

Form No. MGT-7

ANNUAL RETURN

As on the financial year ended on 31/03/2021

of

MAHINDRA RURAL HOUSING FINANCE LIMITED

[Pursuant to Section 92(1) of the Companies Act, 2013
And

Rule 11(1) of the Companies (Management and Administration) Rules, 2014]

I. REGISTRATION AND OTHER DETAILS:

(i) Corporate Identification Number (CIN) of the company

Global Location Number (GLN) of the company

Permanent Account Number (PAN) of the company. : AAFCM1099K

(ii) (a) Name of The Company

(b) Registered Office Address

MAHINDRA TOWERS,
P. K. KURNE CHOWK, WORLI,
MUMBAI
Maharashtra
400018
India

(c) *E-Mail ID of the Company

(d) *Telephone No. with STD Code

(e) Website

(iii) Date of Incorporation

(iv)	Type of the Company	Category of the Company	Sub-category of the Company
	Public 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

(a) CIN of Registrar and Transfer Agent

U72400TG2017PTC117649

Name of the Registrar and Transfer Agent

KFIN TECHNOLOGIES PRIVATE LIMITED

Registered Office address of the Registrar and Transfer Agents

Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda, Serilingampally Hyderabad Rangareddi Telangana 500032

(vii) Financial Year From (DD /MM/YYYY) To date (DD /MM/YYYY)

(viii) Whether Annual General Meeting (AGM) held :- Yes **No**

a) If Yes, date of AGM

b) Due Date of AGM

c) Whether Any Extension For AGM granted Yes **No**

d) if yes, provide the Service Request Number of the application Form filed for extension

e) Extended Due Date after grant of Extension **Pre - fill**

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of Business Activities

Sr.No	Main Activity group Code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of Total Turnover of Company
1	K	Financial and insurance Service	K8	Other financial activities	100

III. PARTICULARS OF HOLDING, SUBSIDIARY, JOINT VENTURE AND ASSOCIATE COMPANIES

*No. of Companies for which information is to be given

Name of the Company	CIN/FCRN	Holding/ Subsidiary / Joint Venture/Associate	% of Shares held
MAHINDRA AND MAHINDRA FINANCIAL SERVICES LIMITED	L65921MH1991PLC059642	Holding	98.43

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

(i) *SHARE CAPITAL

(a) Equity Share Capital

Particulars	Authorized Capital	Issued Capital	Subscribed Capital	Paid Up Capital
Total Number of Equity Shares	150,000,000	122,887,870	122,887,870	122,887,870
Total amount of Equity Shares(in rupees)	1,500,000,000	1,228,878,700	1,228,878,700	1,228,878,700

Number of Classes:1

Class of Shares	Authorized Capital	Issued Capital	Subscribed Capital	Paid up Capital
EQUITY SHARES				
Number of Equity Shares	150,000,000	122,887,870	122,887,870	122,887,870
Nominal Value Per Share(in rupees)	10	10	10	10
Total amount of Equity Shares(in rupees)	1,500,000,000	1,228,878,700	1,228,878,700	1,228,878,700

b. Preference Share Capital

Particulars	Authorised Capital	Issued Capital	Subscribed Capital	Paid up Capital
Total Number of Preference Shares				
Total amount of Preference Shares(in rupees)				

Number of Classes:

Class of Shares	Authorized Capital	Issued Capital	Subscribed Capital	Paid up Capital
<input type="text"/>				
Number of Preference Shares				
Nominal Value Per Share(in rupees)				
Total amount of Preference Shares(in rupees)				

c. Unclassified Share Capital

Particulars	Authorized Share Capital
Total Amount of Unclassified shares	

d. Break up of Paid Up Share Capital

Class of Shares	Number of Shares			Total Nominal Amount	Total Paid-up Amount	Total Premium
	Physical	Demat	Total			
Equity Shares						
At the Beginning of the Year		122887870		1228878700	1228878700	
Increase during the Year						
i) Public Issue						
ii) Right Issue						
iii) Bonus Issue						
iv) Private Placement/ Preferential Allotment						
v) ESOPs						
vi) Sweat Equity Shares Allotted						
vii) Conversion of Preference Shares						
viii) Conversion of Debentures						
ix) GDRs/ADRs						
x) Others, specify <input type="text"/>						
Decrease during the year						
i) Buy-Back of Shares						
ii) Shares Forfeited						
iii) Reduction of Share Capital						
iv) Others, Specify						

At the end of Year		122887870		122887870	122887870	
Preference Shares						
At the Beginning of the Year						
Increase during the Year						
i) Issues of Shares						
ii) Re-Issue of Forfeited Shares						
iii) Others, Specify						
Decrease during the year						
i) Redemption of Shares						
ii) Shares Forfeited						
iii) Reduction of Share Capital						
iv) Others, Specify						
At the end of Year						

ISIN of the equity shares of the Company

(ii) Details of Stock Split/Consolidation during the year(for each class of shares):

0

Class of Shares		(i)	(ii)	(iii)
Before Split/Consolidation	Number of shares			
	Face Value Per Share			
After Split/Consolidation	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 first return at any time since the incorporation of the company) *

a. **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			
Date of Registration of Transfer(Date Month Year)			
Type of Transfer		1. Equity 2. Preference 3. Debentures 4. Stock	
Number of Shares/ Debentures/Units Transferred:	Amount Per Share/Debenture/Unit in Rs.:		
Ledger Folio of Transferor			
Transferor's Name			
	Surname	Middle name	First name
Ledger Folio of Transferee			
Transferee's Name			
	Surname	Middle name	First name

Date of Registration of Transfer			
Type of Transfer		1. Equity 2. Preference 3. Debentures 4. Stock	
Number of Shares/ Debentures Transferred:	Amount Per Share/Debenture/Unit in Rs.:		
Ledger Folio of Transferor			
Transferor's Name			
	Surname	Middle name	First name
Ledger Folio of Transferee			
Transferee's Name			
	Surname	Middle name	First name

iv) * Debentures (Outstanding as at the end of financial year)

Particulars	Number of Units	Nominal Value Per Unit	Total Value
Non - Convertible Debentures	33051	1000000	35418751368
Partly Convertible Debentures	-	-	-
Fully Convertible Debentures	-	-	-
Total	33051	1000000	35418751368

Details of Debentures

Class of Debentures	Outstanding as at the Beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non - Convertible Debentures	26119532867	15734218501	6435000000	35,418,751,368
Partly Convertible Debentures	-	-	-	-
Fully Convertible Debentures	-	-	-	-

v) Securities (Other than Shares and Debentures)

Type of Securities	Number of Securities	Nominal Value of each unit	Total Nominal Value	Paid Up Value of each Unit	Total Paid Up Value
Commercial Paper					
Total					

