



**PATEL ENGINEERING LTD.**

**CIN: L99999MH1949PLC007039**

April 21, 2026

To,

**Bombay Stock Exchange Ltd.,**  
Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001

**The National Stock Exchange of India Ltd.**  
Exchange Plaza,  
Bandra - Kurla Complex,  
Mumbai 400 051

**Company Code No. 531120**

**Company Code: PATELENG**

**Subject: Intimation of Publication of Notice of Postal Ballot & Remote E-Voting to members**

Dear Sir,

Pursuant to Regulation 47 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, ("Listing Regulations"), we hereby enclose the Copy of the newspaper publication regarding Notice of Postal Ballot & Remote E-Voting to seek approval of the members of the Company, published in the Following editions:

- Business Standard (English edition) on April 21, 2026
- Sakal (Marathi edition) on April 21, 2026

This is for your information and record.

Thanking you,  
Yours faithfully,

**For Patel Engineering Ltd**

**Shobha Shetty**  
**Company Secretary**  
**Company Secretary & Compliance Officer**  
Membership no. F10047  
Encl: a/a

**REGD. OFFICE:**

Patel Estate Road, Jogeshwari (W), Mumbai – 400 102. India  
Phone +91 22 26767500, 26782916 Fax +91 22 26782455, 26781505  
Email [headoffice@pateleng.com](mailto:headoffice@pateleng.com) Website [www.pateleng.com](http://www.pateleng.com)

# HDFC Bank, ICICI Bank: Solid Q4, split outlook

Analysts' bullish calls hold; one leans on balance-sheet strength, other on profit metrics



NIKITA VASHIST  
New Delhi, 20 April

Analysts retained a bullish stance on HDFC Bank and ICICI Bank following their fourth-quarter (January-March/Q4) results for 2025-26 (FY26), though their outlooks diverge on key growth drivers. While HDFC Bank's near-term trajectory hinges on accelerating loan growth, ICICI Bank is seen as a candidate for valuation rerating over the medium term.

"HDFC Bank delivered a broadly in-line Q4 FY26 performance on the profitability front, with strong traction in deposit growth. However, a meaningful acceleration in loan growth is still awaited and remains a key trigger for potential rerating," Antique Stock Broking said. The brokerage maintained a "buy" rating but trimmed its target price to ₹1,055 from ₹1,100.

For ICICI Bank, JM Financial highlighted the sector-leading loan growth, strong net interest margin (NIM) management, and steady asset quality trends, which could support its premium valuation among large banks. The brokerage retained its "buy" rating and raised the target price to ₹1,630 from ₹1,550.

On the bourses, HDFC Bank shares slipped 0.54 per cent to ₹795.5, while ICICI Bank rose 0.5 per cent to ₹1,354.85. The Sensex settled 0.03 per cent higher.

HDFC Bank reported a 9 per cent year-on-year (Y-o-Y) rise in net profit to ₹19,220 crore for Q4 FY26. Net interest income (NII) grew 3.2 per cent Y-o-Y to ₹33,080 crore, while NIM expanded by 3 basis

## Result impact

### HDFC Bank

Brokerage	Recommendation	Target price (₹)	Upside %
BNP Paribas	Outperform	1,360	70.97
Sunirdhi Securities & Finance	Outperform	1,235	55.26
Emkay	Buy	1,225	54.00

### ICICI Bank

Brokerage	Recommendation	Target price (₹)	Upside %
BNP Paribas	Outperform	1,860	37.15
Prabhudas Lilladher	Buy	1,825	34.57
Centum Broking	Buy	1,810	33.46

Source: Bloomberg

points (bps) quarter-on-quarter (Q-o-Q) to 3.38 per cent. Loan growth remained moderate, with advances rising 12.1 per cent Y-o-Y and 4.1 per cent Q-o-Q to ₹29.4 trillion, led by small and medium enterprises (up 17.2 per cent Y-o-Y) and corporate segments (up 13 per cent Y-o-Y).

Deposits grew 14.4 per cent Y-o-Y to ₹31.1 trillion, with the current account savings account (CASA) ratio improving to 34.1 per cent. The loan-to-deposit ratio (LDR) improved to 94.6 per cent from 98.7 per cent in the third quarter (October-December/Q3) of FY26.

