



November 25, 2024

To,  
Department of Corporate Affairs  
**BSE Limited,**  
Phiroze Jeejeebhoy Towers  
Dalal Street  
Mumbai- 400001

**Scrip Code: 530979 and 959722**

**Subject: Notice of Postal Ballot – Despatch to Shareholders**

**Ref: Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015.**

Dear Sir/Madam,

We would like to inform you that the Notice of Postal Ballot, along with other relevant documents, as approved by the Directors, are being sent to all the shareholders whose names appear in the register of members/ beneficial owners received from the National Securities Depository Limited (“NSDL”) and Central Depository Services (India) Limited as at close of business hours on Friday, November 22, 2024 (“Cut-off date”), seeking their approval for resolutions as set out in the Postal Ballot Notice.

In compliance with the provisions of Section 108 and Section 110 of the Companies Act, 2013; Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, as amended, and Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), the Company has offered e-voting facility for transacting the business specified in the Notice of Postal Ballot through NSDL through their portal <https://www.evoting.nsdl.com/> to enable the members to cast their votes electronically. The cut-off date to determine the entitlement of voting rights of members opting for e-voting is Friday, November 22, 2024. The voting commences on Tuesday, November 26, 2024 (9.00 a.m.) and ends on Wednesday, December 25, 2024 (5.00 p.m.).

We enclose herewith copy of the Notice of Postal Ballot together with the Explanatory Statement which has been sent to the shareholders of the Company through e-mail.

The aforesaid documents are also made available on the website of the Company at [www.indiahomeloan.co.in](http://www.indiahomeloan.co.in).

Kindly take the above on record and acknowledge the receipt.

Thanking you,

Yours truly,  
**For India Home Loan Ltd**

**Akash Das**  
**Company Secretary & Compliance Officer**  
**A74714**  
**Encl.: As above**

**INDIA HOME LOAN LIMITED**

CIN No.: L65910MH1990PLC059499

Registered Office: 504-504A, 5<sup>th</sup> Floor, Nirmal Ecstasy, Jatashankar Dosa Road,  
Mulund (West), Mumbai-400 080Tel.: +91 22 26583353, Website: [www.indiahomeloan.co.in](http://www.indiahomeloan.co.in)Email: [customercare@indiahomeloan.co.in](mailto:customercare@indiahomeloan.co.in)**POSTAL BALLOT NOTICE**

Dear Shareholders,

NOTICE is hereby given to the Members of India Home Loan Limited (the "Company") pursuant to and in compliance with Section 108 and Section 110 of the Companies Act, 2013 ('Act') read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, ('Rules'), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ('SEBI Listing Regulations'), Secretarial Standard-2 on General Meetings ('SS-2') issued by The Institute of Company Secretaries of India and other applicable provisions of the Act and Rules made thereunder and the SEBI Listing Regulations, as amended from time to time, (including any statutory modification(s) or reenactment(s) thereof for the time being in force) and in terms of the Circular No. 14/2020 dated April 8, 2020, Circular No. 17/2020 dated April 13, 2020, Circular No. 22/2020 dated June 15, 2020, Circular No. 33/2020 dated September 28, 2020, Circular No. 39/2020 dated December 31, 2020, Circular No. 10/2021 dated June 23, 2021, Circular No. 20/2021 dated December 8, 2021, Circular No. 3/2022 dated May 5, 2022, Circular No. 11/2022 dated December 28, 2022 and Circular No. 09/2023 dated September 25, 2023 issued by the Ministry of Corporate Affairs ('MCA Circulars'), the Resolution as set out in this Postal Ballot Notice, seeking approval for the appointment of Mr. Deepak Katarmal (DIN: 07957602) as Non-Executive Independent Director of the Company with effect from September 26, 2024, for a period of five years is proposed to be passed as an Special Resolution by the Members of the Company through Postal Ballot only, by voting through electronic means ('Postal Ballot' / 'Remote e-Voting').