V. * Turnover and net worth of the company (as defined under Companies Act, 2013)

i) Turnover

ii) Net worth of the Company

VI. (a) *SHARE HOLDING PATTERN- Promoters

S. No.	Category	Equity		Preference	
		Number of Shares	Percentage	Number of Shares	Percentage
1.	Individual/HUF				
	(i) Indian	-		-	
	(ii) Non-resident Indian (NRI)	-		-	
	(iii) Foreign national (otherthan NRI)	-		-	
2.	Government				
	(i) Central Government	-		-	
	(ii) State Government	-		-	
	(iii) Government companies	-		-	
3.	Insurance companies	-		-	
4.	Banks	-		-	
5.	Financial institutions	-		-	
6.	Foreign institutional investors	-		-	
7.	Mutual funds	-		-	
8.	Venture capital	-		-	
9.	Body corporate(not mentioned above)	120952678	98.43	-	-
10.	Others <input type="text"/>				
	Total	120952678	98.43		

Total Number of Shareholders(promoters)

7

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

Sr.No.	Category	Equity		Preference	
		Number of Shares	Percentage	Number of Shares	Percentage
1.	Individual/HUF				
	(i) Indian				
	(ii) Non-resident Indian (NRI)				
	(iii) Foreign national (other than NRI)				
2.	Government				
	(i) Central Government				
	(ii) State Government				
	(iii) Government companies				
3.	Insurance companies				
4.	Banks				
5.	Financial institutions				
6.	Foreign institutional investors				
7.	Mutual funds				
8.	Venture capital				
9.	Body corporate(not mentioned above)				
10.	Others				
	ESOP Trust + Employees Under ESOP	1935192	1.57		
	Total	1935192	1.57		

Total Number of Shareholders(other than promoters)

132

Total Number of Shareholders (Promoters + Public/Other than promoters)

139

(c) Details of Foreign institutional investors (FIIs) holding shares of the Company: NIL

VII. * NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS

Details	As at beginning of the year	As at end of the year
Promoters	7	7
Members(other than promoters)	80	132
Debenture holders	201	217

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

(A) *Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by the directors as at the end of year	
	Executive	Non-Executive	Executive	Non-Executive	Executive	Non-Executive
A. Promoter						
B. Non-Promoter	1	6	1	6		
(i) Non-Independent	1	3	1	3		
(ii) Independent		3		3		
C. Nominee Directors Representing						
i) Banks & FIs						
ii) Investing Institutions						
iii) Government						
iv) Small shareholders						
v) Others						
Total	1	6	1	6		

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

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

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year ,if any)
RAMESH GANESH IYER	00220759	Director	28570	
RAVI VENKATRAMAN	00307328	Director	7144	
DURGASHANKAR SUBRAMANIAM	00044713	Director	0	
ANUJ MEHRA	02712119	Managing Director	180550	
NARENDRA MAIRPADY	00536905	Director	0	
ANJALI RAINA	02327927	Director	0	
JYOTIN MEHTA	00033518	Director	0	
DHARMESH VAKHARIA	ABVPV9842 M	CFO	48086	
NAVIN JOSHI	AAIPJ1465E	Company Secretary	0	

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

Name	DIN/PAN	Designation at the beginning /during the year	Date of appointment/c hange in designation	Nature of change(Appointment/ change in designation /Cessation)

JYOTIN MEHTA	00033518	Director	15/07/2020	Change in Designation
ANJALI RAINA	02327927	Director	15/07/2020	Change in Designation
ANUJ MEHRA	02712119	Managing Director	15/07/2020	Change in Designation
NARENDRA MAIRPADY	00536905	Director	13/08/2020	Re-appointment

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

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

Number of meetings held:

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	15/07/2020	87	10	11.49
EXTRAORDINARY GENERAL MEETING	12/08/2020	87	9	10.34
EXTRAORDINARY GENERAL MEETING	24/02/2021	119	13	10.92

B. BOARD MEETINGS

Number of meetings held:

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1.	16/04/2020	7	6	85.71
2.	08/05/2020	7	6	85.71
3.	15/07/2020	7	7	100
4.	15/09/2020	7	7	100
5.	19/10/2020	7	7	100
6.	20/01/2021	7	7	100
7.	24/02/2021	7	7	100

C.COMMITTEE MEETINGS

Number of meetings held:

S. No.	Type of meeting	Date of meeting	Total Number of members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1.	AUDIT COMMITTEE	08/05/2020	4	4	100
2.	AUDIT COMMITTEE	15/07/2020	4	4	100
3.	AUDIT COMMITTEE	04/08/2020	4	4	100
4.	AUDIT COMMITTEE	19/10/2020	4	4	100
5.	AUDIT COMMITTEE	24/11/2020	4	4	100
6.	AUDIT COMMITTEE	30/12/2020	4	4	100
7.	AUDIT COMMITTEE	20/01/2021	4	4	100
8.	RISK MANAGEMENT COMMITTEE	31/08/2020	4	4	100
9.	RISK MANAGEMENT COMMITTEE	16/10/2020	4	4	100
10.	RISK MANAGEMENT COMMITTEE	18/02/2021	4	4	100
11.	Nomination and Remuneration Committee	7 th May, 2020	4	4	100
12.	Nomination and Remuneration Committee	18 th January, 2021	4	4	100
13.	Asset Liability Committee	7 th May, 2020	3	3	100
14.	Asset Liability Committee	14 th July, 2020	3	3	100
15.	Asset Liability Committee	16 th October, 2020	3	3	100
16.	Asset Liability Committee	18 th January, 2021	3	3	100
17.	Corporate Social Responsibility Committee	7 th May, 2020	4	4	100
18.	Corporate Social Responsibility Committee	16 th October, 2020	4	4	100
19.	IT Strategy Committee	31 st August, 2020	5	4	80
20.	IT Strategy Committee	18 th February, 2021	5	5	100

D. *ATTENDANCE OF DIRECTORS

S. No.	Name of the Director	Board Meetings			Committee Meetings			Whether attended last AGM held on (Y/N/NA)
		No. of meetings which were entitled to attend	No. of meetings attended	% of attendance	No. of meetings held	No. of meetings attended	% of attendance	
1.	RAMESH GANESH IYER	7	7	100	8	8	100	
2.	RAVI VENKATRAMAN	7	7	100	18	18	100	
3.	DURGASHANKAR SUBRAMANIAM	7	5	71.43	6	6	100	
4.	ANUJ MEHRA	7	7	100	4	4	100	
5.	NARENDRA MAIRPADY	7	7	100	11	11	100	
6.	ANJALI RAINA	7	7	100	14	14	100	
7.	JYOTIN MEHTA	7	7	100	14	14	100	

X. *REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

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

Sr No	Name	Designation	Gross Salary	Commission	Stock Option/Sweat Equity	Others	Total Amount
1	Anuj Mehra	Managing Director	22781309	0	4694300		27,475,609
			22781309	0	4694300		27,475,609

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

Sr No	Name	Designation	Gross Salary	Commission	Stock Option/Sweat Equity	Others	Total Amount
1	Dharmesh Vakharia	CFO	13610693	0	780000	0	14,390,693
2	Navin Joshi	Company Secretary	1468572	0	0	0	1,468,572
	Total		15,079,265		780,000		15,859,265