In contrast, ICICI Bank reported a stronger-than-expected performance. Net profit rose 8 per cent Y-o-Y and 21 per cent Q-o-Q to ₹13,700 crore. NII increased 8.4 per cent Y-o-Y to ₹22,980 crore, while NIM stood at 4.32 per cent, up 2 bps sequentially. The bank also posted robust loan growth of 15.8 per cent Y-o-Y (6 per cent Q-o-Q), driven by business banking (up 24.4 per cent Y-o-Y), retail loans (11 per cent), and corporate lending (up 9.3 per cent). Deposits grew 11.4 per cent Y-o-Y,

and the CASA ratio improved to 41.4 per cent. Both lenders reported improved asset quality and provisioning trends. According to Emkay Global, ICICI Bank's credit growth recovered after a deliberate slowdown in the first half of FY26, supported by traction in corporate, rural, and business banking segments. "This, coupled with stable margins and negligible provisions, led to a profit beat and best-in-class return on assets (RoA) of 2.4 per cent," the brokerage said, maintaining a "buy" rating with a target price of ₹1,785. It added that despite global uncertainties, the bank has sufficient levers to sustain growth.

HDFC Bank, on the other hand, has refrained from reiterating its earlier 2026-27 (FY27) loan growth guidance of outpacing system growth. The bank indicated it will adopt a calibrated approach to lending, focusing on risk/reward dynamics while continuing to strengthen its deposit franchise.

More on business-standard.com



## RUNUP IN US FUNDS

# Invest for mkt, currency hedge with 7-yr horizon

HIMALI PATEL

US-focused funds have delivered strong performance over the past year. The top 10 funds by assets under management (AUM) offered by Indian mutual fund houses have generated an average return of 53.1 per cent during this period.

### AI-led performance

Surging mega-cap technology and artificial intelligence (AI)-driven stocks were a major engine of returns. "Strong earnings, resilient economic growth, and supportive Fed policy also helped deliver robust double-digit returns," says Tri-deep Bhattacharya, president and chief investment officer (CIO) equities, Edelweiss Asset Management.

Spending by companies like Microsoft, Amazon, Google, and Meta on AI infrastructure rose from around \$18 billion in 2022 to an estimated \$65 billion in 2026. This AI-led capital expenditure boom by hyperscalers boosted US equities. "Suppliers of chips, racks, power, infrastructure, cooling systems, fiber and data center services also benefited from this spending cycle," says Rahul Bhutoria, direc-

tor and cofounder, Valtrust. The rupee depreciated by 8.9 per cent against the US dollar over the past year. "Indian investors in US-focused funds benefited from this tailwind," says Bhutoria.

### What could derail performance?

Several factors could make it difficult for such returns to recur. "Elevated valuations could prevent a repeat," says Bhattacharya. A pullback in AI capital expenditure is another risk. "Unclear return on AI investment could prompt large technology companies to cut spending," says Bhutoria. A resurgence of inflation and higher policy rates could weigh on

## Bull run over past year

US-focused funds	1-year	3-year	5-year
Motilal Oswal Nasdaq 100 ETF	58.7	32.3	18.6
Franklin US Opportunities Equity Active FoF	39.5	24.5	10.8
Motilal Oswal S&P 500 Index	47.0	25.3	16.7
Kotak US Specific Equity Passive FoF	58.5	32.4	19.0
ICICI Pru US Bluechip Equity	34.7	15.8	11.8

(Returns in %)

As on April 17, 2026; Funds sorted by decreasing AUM (as on March 31, 2026). Motilal also has a Nasdaq 100 FoF (AUM ₹5,987 crore). Above one-year returns are annualised. Funds data for direct plans Source: Value Research

# PAN rules explained: When it's mandatory for your transactions

Quoting a Permanent Account Number (PAN) is mandatory in several specified financial transactions under Rule 114B of the income-tax rules. These rules aim to track high-value activity and improve tax compliance. Transactions where PAN is must:

- Purchase or sale of motor vehicles (excluding two-wheelers)
- Opening bank accounts (other than basic savings accounts)
- Applying for credit or debit cards
- Opening demat accounts
- Cash payments above ₹50,000 at hotels or restaurants
- Cash payments above ₹50,000 for foreign travel or foreign currency
- Cash deposits above ₹50,000 in a

day. Cash payments above ₹50,000 for bank drafts or order payments

- MF investments above ₹50,000
- Purchase of bonds above ₹50,000
- RBI bond investments over ₹50,000
- Time deposits above ₹50,000 or over ₹1 lakh in a year
- Life insurance premium above ₹50,000 annually

• Property transactions over ₹1 lakh

- Unlisted shares above ₹1 lakh per transaction
- Other securities above ₹1 lakh
- Goods or services above ₹2 lakh per transaction

Individuals without PAN can submit Form 60, while minors may use a guardian's PAN.