An Explanatory Statement pertaining to the said resolution setting out the material facts and the reasons / rationale thereof form part of this Postal Ballot Notice.

In compliance with Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the LODR Regulations") and pursuant to the provisions of Sections 108 and 110 of the Act read with the rules framed thereunder and the MCA Circulars, the manner of voting on the proposed resolution is restricted only to e-voting i.e., by casting votes electronically instead of submitting postal ballot form. Accordingly, the Postal Ballot Notice and instructions for e-voting are being sent only through electronic mode to those members whose email address is registered with the Company / Depository Participant("DP").

You are requested to carefully read the instructions in this Postal Ballot Notice and record your assent (**FOR**) or dissent (**AGAINST**) through the remote e-voting process not later than 5:00 P.M. IST on Wednesday, December 25, 2024, failing which it will be strictly considered that no response has been received from the Member.

The Company has appointed Mr. Surya Pareek, Proprietor of SP Pareek and Associates (Membership No. A56597/Certificate of Practice No. 21242), Practicing Company Secretaries, Mumbai as the Scrutinizer for conducting the Postal Ballot voting process in accordance with the Act in a fair and transparent manner.

The e-voting facility will be available during the following period;

<b>Commencement of e-voting period</b>	<b>Tuesday, November 26, 2024 9:00 am</b>
<b>Conclusion of e-voting period</b>	<b>Wednesday, December 25, 2024 5:00 p.m.</b>
<b>Cut-off date for eligibility to vote</b>	<b>Friday, November 22, 2024</b>

The e-voting facility will be disabled by NSDL immediately after 5.00 p.m. IST on Wednesday, December 25, 2024, and will be disallowed thereafter.

After completion of scrutiny of the votes, the Scrutinizer will submit his report to the Chairman of the Company or a person authorized by the Chairman. The results of Postal Ballot shall be declared as per the statutory timelines. The results along with the Scrutinizer's report will also be displayed on the website of the Company at [www.indiahomeloan.co.in](http://www.indiahomeloan.co.in), intimated to BSE Limited ("BSE") and on the website of the National Securities and Depositories Limited ("NSDL").

The Resolution, if passed by requisite majority, shall be deemed to have been passed on the last date specified for remote e-voting i.e. Wednesday, December 25, 2024.

## **SPECIAL BUSINESS**

### **ITEM NO. 1**

#### **"TO APPOINT MR. DEEPAK KATARMAL (DIN: 07957602) AS NON-EXECUTIVE INDEPENDENT DIRECTOR OF THE COMPANY"**

**To consider and, if thought fit, to pass, with or without modification(s), the following resolution as an Special Resolution:**

**RESOLVED THAT** pursuant to the provisions of Sections 149, 150, 152, 161, Schedule IV and other applicable provisions of the Companies Act, 2013 ("the Act") read with the Rules framed thereunder, and applicable provisions of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("the LODR Regulations") (including any statutory modification or re-enactment(s) thereof for the time being in force), the Articles of Association of the Company, approvals and recommendation of the Nomination and Remuneration Committee and that of the Board of Directors, Mr. Deepak Katarmal (DIN: 07957602), who was appointed as an Additional Director in the capacity of an Independent Director with effect from September 26, 2024, who meets the criteria for independence under Section 149(6) of the Act and the Rules made thereunder and Regulation 16(1)(b) of the LODR Regulations and in respect of whom the Company has received a notice in writing from a member under Section 160(1) of the Act, be and is hereby appointed as an Independent Director of the Company for a period of 5 (five) years till September 25, 2029, and that he shall not be liable to retire by rotation.

**RESOLVED FURTHER THAT** the Board be and is hereby authorized to execute all such agreements, documents, instruments and writings as deemed necessary and to file requisite forms or applications with statutory/regulatory authorities, with power to alter and vary the terms and conditions of the said appointment and settle all questions, difficulties or doubts that may arise in this regard, as they may in their sole and absolute discretion deem fit and to do all such acts, deeds, matters and things as may be considered necessary and appropriate to give effect to this resolution."