Number of other directors whose remuneration details to be entered

3

Sr No	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat Equity	Others	Total Amount
1	Anjali Raina	Independent Director		825000		490000	1,315,000
2	Jyotin Mehta	Independent Director		825000		490000	1,315,000
3	Narendra Mairpady	Independent Director		825000		410000	1,235,000
	Total			2,475,000		1,390,000	3,865,000

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

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

If No, give details along with the reasons/observations

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XII. PENALTY AND PUNISHMENT- DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS/ OFFICERS **NIL**

Name of the company/ directors/ officers	Name of the count/ concerned Authority	Date of Order	Name of the act and section under which penalized /punished	Details of penalty/ punishment	Details of appeal (if any) including present status

(B) DETAILS OF COMPOUNDING OF OFFENCES **NIL**

Name of the company/ directors/ officers	Name of the count/ concerned Authority	Date of Order	Name of the act and section under which penalized /punished	Particulars of Offence	Amount of compounding (in rupees)

XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment (Yes/ No)

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.

Name

Whether associate or fellow Associate Fellow

Certificate of practice number

Attachments

1. List of shareholders, debenture holders.
2. Approval letter for extension of AGM. N.A.
3. Copy of MGT-8
4. Optional Attachment(s), if any

Note: The above Annual Return (MGT-7) is prepared as on 31st March, 2021 as per the new format prescribed by the Companies (Management and Administration) Amendment Rules, 2021. The Annual General Meeting (AGM) is scheduled on 26th July, 2021. The Company would replace the uploaded version of e-form no. MGT-7 with MCA, with this version, upon filing with MCA.

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.
- (c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of the incorporation of the Company, issued by invitation to the public to subscribe for any securities of the Company.
- (d) Where the annual return discloses the fact that the number of members, (except in case of a one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub – section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

Declaration

I am authorized by the board of Directors of the Company vide resolution no. dated (DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form

Note: Attention is also drawn to the provisions of section 447, section 448 and 449 of the companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

DIN of the Director

To be digitally signed by

- Company Secretary**
- Company Secretary in practice

Membership number

Certificate of practice number

Attachments

- 1. List of shareholders, debenture holders.**
- 2. Approval letter for extension of AGM.**
- 3. Copy of MGT-8**
- 4. Optional Attachment(s), if any**

List of Shareholders as on 31.03.2021

First Name	Middle Name	Last Name	Folio Number	DP ID-Client Id Account Number	Number of Shares held	Class of Shares
SONAL	BARTARIYA			IN30007910137148	3013	Equity
NIRAV	BHUPENDRA	MEHTA		IN30098210663604	4026	Equity
SAROJA	LAKSHMAN	MUDALIAR		IN30429511573065	1419	Equity
RAJENDRA	SAKHARAM	CHALKE		IN30051311870172	18658	Equity
ANUJ	MEHRA			IN30018312645647	180550	Equity
KETANSINH	DILIPSINH	THAKOR		IN30021412651633	7851	Equity
BALAJI	RANGACHARI			IN30018313449562	7500	Equity
SATIN	SOMANI			IN30226914279211	9438	Equity
K	CHANDRASEKAR			IN30154915100175	7142	Equity
HEMANT	HANWAT			IN30021417136685	2232	Equity
CHAUHAN	MAYANK	DINESHBHAI		IN30051319965426	256	Equity
ANILKUMAR	JAYANTILAL	SHAH		IN30115121508107	2980	Equity
SRINIVASAN	K			IN30021422754210	53206	Equity
MAHINDRA	MAHINDRA	FINANCIALSERVICESLIMITED		IN30021424738159	2	Equity
MAHINDRA	MAHINDRA	FINANCIALSERVICESLIMITED		IN30021424738167	2	Equity
MAHINDRA	MAHINDRA	FINANCIALSERVICESLIMITED		IN30021424738589	2	Equity
MAHINDRA	MAHINDRA	FINANCIALSERVICESLIMITED		IN30021424738597	2	Equity
MAHINDRA	MAHINDRA	FINANCIALSERVICESLIMITED		IN30021424738601	2	Equity
MAHINDRA	MAHINDRA	FINANCIALSERVICESLIMITED		IN30021424740641	2	Equity
DARJI	TRUSHAR	JAYANTILAL		IN30115125623675	2022	Equity
SONAL	GANGWAL			IN30429525976923	385	Equity
RAMESH	GANESH	IYER		IN30021426484637	28568	Equity
AJAY	SUBRAMANIAM	IYER		IN30115126847113	5574	Equity
MAHINDRA	AND	MAHINDRAFINANCIALSERVICES		IN30115127149386	120952666	Equity
RUPESH	RAKESH	KOHLI		IN30021430899635	4110	Equity
VADHVANA	KRUSHIT	A		IN30021432064586	242	Equity
SACHIN	RAMCHANDRA	JOSHI		IN30267932604339	1250	Equity
PARAMESWARA	RAO	KROSURU		IN30154933523366	329	Equity
DHARMESH	VAKHARIA			IN30154936796818	48086	Equity
RAJASELVAM	N			IN30154936879685	5474	Equity
MANSURALI	SAIYAD			IN30267937059651	1505	Equity
VRUNDAVAN	M	KESARKAR		IN30154938923470	664	Equity
VINODKUMAR	SHARMA			IN30267939138078	7559	Equity
ABHISHEK	KUMAR			IN30267939524125	1176	Equity
RAJEEV	KUMAR	SRIVASTAVA		IN30267939925178	370	Equity
V	RAVI			IN30047640695108	7142	Equity
KHALID	KHAN			IN30290240706146	2500	Equity
AJIT	ASHOK	DESAI		IN30047642213837	1192	Equity
YOGENDRA	KASHINATH	BHATKAR		IN30290242748500	983	Equity
SHADAB	KHAN			IN30290244573762	1250	Equity
N	S	VDSATYANARAYANA		IN30290246635533	1532	Equity
HEMANT	LAXMAN	MORE		IN30290247138340	50	Equity
CHANDRA	SEKHAR	A		IN30302850167097	2692	Equity