Read full report here: mybs.in/2g5Rkq2

COMPILED BY AMIT KUMAR

**ANTARA SENIOR LIVING LIMITED**  
(CIN: U71404DL2011PLC218718)  
Regd. Office: Max House, 1, Dr. Aha Marg, Okhla, New Delhi - 110020.  
Corp. Office: 4<sup>th</sup> Floor, Plot No. 65, Sector 14, Gurugram-122003, Haryana.  
Website: <https://www.antaraseniorcare.com>

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Issued in the interest of general public.  
For Antara Senior Living Limited  
Sd/-  
Rajni Mehta  
Managing Director and CEO  
New Delhi  
20<sup>th</sup> April, 2026

**ANDHRA PAPER LIMITED**  
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(Corporate Identity Number: L21910AP1998PLC091008)  
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Corp. Office: 31, Chowringhee Road, Park Street, Kolkata-700 016, India. Tel: +91-33-71500500  
Website: [www.andrapaper.com](http://www.andrapaper.com) E-mail: [bjaykumar.sankar@andrapaper.com](mailto:bjaykumar.sankar@andrapaper.com)

**NOTICE TO SHAREHOLDERS**  
Special Window for Transfer and Dematerialisation of Physical Securities Pursuant to SEBI Circular No. HO38/13/11/2026-MIRSD-P04/13750/2026 dated January 30, 2026, shareholders are hereby informed that the Company has provided a special window for transfer and dematerialisation ("demat") of physical securities that were sold/purchased prior to April 01, 2019.

The special window is available for a period of one year, commencing from February 05, 2026 to February 04, 2027 (both days inclusive).

This facility shall also be applicable to transfer requests that were previously submitted but were rejected, returned, or remained unattended due to deficiencies in documentation, procedural requirements, or any other reasons.

The securities so transferred under this special window shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer.

Eligible shareholders are requested to submit their transfer request along with the requisite documents to the Company's Registrar and Share Transfer Agent (RTA) at M/s. KFin Technologies Limited, Unit: Andhra Paper Limited, Selenium Building, Tower-B, Plot No. 31 & 32, Financial District, Nanaragumudi, Serilingampalli, Rangareddy, Hyderabad, Telangana - 500 032 (Tel. No: +91-800-309-4001).

For Andhra Paper Limited  
Sd/-  
Bijay Kumar Sankar  
Company Secretary  
Place: Rajahmundry  
Date: 20th April, 2026

**PATEL ENGINEERING LTD.**  
Regd. Office: Patel Estate Road Jogheshwari (West) Mumbai - 400102  
Corporate Office: 100, Park Road, Bandra (West) Mumbai - 400050  
Tel: +91 22 26757500 | CIN: L99999MH1998PLC057039

Pursuant to Section 110 of the Companies Act, 2013 read with Rule 22 of the Companies (Management and Administration) Rules, 2014 and the Circulars issued by the Ministry of Corporate Affairs, Government of India, the Resolutions for Appointment of Ms. Shobha Shinde (DIN: 0280494) as an Independent Director and Appointment of Ms. Jyoti Chavra (DIN: 07428281) as an Independent Director, are proposed to be passed through Postal Ballot by voting through electronic means ("remote e-voting"). Dispatch of the Postal Ballot Notice with the Explanatory Statement was completed on April 20, 2026. This Notice is available on the Company's website <https://www.pateleng.com> and on the website of National Securities Depository Ltd. ("NSDL") at [www.evoting.nsdl.com](http://www.evoting.nsdl.com). The Company has simultaneously forwarded the Notice to BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") under the Company's shares on issue.

