06/07/2019	3	3	100%
17	Allotment Committee Meeting	08/07/2019	3	3	100%
18	Allotment Committee Meeting	01/08/2019	3	3	100%
19	Allotment Committee Meeting	13/08/2019	3	3	100%
20	Allotment Committee Meeting	23/08/2019	3	3	100%
21	Allotment Committee Meeting	31/01/2020	2	2	100%

22	Allotment Committee Meeting	25/02/2020	2	2	100%
23	Allotment Committee Meeting	31/03/2020	2	2	100%
24	Asset Liability Management Committee Meeting	28/06/2019	6	5	83%
25	Asset Liability Management Committee Meeting	19/09/2019	6	4	67%
26	Asset Liability Management Committee Meeting	20/12/2019	5	5	100%
27	Asset Liability Management Committee Meeting	17/03/2020	6	6	100%
28	IT Strategy Committee Meeting	31/05/2019	9	9	100%
29	IT Strategy Committee Meeting	28/11/2019	7	5	71%

#### D. ATTENDANCE OF DIRECTORS

Sr. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	27/07/2020 (Y/N/NA)
1.	VEDANTH ACHARI SRINIVASARANGAN	9	9	100	23	23	100	
2.	BISWAMOCHAN MAHAPATRA	9	8	88.89	14	13	92.86	
3.	SUNIL MANUBHAI SHAH	8	8	100	8	8	100	
4.	RAJESH NARAIN GUPTA	2	2	100	0	0	0	
5.	MADHUMITA GANGULI	9	6	66.67	6	5	83.33	
6.	SUBODH KAMALAKAR SALUNKE	9	8	88.89	23	19	82.61	
7.	ARIJIT SANYAL	2	2	100	0	0	0	

**X. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL** Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered: 4

Sr. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Arijit Sanyal	Managing Director	0	0	0	1,777,452	<b>1,777,452</b>
2	Subodh Salunke	Managing Director Whole Time Director	0	0	0	7,765,047	<b>7,765,047</b>
3	Anil Bohora	Managing Director (Resigned w.e.f. December 12, 2019)	10,583,890	0	0	0	<b>10,583,890</b>
4	Ajay Bohora	Managing Director & CEO (Resigned w.e.f. December 12, 2019)	10,440,140	0	0	0	<b>10,440,140</b>
	<b>Total</b>		<b>21,024,030</b>	<b>0</b>	<b>0</b>	<b>9,542,499</b>	<b>30,566,529</b>

Number of CEO, CFO and Company secretary whose remuneration details to be entered: 3

Sr. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Shridhar Hebbar	CFO (Appointed as CFO w.e.f. January 17, 2020 and Ceased w.e.f. May 10, 2020)	2,373,855	0	0	0	2,373,855
2	Sebastian Fernandez	CFO (Ceased to be CFO w.e.f. August 09, 2019)	1,645,803	0	0	0	1,645,803
3	Akanksha Kandoi	Company Secretary	3,502,062	0	0	0	3,502,062
	<b>Total</b>		<b>7,521,720</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,521,720</b>

Number of other directors whose remuneration details to be entered: 7

Sr. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1.	V. Srinivasa Rangan	Nominee Director	0	0	0	1,205,000	1,205,000
2.	Biswamohan Mahapatra	Director	0	0	0	790,000	790,000
3.	Sunil Shah	Director	0	0	0	665,000	665,000
4.	Rajesh Gupta	Director	0	0	0	225,000	225,000
5.	Subodh Salunke	Nominee Director	0	0	0	450,000	450,000
6.	Madhumita Ganguli	Nominee Director	0	0	0	365,000	365,000
7.	Sudhin Choksey	Director	0	0	0	155,000	155,000
	<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	3,855,000	3,855,000

**XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES**

Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year:  Yes  No

If No, give reasons/observations:



## **XII. PENALTY AND PUNISHMENT - DETAILS THEREOF**

### **(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS: Nil**

<b>Name of the company/ directors/ officers</b>	<b>Name of the court/ concerned Authority</b>	<b>Date of Order</b>	<b>Name of the Act and section under which penalised / punished</b>	<b>Details of penalty/ punishment</b>	<b>Details of appeal (if any) including present status</b>

### **(B) DETAILS OF COMPOUNDING OF OFFENCES: Nil**

<b>Name of the company/ directors/ officers</b>	<b>Name of the court/ concerned Authority</b>	<b>Date of Order</b>	<b>Name of the Act and section under which offence committed</b>	<b>Particulars of offence</b>	<b>Amount of compounding (in Rupees)</b>

## **XIII. WHETHER COMPLETE LIST OF SHAREHOLDERS, DEBENTURE HOLDERS HAS BEEN ENCLOSED AS AN ATTACHMENT**

Yes     No

The information will be provided to shareholders as per the provisions of the Companies Act, 2013.

## **XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES**

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Form MGT-8 will be obtained from a practising company secretary post the AGM.

### **I/We certify that:**

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
- (b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.