SHARAD	BABU	KOTIAN		IN30302850652693	2527	Equity
DINESH	DAYARAM	PRAJAPATI		IN30302851003893	3000	Equity
SHANTANU	DILIP	REGE		IN30302852201803	23000	Equity
R	RAVISHANKAR			IN30154952820450	19740	Equity
R	KARUPPUSAMY			IN30302853023279	4688	Equity
K	VELLINGIRI			IN30154953930339	1084	Equity
PANKAJ	VERMA			IN30302853983526	13955	Equity
CHANDRA	SEKHAR	GOTTUMUKKULA		IN30302854598066	1727	Equity
ANILKUMAR	KUNHIRAMAN	NAMBIAR		IN30154956285935	27987	Equity
RAJESH	VASUDEVAN			IN30154957424411	1225967	Equity
JOSHI	SURESHBHAI	D		IN30154958092048	2571	Equity
CHAUHAN	BABUSINH	DHUDAJI		IN30154958092056	3822	Equity
VIJAYAN	ARUNAGIRI	R		IN30154958338599	2354	Equity
SANTOSH	S	PANCHAL		IN30154958369100	319	Equity
FAHAD	KHAN	WARSII		IN30302858521105	4268	Equity
BALBHADRA	RAGHUWANSHI			IN30154958616186	312	Equity
NAND	KISHOR	PATIDAR		IN30154958639763	2068	Equity
DHRUV	KUMAR	YADAV		IN30302860810415	8061	Equity
MANOJ	PRAKASH	JADHAV		IN30154960864913	240	Equity
ANIL	SADASHIV	BAL		IN30154960887635	351	Equity
NITESH	NANDU	KHARPURIYE		IN30154960905101	215	Equity
A	SELTRAN			IN30302860958749	5800	Equity
SABBISETTY	C	VSUDHIR		IN30154961712490	302	Equity
RAMESHWAR	SHAMRAO	LUTE		IN30154962765169	316	Equity
MAHENDRA	KUMAR			IN30154962807707	313	Equity
SURESH	CHANDRA	BOSE		IN30154962979292	290	Equity
U	S	VIJAIKUMAR		IN30302864040525	2844	Equity
VINOD	KUMAR	M		IN30302865883839	17224	Equity
GHANASHYAM	TANAJI	SHNDE		IN30302867581567	312	Equity
ABHIJEET	D	DESHMUKH		IN30302868478471	7791	Equity
SAINATH	YADAVRAO	NOMULWAR		IN30302869552133	1503	Equity
ALIYAR	RAHIM	SHAIKH		IN30302870261009	1276	Equity
BHARATH	KUMAR	G		IN30302880110460	7350	Equity
SHAIK	SYDU			IN30302880216419	1137	Equity
ANAND	V	PARAB		IN30302880304262	2013	Equity
CHIRANJEEVI	P			IN30143680674089	285	Equity
KUMAR	CHANDRAN	MUDALIAR		IN30302880826136	2096	Equity
P	DHANA	SEKARAN		IN30302880835161	3957	Equity
KAMLESH	KRISHNARAO	SHAHANE		IN30302880838611	1272	Equity
R	GOWRIVALLABAN			IN30302880838927	3927	Equity
SAGAR	BABAJI	CHAUDHARI		IN30051381557826	475	Equity
PAWANKUMAR	RAMDAROGA	PANDEY		IN30051381565682	355	Equity
INDRAJIT	K			IN30302881613564	896	Equity
UJWAL	JAGANNATH	PATIL		IN30302882258545	341	Equity
ABHISHEK	MUDEY			IN30302883515069	3680	Equity
MOHANKUMAR	DEVARAJAN			IN30302884115154	465	Equity
MONDI	VENKATA	RAMANA		IN30302884359903	228	Equity

NILESH	SURENDRA	KALOKHE		IN30302884814988		319	Equity
SIVAKUMAR	G			IN30051384987567		256	Equity
PRAVIN	SUHAS	RAMTEKE		IN30302886370373		203	Equity
MALLESH	BANDARU			IN30302886934964		214	Equity
NIKHIL	VINAYAKRAO	MAHALAXME		1201060003167623		393	Equity
MANGESH	BHURAO	FOKMARE		1201070000071697		1473	Equity
BHATESH	ASHOKRAO	PATIL		1201090011797211		440	Equity
RAJNISH	AGARWAL			1201130000133356		11250	Equity
VIJAY	MOHAN	NARKAR		1201130000177003		1046	Equity
JANAK	V	SUTHAR		1201910103667497		4410	Equity
SHAILESH	RAMANAND	RAO		1202300000030505		2500	Equity
VISHAL	D	MEHTA		1202890001090335		655	Equity
NISHANTH	BALAGOPAL			1203280000180901		571	Equity
SHITAL	DHARMENDRA	VEKARIA		1203320013259381		1323	Equity
ASIF	NASIR	SAYYAD		1203320031231607		339	Equity
ALPESHKUMAR	JITENDRABHAI	PATEL		1203500001694035		290	Equity
SUBRAMANIAN	MURALI			1203600005735041		304	Equity
PARAMASIVAM	SUDHAKAR			1203600005735531		403	Equity
MEVADA	NIKHIL	AMRUTLAL		1203760000450221		3459	Equity
CHIRAG	CHANDRAKANT	THAKKAR		1204470004633531		4443	Equity
MANAS	RANJAN	GAUTAM		1204470007348761		2500	Equity
JAGDISH	BUDHA	MAHALE		1204890000036962		419	Equity
VISHAL	LAXMANRAO	MANE		1204890000443587		348	Equity
JANAK	RAJENDRABHAI	SURTI		1205430000067474		6039	Equity
DWIJESH	RAJWADE			1208160004542841		948	Equity
POORNACHANDRA	RAO	MARISETTI		1208180002614816		1047	Equity
DURAI	SATHISH	KUMAR		1208250002109357		261	Equity
KAILAS	KARBHARI	GAIKWAD		1208250010303762		330	Equity
DHAYANIDHI				1208670000842118		322	Equity
V	S	NCHAKRAVARTHI		1301240001074663		995	Equity
PARDESHI	RAVI	PUNAMCHAND		1301240001483971		2834	Equity
PASUPULETI	SRINIVAS	KUMAR		1301240002013461		4018	Equity
SOMNATH	DAULATHRAO	JADHAV		1301240002127735		909	Equity
GOKUL	NATHAN	SS		1301240002405659		5574	Equity
PRASHANT	A	SONTAKKE		1301240002510195		1137	Equity
RAHUL	SOMVANSHI			1301240003792215		5232	Equity
SATISH	KUMAR	SATYAVARAPU		1301240004391572		1735	Equity
DINESH	KASHIRAO	BALBUDHE		1301240004720041		742	Equity
ANAND	L	SINGH		1301240004729901		1143	Equity
NILESH	BIRJU	MOROLIYA		1301240005131955		3495	Equity
SEBY	VARGHESE			1301240005146366		2910	Equity
SURABOINA	RANJIT	KUMAR		1301240005436859		1191	Equity
NARAYAN	GOVINDRAO	KALE		1301240005910269		368	Equity
DIPAK	SURESH	BHANDARKAR		1301240005949972		216	Equity
DHIRENDRA	SINH	MAHENDRASINHRATHOD		1304140002838388		3036	Equity
SHOBHANA	RAJARAMAN			1304140003830593		5079	Equity
KIRTI	NITINCHANDRA	VIRLE		1304140008886631		3534	Equity

M	PARTHASARATHI		1304140008976970	5877	Equity
VINEET	NAIR		1304140009028321	1032	Equity