By Order of the Board

Sd/-

**Akash Das**

Company Secretary and Compliance Officer

A74714

Date: November 21, 2024

#### **Registered Office:**

504/504A, 5<sup>th</sup> Floor, Nirmal Ecstasy,

Jatashankar Dosa Road,

Mulund (W) Mumbai 400080

[customercare@indiahomeloan.co.in](mailto:customercare@indiahomeloan.co.in)

[www.indiahomeloan.co.in](http://www.indiahomeloan.co.in)

CIN: L65910MH1990PLC059499

**Notes:**

1. The explanatory statement pursuant to Section 102 read with Section 110 of the Act along with details in terms of Regulation 36(3) of the LODR Regulations, stating all material facts and the reason/ rationale for proposed resolutions is annexed herewith.
2. In accordance with the MCA Circulars, the Notice of the Postal Ballot has been sent only by email to all the Members whose names appear in the Register of Members as on Friday, November 22, 2024, i.e. cut-off date, which will also be considered for the purpose of remote voting. Voting rights shall be reckoned based on paid-up value of the shares registered in the names of the Members as on Friday, November 22, 2024. A person who is not a member as on the Cut-off Date should treat this Postal Ballot Notice for informational purposes only. In compliance with Regulation 44 of the LODR Regulations and pursuant to the provisions of Sections 108 and 110 of the Act read with the Rules framed thereunder and the MCA Circulars, the manner of voting on the proposed resolutions is restricted only to e-voting i.e., by casting votes electronically instead of submitting the postal ballot form. Accordingly, the physical copy of the Notice along with the postal ballot form are not being sent to the members. The communication of the assent or dissent of the members would only take place through the e-voting system.
3. Members who have not registered their e-mail addresses either with the Company's RTA or their Depository Participant ("DP") are requested to follow the process specified herein below for procuring user ID and password for e-voting for the resolution set out in this Postal Ballot notice. For receiving all communication from the Company electronically:
  - a) Members holding shares in physical mode and who have not registered / updated their email address with the Company are requested to register / update the same by writing to the Company with details of folio number and attaching a self-attested copy of PAN card at [support@purvashare.com](mailto:support@purvashare.com).
  - b) Members holding shares in dematerialized mode are requested to register / update their email addresses with the relevant Depository Participant.
4. The members who have not received any communication regarding this Postal Ballot remote e-voting for any reason whatsoever, the Member is requested to contact the Company at [cs@indiahomeloan.co.in](mailto:cs@indiahomeloan.co.in) or RTA at [support@purvashare.com](mailto:support@purvashare.com) in between 10:00 am to 06:00 pm IST on all working days, except Sunday.
5. In compliance with the provisions of Sections 108, 110 and other applicable of the Act, as amended, read with the Companies (Management and Administration) Rules, 2014 ("Rules"), as amended, and in compliance with Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations, 2015"), as amended, the Company is pleased to provide voting by electronic means ("remote e-voting") to the Members, to enable them to cast their votes electronically. The Company has engaged the services of NSDL to provide e-voting facility to its Members.
6. The voting rights will be reckoned on the paid-up value of Equity Shares registered in the name of the Members as at close of business hours on Friday, November 22, 2024 ("Cut-off date"). Only those Members whose names are recorded in the Register of Members of the Company maintained by the Depositories as on the Cut-off date will be entitled to cast their votes by remote e-voting.
7. The e-voting period commences from 9.00 a.m. (IST) on Tuesday, 26<sup>th</sup> November 2024 to 5.00 p.m. (IST) on Wednesday, 25<sup>th</sup> December 2024.