List of Debenture holders as on 31.03.2021

First Name	Middle Name	Last Name	Reference Number	Number of debentures	Total amount of debentures
HINDUSTAN	PETROLEUM	CORPNLTDEMPLOYEES	IN30302862764150	50	1000000.00
INSURANCE	INSTITUTE	OFINDIA	IN30005410040255	300	1000000.00
INSURANCE	INSTITUTE	OFINDIA	IN30005410040255	250	1000000.00
UNITED	INDIA	INSURANCECOMPANYLIMITED	IN30108022344885	100	1000000.00
CHOLAMANDALAM	MS	GENERALINSURANCECOMPANY	IN30152430038720	100	1000000.00
IFFCO	EMPLOYEES	PROVIDENTFUNDTRUST	IN30154917156503	150	1000000.00
RURAL	POSTAL	LIFEINSURANCEFUND	IN30012611233869	250	1000000.00
POSTAL	LIFE	INSURANCEFUNDA	IN30012611233877	350	1000000.00
RURAL	POSTAL	LIFEINSURANCEFUND	IN30012611233869	550	1000000.00
POSTAL	LIFE	INSURANCEFUNDA	IN30012611233877	150	1000000.00
AGRICULTURE	INSURANCE	COMPANYOFINDIA	IN30081210489864	500	1000000.00
AGRICULTURE	INSURANCE	COMPANYOFINDIA	IN30081210489864	250	1000000.00
ICICI	PRUDENTIAL	FIXEDMATURITYPLAN	IN30012611267440	117	1000000.00
ICICI	PRUDENTIAL	FIXEDMATURITYPLAN	IN30012611268137	596	1000000.00
ICICI	PRUDENTIAL	FIXEDMATURITYPLAN	IN30012611268303	287	1000000.00
KAMALA	VENKATARAMANI		IN30023911088357	1	1000000.00
GUJARAT	GUARDIAN	LIMITEDEMPLOYEESPROVIDENT	IN30047640006766	1	1000000.00
SMIORE	EMPLOYEES	PROVIDENTFUNDTRUST	IN30047640449783	6	1000000.00
POONAM	NINAD	TIPNIS	IN30048430308197	1	1000000.00
BANK	OF	BARODAPROVIDENTFUND	IN30087030007718	32	1000000.00
DILIP	MANOHAR	PANDIT	IN30088814211720	1	1000000.00
TATA	CAPITAL	LIMITEDEMPLOYEESPROVIDENT	IN30115124524569	50	1000000.00
INDIAN	OIL	CORPORATIONLTDREFINERIES	IN30115126963561	250	1000000.00
MEHSANA	DIST	COOPMILKPROD	IN30154917292903	4	1000000.00
VICTORIA	JUTE	WORKERSPROVIDENTFUND	IN30611490235140	5	1000000.00
CHOLAMANDALAM	MS	GENERALINSURANCECOMPANY	IN30152430038720	100	1000000.00
SBI	DUAL	ADVANTAGEFUNDSERIES	IN30378610005651	750	1000000.00
RURAL	POSTAL	LIFEINSURANCEFUND	IN30012611233869	200	1000000.00
POSTAL	LIFE	INSURANCEFUNDA	IN30012611233877	550	1000000.00
IDFC	FIRST	BANKLIMITED	IN30420310000004	3000	1000000.00
CHOLAMANDALAM	MS	GENERALINSURANCECOMPANY	IN30152430038720	100	1000000.00
SBI	DUAL	ADVANTAGEFUNDSERIES	IN30378610005750	500	1000000.00
SBI	DEBT	FUNDSERIESC	IN30378610005848	270	1000000.00
INTERNATIONAL	FINANCE	CORPORATION	IN30005410060393	1600	1000000.00
TATA	FIXED	MATURITYPLANSERIES	IN30152430046122	10	1000000.00
SBI	DEBT	FUNDSERIESC	IN30378610006126	300	1000000.00
SBI	DUAL	ADVANTAGEFUNDSERIES	IN30378610006134	350	1000000.00
TECH	MAHINDRA	LIMITED	IN30014210686781	1500	1000000.00

SBI	SHORT	TERMDEBTFUND	IN30012611210687	2000	1000000.00
SBI	CREDIT	RISKFUND	IN30378610001082	1000	1000000.00
LARSEN	AND	TOUBROLIMITED	IN30047642601313	1000	1000000.00
LARSEN	AND	TOUBROLIMITED	IN30047642601313	500	1000000.00
SHREE	CEMENT	LTD	IN30048410606285	500	1000000.00
SBI	SHORT	TERMDEBTFUND	IN30012611210687	1750	1000000.00
AXIS	TREASURY	ADVANTAGEFUND	IN30016710066059	250	1000000.00
BREACH	CANDY	HOSPITALTRUSTSTAFF	IN300450111114024	3	1000000.00
IREDA	EMPLOYEES	CONTRIBUTORYPROVIDENTFUND	IN30047640077444	5	1000000.00
ITD	CEMENTATION	INDIALIMITEDWORKMEN	IN30047640246306	10	1000000.00
KAIRA	DISTRICT	COOPERATIVEMILK	IN30048410920004	6	1000000.00
ALEMBIC	PHARMACEUTICALS	LIMITEDPROVIDENTFUND	IN30048414095472	25	1000000.00
TATA	CHEMICALS	LIMITEDPROVIDENTFUND	IN30112716173758	18	1000000.00
KERALA	AGRO	MACHINERYCORPORATIONEMPLOYEES	IN30151610087776	6	1000000.00
INDIAN	PROVIDENT	FUNDOFBHARAT	IN30154916417103	60	1000000.00
ZUARI	INDUSTRIES	LTDEMPLOYEESPROVIDENT	IN30154916505950	14	1000000.00
HOUSING	DEVELOPMENT	FINANCECORPORATIONLTD	IN30154916663052	20	1000000.00
THE	ARVIND	MILLSEMPLOYEESPROVIDENT	IN30154916870227	14	1000000.00
BHARAT	EARTH	MOVERSLTDPROVIDENT	IN30154917023106	40	1000000.00
TATA	SONS	LTDHEADOFFICE	IN30154917042958	1	1000000.00
LUBRIZOL	INDIA	PRIVATELIMITEDEMPLOYEES	IN30154917074366	8	1000000.00
GANNON	DUNKERLEY	ANDCOLTD	IN30154917204963	2	1000000.00
GARWARE	WALL	ROPESEMPLOYEESPROVIDENT	IN30154917301712	5	1000000.00
EDUCATIONAL	CONSULTANTS	INDIALTDE	IN30267931427650	2	1000000.00
THE	EMPLOYEES	PROVIDENTFUND OF	IN30267932902949	6	1000000.00
NDDB	STAFF	PROVIDENTFUNDTRUST	IN30327010105735	5	1000000.00
VINAYA	SUDHAKAR		IN30023912179805	1	1000000.00
BREACH	CANDY	HOSPITALTRUSTSTAFF	IN300450111114024	4	1000000.00
SAILESH	S	SHENOI	IN30045014930261	1	1000000.00
PUNE	ZILLA	MADHYAWARTISAHAKARIBANK	IN30047640115259	2	1000000.00
INCS	EMPLOYEES	PROVIDENTFUND	IN30047640135605	1	1000000.00
SESA	MINING	CORPORATIONLIMITEDEMPLOYEES	IN30047640211610	4	1000000.00
ASSOCIATED	STONE	INDUSTRIESKOTAHLTD	IN30047640227474	1	1000000.00
BATA	INDIA	LIMITEDEMPLOYEESSTATUTORY	IN30047640336177	5	1000000.00
KESORAM	MILLS	WORKERSPROVIDENTFUND	IN30047640336193	1	1000000.00
CUTLER	HAMMER	PROVIDENTFUNDTRUST	IN30047640420905	3	1000000.00
CROMPTON	GREAVES	LIMITEDPROVIDENTFUND	IN30047640947435	40	1000000.00
GENERAL	MILLS	INDIAPRIVATELIMITED	IN30047641563479	10	1000000.00
PFIZER	LIMITED	EMPLOYEESPROVIDENTFUND	IN30047642067568	30	1000000.00

JK	PAPER	LIMITEDJKPAPER	IN30047642298322	5	1000000.00
MALABAR	HILL	CLUBLIMITEDSTAFF	IN30048411447709	2	1000000.00
MALABAR	HILL	CLUBLIMITEDEMPLOYEES	IN30048411447726	1	1000000.00
DAKSHIN	BIHAR	GRAMINBANK	IN30070811145658	3	1000000.00
S	RY	EMPLOYEEESCOOPERATIVE	IN30108022364307	1	1000000.00
ST	JAMES	SCHOOLEMPLOYEESPROVIDENT	IN30125028437187	2	1000000.00
INSTITUTE	OF	ECONOMICGROWTHEMPLOYEES	IN30135630028807	2	1000000.00
INDIAN	PROVIDENT	FUNDOFBHARAT	IN30154916417103	50	1000000.00
HOUSING	DEVELOPMENT	FINANCECORPORATIONLTD	IN30154916663052	10	1000000.00
INDOFIL	INDUSTRIES	LTDEMPLOYEESPROVIDENT	IN30154916951252	2	1000000.00
TATA	SONS	LTDHEADOFFICE	IN30154917042958	1	1000000.00
CENTURY	ENKA	LTDEMPLOYEESPROVIDENT	IN30154917262704	6	1000000.00
BIRLA	MANAGEMENT	CORPORATIONLTDSTAFF	IN30154917271111	28	1000000.00
TITAN	INDUSTRIES	GRATUITYFUND	IN30154917291671	9	1000000.00
BPCL	EMPLOYEES	POSTRETIREMENTMEDICAL	IN30154935965821	30	1000000.00
HINDUSTAN	THOMPSON	ASSOCIATESLIMITEDPROVIDENT	IN30154938615895	15	1000000.00
SETH	ANANDRAM	JAIPURIAEDUCATIONSOCIETY	IN30154959725606	8	1000000.00
L	AND	TKANSBAHALSTAFF	IN30267932973270	5	1000000.00
HINDUSTAN	PETROLEUM	CORPNLTDEMPLOYEES	IN30302862764150	50	1000000.00
THE	PRESS	TRUSTOFINDIA	IN30611490046637	8	1000000.00
CONSTRUCTION	EMPLOYEES	PROVIDENTFUND	IN30611490101794	8	1000000.00
THE	DALHOUSIE	JUTECOLTD	IN30611490234670	1	1000000.00
BATA	INDIA	LIMITEDEMPLOYEESSTATUTORY	IN30047640336177	10	1000000.00
H	A	LEMPLOYEESPROVIDENT	IN30047640425993	15	1000000.00
TATA	CAPITAL	LIMITEDEMPLOYEESPROVIDENT	IN30115124524569	4	1000000.00
GRATUITY	FUND	OFHOUSINGDEVELOPMENT	IN30154916642768	15	1000000.00
SUPERANNUATION	FUND	OFHOUSINGDEVELOPMENT	IN30154916644618	15	1000000.00
HOUSING	DEVELOPMENT	FINANCECORPORATIONLTD	IN30154916663052	10	1000000.00
THE	ARVIND	MILLSEMPLOYEESPROVIDENT	IN30154916870227	4	1000000.00
J	N	MARSHALLPVTLTD	IN30154917291646	3	1000000.00
HINDUSTAN	PETROLEUM	CORPORATIONLIMITEDPROVIDENT	IN30154917332235	50	1000000.00
SET	INDIA	PVTLTDEMPLOYEES	IN30154957777947	13	1000000.00
TOLANI	EDUCATION	FOUNDATION	IN30260310100873	10	1000000.00
TATA	CAPITAL	LIMITEDSUPERANNUATIONSCHEME	1301240003146221	1	1000000.00
MAHINDRA	MANULIFE	INVESTMENTMANAGEMENTPRIVATE	IN30154953885728	300	1000000.00
BREACH	CANDY	HOSPITALTRUSTSTAFF	IN30045011114024	3	1000000.00
CESCO	EMPLOYEES	PENSIONTRUST	IN30045012643997	5	1000000.00
CESCO	EMPLOYEES	GRATUITYTRUST	IN30045012644029	5	1000000.00
BHARAT	FRITZ	WERNERPRIVATELIMITED	IN30047640027388	5	1000000.00