During this period, Members holding shares either in physical form or in dematerialized form, as on Friday, November 22, 2024 i.e. cut-off date, may cast their vote electronically. The e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the Member, he/she shall not be allowed to change it subsequently or cast vote again.
8. The Resolutions, if passed by requisite majority, will be deemed to have been passed on the last date specified for remote e-voting i.e. Wednesday, December 25, 2024. Further, resolution passed by the members through postal ballot are deemed to have been passed as if they are passed at a general meeting of the members.

9. All material documents referred to in the explanatory statement will be available for inspection only through electronic mode on all working days from the date of dispatch until the last date for receipt of votes by e-voting i.e. Wednesday, December 25, 2024. Members may send their requests to [cs@indiahomeloan.co.in](mailto:cs@indiahomeloan.co.in) from their registered e-mail address mentioning their names, folio numbers, DP ID and Client ID during the voting period.

10. The instructions for e-voting are as under:

The way to vote electronically on NSDL e-Voting system consists of “Two Steps” which are mentioned below:

Step 1: Access to NSDL e-Voting system at <https://www.evoting.nsdl.com/>

Step 2: Cast your vote electronically on NSDL e-Voting system.

(i) **Details on Step 1 is mentioned below:**





**Step 1: Access to NSDL e-Voting system**

**A) Login method for e-Voting for Individual shareholders holding securities in demat mode**

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	<ol style="list-style-type: none"> <li>1. Existing <b>IDeAS</b> user can visit the e-Services website of NSDL Viz. <a href="https://eservices.nsdl.com">https://eservices.nsdl.com</a> either on a Personal Computer or on a mobile. On the e-Services home page click on the “<b>Beneficial Owner</b>” icon under “<b>Login</b>” which is available under ‘<b>IDeAS</b>’ section , this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on “<b>Access to e-Voting</b>” under e-Voting services and you will be able to see e-Voting page. Click on company name or <b>e-Voting service provider i.e. NSDL</b> and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period.</li> <li>2. If you are not registered for IDeAS e-Services, option to register is available at <a href="https://eservices.nsdl.com">https://eservices.nsdl.com</a>. Select “<b>Register Online for IDeAS Portal</b>” or click at <a href="https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp">https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp</a></li> <li>3. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <a href="https://www.evoting.nsdl.com/">https://www.evoting.nsdl.com/</a> either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or <b>e-Voting service provider i.e. NSDL</b> and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period.</li> </ol>

	<p>4. Shareholders/Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience.</p> <div data-bbox="596 341 1118 644" style="border: 1px solid black; padding: 10px; text-align: center;"> <p><b>NSDL Mobile App is available on</b></p> <p>  App Store                Google Play         </p> <div style="display: flex; justify-content: space-around; align-items: center;">   </div> </div>
<p>Individual Shareholders holding securities in demat mode with CDSL</p>	<ol style="list-style-type: none"> <li>1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi / Easiest are requested to visit CDSL website <a href="http://www.cdslindia.com">www.cdslindia.com</a> and click on login icon &amp; New System Myeasi Tab and then user your existing my easi username &amp; password.</li> <li>2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers’ website directly.</li> <li>3. If the user is not registered for Easi/Easiest, option to register is available at CDSL website <a href="http://www.cdslindia.com">www.cdslindia.com</a> and click on login &amp; New System Myeasi Tab and then click on registration option.</li> <li>4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on <a href="http://www.cdslindia.com">www.cdslindia.com</a> home page. The system will authenticate the user by sending OTP on registered Mobile &amp; Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.</li> </ol>
<p>Individual Shareholders (holding securities in demat mode) login through their depository participants</p>	<p>You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period.</p>

**Important note:** Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

**Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.**

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at <a href="mailto:evoting@nsdl.com">evoting@nsdl.com</a> or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at <a href="mailto:helpdesk.evoting@cdslindia.com">helpdesk.evoting@cdslindia.com</a> or contact at toll free no. 1800 22 55 33