BOSCH	WORKMENS	NASHIKPROVIDENTFUND	IN30047640304585	10	1000000.00
CUTLER	HAMMER	PROVIDENTFUNDTRUST	IN30047640420905	10	1000000.00
BHARAT	ELECTRONICS	LTDPROVIDENTFUND	IN30154917216862	10	1000000.00
BOCHASANWASI	SHRI	AKSHARPURUSHOTTAMSWAMINARAYAN	IN30292710314803	100	1000000.00
PUNE	ZILLA	MADHYAWARTISAHAKARIBANK	IN30047640115259	2	1000000.00
BHARAT	ELECTRONICS	LTDPROVIDENTFUND	IN30154917216862	10	1000000.00
RSRTC	CPF	TRUST	IN30281412719724	50	1000000.00
INDIAN	AIRLINES	EMPLOYEESPROVIDENTFUND	IN30154918884008	100	1000000.00
BREACH	CANDY	HOSPITALTRUSTSTAFF	IN30045011114024	2	1000000.00
PUNE	ZILLA	MADHYAWARTISAHAKARIBANK	IN30047640115259	4	1000000.00
TATA	ENERGY	RESEARCHINSTITUTEPROVIDENT	IN30047640202232	3	1000000.00
IRCON	EMPLOYEES	CONTRIBUTORYPROVIDENTFUND	IN30047640482090	6	1000000.00
HINDUSTAN	CONSTRUCTION	COMPANYEMPLOYEESPROVIDENT	IN30047642548830	4	1000000.00
MCGRAW	HILL	EDUCATIONINDIAPRIVATE	IN30070810424025	2	1000000.00
CAPGEMINI	INDIA	PVTLTDEMPLOYEES	IN30115126379096	5	1000000.00
AXA	EMPLOYEES	PROVIDENTFUNDTRUST	IN30154917030012	9	1000000.00
SET	INDIA	PVTLTDEMPLOYEES	IN30154957777947	5	1000000.00
UNITED	INDIA	INSURANCECOMPANYLIMITED	IN30081210000543	100	1000000.00
TATA	CAPITAL	LIMITEDEMPLOYEESPROVIDENT	IN30115124524569	12	1000000.00
BHARAT	EARTH	MOVERSLTDPROVIDENT	IN30154917023106	40	1000000.00
TPIL	EMPLOYEES	PROVIDENTFUNDTRUST	IN30154917218567	2	1000000.00
INDIAN	AIRLINES	EMPLOYEESPROVIDENTFUND	IN30154918884008	46	1000000.00
BPCL	EMPLOYEES	POSTRETIREMENTMEDICAL	IN30154935965821	50	1000000.00
MAHINDRA	MANULIFE	INVESTMENTMANAGEMENTPRIVATE	IN30154953885728	170	1000000.00
TRUSTEE	NEW	INDIAASSURANCECO	IN30154916578707	100	1000000.00
BOCHASANWASI	SHRI	AKSHARPURUSHOTTAMSWAMINARAYAN	IN30292710314803	100	1000000.00
TATA	ELXSI	INDIALIMITEDEMPLOYEES	IN30047640022615	16	1000000.00
INDIAN	FARMERS	FERTILISERCOOPERATIVELTD	IN30133021851240	100	1000000.00
BLUE	STAR	EMPLOYEESPROVIDENTFUND	IN30154916594441	14	1000000.00
MADHUSUDAN	PROVIDENT	FUNDINSTITUTION	IN30154917157745	6	1000000.00
MADHUSUDAN	GRATUITY	FUND	IN30154917170922	1	1000000.00
TOLANI	EDUCATION	FOUNDATIONEP	IN30260310063953	3	1000000.00
BOCHASANWASI	SHRI	AKSHARPURUSHOTTAMSWAMINARAYAN	IN30292710314803	100	1000000.00
N	I	ASEMPLOYEES	IN30611490441255	1	1000000.00
NEHA	JAIN		1201090005948935	4	1000000.00
RASHMI	RAMESH	MEHTA	1201090008021140	5	1000000.00
LOVELENA	MODY		1201130000481895	1	1000000.00
VARDHAMANBHAKTI	SWETAMBERMURTIPUJAK		1203240000019691	2	1000000.00
TATA	CAPITAL	LIMITEDGRATUITYSCHEME	1301240003146215	1	1000000.00

IFGL	REFRACTORIES	WELFARETRUST	1301380000312756	1	1000000.00
RAJYASHREE	CHAMARIA		IN30045014680565	1	1000000.00
ASHOK	HALL	GIRLSHIGHSCHOOL	IN30047640005175	2	1000000.00
GUJARAT	GUARDIAN	LIMITEDEMPLOYEESPROVIDENT	IN30047640006766	2	1000000.00
GODFREY	PHILLIPS	INDIALTDPROVIDENT	IN30047640048197	14	1000000.00
ITW	INDIA	EMPLOYEESPROVIDENTFUND	IN30047640096873	3	1000000.00
TATA	METALIKS	EMPLOYEESPROVIDENTFUND	IN30047640105755	16	1000000.00
GLOSTER	JUTE	MILLSLTDEMPLOYEES	IN30047640185647	10	1000000.00
JK	PAPER	LIMITEDJKPAPER	IN30047642298322	12	1000000.00
HINDUSTAN	CONSTRUCTION	COMPANYEMPLOYEESPROVIDENT	IN30047642548830	13	1000000.00
EMPLOYEES	PROVIDENT	FUNDTRUSTDCM	IN30048413531815	12	1000000.00
TATA	CAPITAL	LIMITEDEMPLOYEESPROVIDENT	IN30115124524569	15	1000000.00
XPRO	INDIA	LIMITEDEMPLOYEESPROVIDENT	IN30115127936874	6	1000000.00
SMARTLINK	HOLDINGS	LIMITED	IN30115127963770	30	1000000.00
KARNATAKA	STATE	FINANCIALCORPORATIONEPF	IN30135620211863	3	1000000.00
BHORUKA	PROVIDENT	FUNDTRUST	IN30154916646963	1	1000000.00
THE	ARVIND	MILLSEMPLOYEESPROVIDENT	IN30154916870227	37	1000000.00
LAWRENCE	AND	MAYOIPVT	IN30154917275340	2	1000000.00
TITAN	WATCHES	PROVIDENTFUND	IN30154917279797	15	1000000.00
OGILVY	AND	MATHERPVTLTD	IN30154917336208	5	1000000.00
SET	INDIA	PVTLTDEMPLOYEES	IN30154957777947	28	1000000.00
KORES	INDIA	LTDEMPLOYEESPROVIDENT	IN30247040202696	1	1000000.00
TOLANI	EDUCATION	FOUNDATION	IN30260310100873	50	1000000.00
LUPIN	LTD	EMPLOYEESPROVIDENTFUND	IN30290247378686	10	1000000.00
BOCHASANWASI	SHRI	AKSHARPURUSHOTTAMSWAMINARAYAN	IN30292710314803	100	1000000.00
BOCHASANWASI	SHRI	AKSHARPURUSHOTTAMSWAMINARAYANS	IN30302861914384	100	1000000.00
CONSTRUCTION	EMPLOYEES	PROVIDENTFUND	IN30611490101794	4	1000000.00
AVNEESH	GUPTA		IN30015910842375	1	1000000.00
BAI	JERBAI	WADIAHOSPITALFOR	IN30036022300458	1	1000000.00
NOWROSJEE	WADIA	MATERNITYHOSPITALPROVIDENT	IN30036022431706	1	1000000.00
ALEMBIC	LIMITED	PROVIDENTFUNDTRUST	IN30045011196180	6	1000000.00
ALEMBIC	GLASS	INDUSTRIESLTDP	IN30045012636088	1	1000000.00
CESCO	EMPLOYEES	PENSIONTRUST	IN30045012643997	10	1000000.00
CESCO	EMPLOYEES	GRATUITYTRUST	IN30045012644029	3	1000000.00
KCSSL	MANAGEMENT	STAFFPROVIDENTFUND	IN30047640008253	1	1000000.00
BIRLA	EDUCATION	TRUSTEMPLOYEESPROVIDENT	IN30047640511172	4	1000000.00
CESCO	EMPLOYEES	PROVIDENTFUNDTRUST	IN30047642700910	10	1000000.00
ALEMBIC	PHARMACEUTICALS	LIMITEDPROVIDENTFUND	IN30048414095472	24	1000000.00
HPGCL	EMPLOYEES	PENSIONFUNDTRUST	IN30115121880364	200	1000000.00

INDIAN	OIL	CORPORATIONLTDREFINERIES	IN30115126963561	50	1000000.00
TITAN	WATCHES	PROVIDENTFUND	IN30154917279797	20	1000000.00
MITSUBISHI	INDIAN	STAFFPROVIDENTFUND	IN30154917313888	5	1000000.00
INDIAN	PROVIDENT	FUNDOFBHARAT	IN30171532047373	15	1000000.00
TOLANI	SHIPPING	COLTDEMPLOYEES	IN30260310012123	1	1000000.00
LARSEN	AND	TOUBROPROVIDENTFUND	IN30047640147739	10	1000000.00
THE	LARSEN	ANDTOUBROOFFICERS	IN30115123466374	775	1000000.00
LARSEN	AND	TOUBROGRATUITYFUND	IN30115123466382	39	1000000.00
L	AND	TOFFICERSAND	IN30115123466391	70	1000000.00
THE	LARSEN	ANDTOUBROLIMITED	IN30115123466405	92	1000000.00
LTHE	GRATUITY	TRUST	IN30154956494054	14	1000000.00
AXIS	TREASURY	ADVANTAGEFUND	IN30016710066059	1250	1000000.00
AXIS	MUTUAL	FUNDTRUSTEELIMITED	IN30016710078807	50	1000000.00
AXIS	MUTUAL	FUNDTRUSTEELIMITED	IN30016710151409	550	1000000.00
SBI	MAGNUM	MEDIUMDURATIONFUND	IN30378610001031	2000	1000000.00
ICICI	PRUDENTIAL	CREDITRISKFUND	IN30378610003963	1500	1000000.00
ICICI	PRUDENTIAL	MEDIUMTERMBOND	IN30378610003971	500	1000000.00
VISAKHAPATNAM	STEEL	PROJECTEMPLOYEESPROVIDENT	IN30047642840656	75	1000000.00
SET	INDIA	PVTLTDEMPLOYEES	IN30154957777947	25	1000000.00
THE	PROVIDENT	FUNDTRUSTFOR	IN30281412722937	350	1000000.00
SRG	HOUSING	FINANCE	1201060003890917	50	1000000.00
ICICI	PRUDENTIAL	CREDITRISKFUND	IN30378610003963	1000	1000000.00
ICICI	PRUDENTIAL	MEDIUMTERMBOND	IN30378610003971	1000	1000000.00

M Siroya and Company
Company Secretaries

A-103, Samved Building (Madhukunj), Near Ekta Bhoomi Gardens, Rajendra Nagar, Borivali (E), Mumbai - 400 066
Tel.:+91 22 28706523/24; 28546523(D); Cel.:+91 9324310151; **E-mail:** siroyam@gmail.com; www.msiroya.com

Form No. MGT-8

*[Pursuant to section 92(2) of the Companies Act, 2013 and Rule 11(2) of The Companies
(Management and Administration) Rules, 2014]*

CERTIFICATE BY A COMPANY SECRETARY IN PRACTICE

We have examined the registers, records and books and papers of **Mahindra Rural Housing Finance Limited** ("the Company") as required to be maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on 31st March, 2021. In our opinion and to the best of our information and according to the examinations carried out by us and explanations furnished to us by the Company, its officers and agents, we certify that:

- A. the Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
- B. during the aforesaid financial year, the Company has, wherever applicable, complied with provisions of the Act & Rules made there under in respect of the following:
 1. the Company is a Listed Public Limited Company with its Non-Convertible Debentures listed on BSE Limited and during the year the Company has listed commercial papers on BSE Limited. Its Equity Shares are not listed;
 2. maintenance of registers/records & making entries therein within the time prescribed therefore;
 3. the Company has filed forms and returns as stated in the annual return, with the Registrar of Companies within the prescribed time /with additional fees, wherever applicable. The Company had not filed any forms and returns as stated in the annual return with Regional Director, Central Government, the Tribunal, Court or other authorities;
 4. the Company had called/ convened/ held meetings of Board of Directors, its committees and the meetings of the members of the Company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed. No resolution was passed by Postal Ballot during the year under review;
 5. the Company had not closed the Register of Members during the year under review;
 6. the Company has not made any advances/loans under section 185 of the Act during the year under review;

7. the Company has not entered into contracts/arrangements with related parties which required compliance under section 188 of the Act, i.e., all the Related Party Transactions entered during the year were in Ordinary Course of Business and on arm's length basis and the Company has taken prior approval of the Audit Committee for all related party transactions;
8. the Company has not issued, allotted, transferred/ transmitted/bought back any securities/reduced/ altered its share capital/ converted securities during the FY 2020-2021. The Company has redeemed debentures during the year;
9. the Company was not required to keep in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act;
10. there was no unpaid/ unclaimed dividend /other amounts as applicable which was required to be transferred to the Investor Education and Protection Fund in accordance with sections 124 and 125 of the Act;
11. the Company has complied with the provisions of Section 134 of the Act w.r.t. signing of audited financial statements and Report of Directors as per sub-sections (3), (4) and (5) thereof;
12. the Board of the Company is duly constituted and during the year under review, the appointment and re-appointment of Directors and Key Managerial Personnel were duly made and disclosures of the Directors were duly received, and the remuneration paid to Directors and Key Managerial Personnel were within the ceilings permissible under the Act. There was no instance of filling-up of casual vacancy during the year under review;
13. the Company had appointed Messrs. B S R & Co. LLP, Chartered Accountants, (ICAI Firm Registration Number 101248W/W-100022) as Statutory Auditors of the Company at the tenth Annual General Meeting ("AGM") held on 17th July, 2017 to hold office for a period of 5 (five) years from the conclusion of the tenth AGM until the conclusion of the fifteenth AGM of the Company to be held in the year 2022;
14. no approvals were required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;
15. the Company has not accepted/ renewed/ repaid any deposits;
16. the Company has not borrowed any money from its members though it has borrowed from banks, public financial institutions and others and the Company has created/ modified and satisfied charges in that respect, wherever applicable;

17. the Company being a Housing Finance Company, the provisions w.r.t. granting of loans or providing of guarantees or securities under section 186 of the Act are not applicable. The Company has made investments during the year under review; and
18. the Company has not altered the provisions of Memorandum of Association of the Company during the year under review; the Company has amended Articles of Association of the Company during the year under review.

**For M Siroya and Company
Company Secretaries**

**Mukesh Siroya
Proprietor
FCS No.: 5682
CP No.: 4157
UDIN.:**

Date: _____, 2021
Place: Mumbai

Note:

In view of the ongoing restrictions/advisories issued by the Government of India/Maharashtra to contain the spread of Covid-19 pandemic on the movement of people, we have relied on electronic data for verification of the Company books, papers, minute books, forms and returns filed, and other records maintained by the Company.