**B) Login Method for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.**

**How to Log-in to NSDL e-Voting website?**

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

*Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.*

4. Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12***** then your user ID is 12*****
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Password details for shareholders other than Individual shareholders are given below:
  - a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
  - b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

- c) How to retrieve your 'initial password'?
- (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
  - (ii) If your email ID is not registered, please follow steps mentioned below in **process for those shareholders whose email ids are not registered**
6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
- a) Click on "**Forgot User Details/Password?**"(If you are holding shares in your demat account with NSDL or CDSL) option available on [www.evoting.nsd.com](http://www.evoting.nsd.com).
  - b) **Physical User Reset Password?**" (If you are holding shares in physical mode) option available on [www.evoting.nsd.com](http://www.evoting.nsd.com).
  - c) If you are still unable to get the password by aforesaid two options, you can send a request at [evoting@nsdl.com](mailto:evoting@nsdl.com) mentioning your demat account number/folio number, your PAN, your name and your registered address etc.
  - d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

## **Step 2: Cast your vote electronically on NSDL e-Voting system.**

### **How to cast your vote electronically on NSDL e-Voting system?**

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle.
2. Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period.
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.



### **General Guidelines for shareholders**

1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to [cdsakaria.cs@gmail.com](mailto:cdsakaria.cs@gmail.com) with a copy marked to [evoting@nsdl.com](mailto:evoting@nsdl.com). Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on “**Upload Board Resolution / Authority Letter**” displayed under “**e-Voting**” tab in their login.
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “Forgot User Details/Password?” or “Physical User Reset Password?” option available on [www.evoting.nsdl.com](http://www.evoting.nsdl.com) to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or call on : 022 - 4886 7000 or send a request to Rahul Rajbhar at [evoting@nsdl.com](mailto:evoting@nsdl.com)

### **Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:**

1. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by email to [cs@indiahomeloan.co.in](mailto:cs@indiahomeloan.co.in).
  2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) to [cs@indiahomeloan.co.in](mailto:cs@indiahomeloan.co.in). If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A)** i.e. **Login method for e-Voting for Individual shareholders holding securities in demat mode.**
  3. Alternatively shareholder/members may send a request to [evoting@nsdl.com](mailto:evoting@nsdl.com) for procuring user id and password for e-voting by providing above mentioned documents.
  4. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.
11. Mr. Surya Pareek (Membership no. 56597 Certificate of Practice no. 21242), proprietor of SP Pareek and Associates, Practicing Company Secretaries has been appointed as the Scrutinizer to scrutinize the process of Postal Ballot in a fair and transparent manner.
  12. The Scrutinizer will submit his report to the Chairman of the Company, or any person duly authorized by him after completion of the scrutiny of votes cast. The Chairman or any Director or any other person authorized by the Chairman shall declare the results of the Postal Ballot as per the statutory timelines. The results declared along with the Scrutinizer’s Report shall be placed on the Company’s website [www.indiahomeloan.co.in](http://www.indiahomeloan.co.in) and on the website of NSDL <https://www.evoting.nsdl.com> immediately. The Company shall simultaneously forward the results to BSE Limited, where the shares of the Company are listed.

**EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013**

**Item No. 1**

**To Appoint Mr. Deepak Katarmal as Non-executive Independent Director.**

As per Section 161 of the Companies Act, 2013 (the “Act”), an additional director shall hold office up to the date of the next annual general meeting or the last date on which the annual general meeting should have been held, whichever is earlier. Further, in terms of Regulation 17(1C) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “SEBI Listing Regulations”), listed entity shall ensure that approval of shareholders for appointment of a person on the board of directors or as a manager is taken at the next general meeting or within a time period of three months from the date of appointment, whichever is earlier.

Based on the recommendation of the Nomination and Remuneration Committee, the Board of Directors of the Company at its meeting held on September 26, 2024, appointed Mr. **Deepak Katarmal** (DIN: 07957602) as an Independent Director of the Company, subject to approval of the Shareholders of the Company at the general meeting.

The Company has received a declaration from Mr. Deepak Katarmal confirming that he meets the criteria of independence as prescribed under the Act and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”). He has also confirmed that he is not disqualified from being appointed as a Director in terms of Section 164 of the Act and has given his consent to act as a Director of the Company. In the opinion of the Board, Mr. Deepak Katarmal fulfils the conditions for his appointment as an Independent Director as specified in the Act and the Listing Regulations and he is independent of the management.

A copy of the draft letter of appointment for Independent Directors, setting out the terms and conditions for the appointment of Independent Directors is available for inspection by the Members at the registered office of the Company during business hours on any working day up to the last date of voting i.e. 25<sup>th</sup> December 2024 and is also available on the website of the Company [www.indiahomeloan.co.in](http://www.indiahomeloan.co.in).

Mr. Deepak Katarmal is a qualified Chartered Accountant with experience in Company Audit, Financial Consultancy, Income tax planning, Return filing, Assessment, GST Planning and Audit.

The additional information of directors seeking appointment/re-appointment(s) pursuant to Regulation 36 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Secretarial Standards on General Meetings is annexed herewith.

Mr. Deepak Katarmal is not related to any other Director and Key Managerial Personnel of the Company. The Board is of the opinion that it will be beneficial to the Company to avail of his services as an Independent Director of the Company and recommends the Special resolution as set out in the Notice for approval of the shareholders.

None of the Directors, Key Managerial Personnel, and their relatives, are in any way, concerned or interested, in the said resolution.

This Explanatory Statement may also be regarded as a disclosure under the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The Board commends the passing of the special resolution at item no. 1 of the postal ballot notice.

By Order of the Board

Sd/-

**Akash Das**

Company Secretary and Compliance Officer

A74714

Date: November 21, 2024

**Registered Office:**

504/504A, 5<sup>th</sup> Floor, Nirmal Ecstasy,  
Jatashankar Dosa Road,  
Mulund (W) Mumbai 400080  
[customercare@indiahomeloan.co.in](mailto:customercare@indiahomeloan.co.in)  
[www.indiahomeloan.co.in](http://www.indiahomeloan.co.in)  
CIN: L65910MH1990PLC059499

## ANNEXURE

**Additional information on directors recommended for appointment/reappointment as required under Regulation 36 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and applicable Secretarial Standards**

<b>Name of the Director</b>	Mr. Deepak Katarmal
<b>Date of Birth</b>	25.04.1987
<b>DIN</b>	07957602
<b>Age</b>	37 years
<b>Date of First Appointment (appointment as an additional director on the Board)</b>	26 <sup>th</sup> September 2024
<b>Qualification(s)</b>	Qualified Chartered Accountant
<b>Brief Profile</b>	Mr. Deepak Katarmal is a qualified Chartered Accountant with experience in Company Audit, Financial Consultancy, Income tax planning, Return filing, Assessment, GST Planning and Audit.
<b>Relationship with other Directors, Manager and Key Managerial Personnel (KMP)</b>	Not related to any Director / Key Managerial Personnel of the Company or its subsidiaries or associate companies.
<b>Expertise in specific functional Areas</b>	Audit and taxation
<b>Shares held in the Company</b>	Nil
<b>Directorships held in other listed companies* excluding foreign companies</b>	Nil
<b>Memberships of Committees in other listed companies**</b>	Nil
<b>Remuneration sought to be paid</b>	Sitting Fees
<b>Terms and conditions of Appointment</b>	As per the draft appointment letter
<b>Listed entities from which the Director has resigned in the past three years</b>	Nil
<b>No. of Board Meetings attended during the financial year 2024-25</b>	FY2023-24: Not Applicable FY2024-25 (till the date of this Postal Ballot Notice): 1 out of 1 meeting held

\*Only equity listed entities are considered.

\*\*Only Audit Committee and Stakeholders' Relationship Committee memberships in equity listed entities have been considered.