In conformity with the regulatory requirements, Members are advised to cast their votes on the aforesaid resolutions through remote e-voting which commences on Tuesday, April 21, 2026 at 9:00 A.M. and ends on Wednesday, May 20, 2026 at 5:00 P.M. During this period, Members of the Company holding equity shares either in physical form or in dematerialized form as on cut-off date i.e. Friday, April 17, 2026 may cast their vote electronically. E-voting shall not be allowed beyond 5:00 P.M. on Wednesday, May 20, 2026, as the e-voting module shall be disabled for voting after that time.

In case of any queries/grievances pertaining to remote e-voting, 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 contact Mr. Sagar S. Gadhate, Senior Manager, e-mail address: [evoting@nsdl.com](mailto:evoting@nsdl.com); The Postal Address: NSDL, 3rd Floor, Narain Chamber, Plot-32, G-Block, Bandra Kurla Complex, Bandra East, Mumbai, Maharashtra-400051.

The Results of remote e-voting will be declared on or before May 21, 2026 and also displayed on the Company's website at <https://www.pateleng.com> and on the website of NSDL [www.evoting.nsdl.com](http://www.evoting.nsdl.com). The results will also be forwarded to the Stock Exchanges where the Company's shares are listed.

Shobha Shinde  
Company Secretary  
Membership No. F10447  
April 20, 2026

**HDFC BANK**  
HDFC Bank Limited  
Corporate Identity Number: L21910AP1998PLC091008  
Registered Office: HDFC Bank House, Senapati Bapat Marg, Lower Panel (W), Mumbai 400 033 Tel No: 022 631 6000  
E-mail: [shareholder.grievances@hdfc.bank.in](mailto:shareholder.grievances@hdfc.bank.in) / Website: [www.hdfc.bank.in](http://www.hdfc.bank.in)

**NOTICE OF POSTAL BALLOT AND REMOTE E-VOTING INFORMATION**

Members are hereby informed that pursuant to the provisions of Sections 108, 110 and all other applicable provisions, if any, of the Companies Act, 2013 (the "Act") read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014, and in compliance with the applicable guidelines (if circulars / rules issued by the Ministry of Corporate Affairs ("MCA") inter alia including General Circular No. 14/2020 dated April 8, 2020, 17/2020 dated April 13, 2020 and the latest being No. 03/2025 dated September 22, 2025, issued by MCA, read with other relevant circulars, issued from time to time, Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, and other applicable laws and regulations, if any, HDFC Bank Limited (the "Bank") has sent the Postal Ballot Notice dated April 18, 2026 along with the Explanatory Statement (the "Notice") through electronic mode on Monday, April 20, 2026, to all the Members whose names appear in the Register of Members/Registrar of Beneficial Owners maintained by the Depositories viz. National Securities Depository Limited (the "NSDL") and Central Depository Services (India) Limited (the "CDSL") as on the Cut-off Date, being Friday, April 17, 2026 and who have registered their e-mail addresses with their respective Depository Participants ("DP")/Registrar and Share Transfer Agent of the Bank i.e. Datamatics Business Solutions Limited (the "RTA"), for seeking their approval in respect of the resolution set out in the Notice by means of remote electronic voting ("remote e-voting").

The Notice is available on the Bank's website at <https://www.hdfc.bank.in/about-us/corporate-governance/postal-ballot> and on the websites of the Stock Exchanges i.e. BSE Limited ([www.bseindia.com](http://www.bseindia.com)), the National Stock Exchange of India Limited at [www.nseindia.com](http://www.nseindia.com) and on the website of the e-voting service provider engaged by the Bank viz., NSDL at <https://www.evoting.nsdl.com>. Those who are not Members as of the cut-off date should read the Notice for information purposes only.

The detailed procedure and instructions for remote e-voting including with regard to login credentials for Members holding shares in physical form or in electronic form, who have not registered their email address either with the RTA or their respective DP, form part of the Notice.

Some of the important details regarding the remote e-voting are provided below:

EVEN (E-Voting Event Number)	139135
Cut-off date for determining Members entitled to vote	Friday, April 17, 2026
(Voting rights shall be in proportion to the equity shares held as on this date)	
Commencement of remote e-voting	Tuesday, April 21, 2026 at 10:00 a.m. (IST)
End of remote e-voting	Wednesday, May 20, 2026 at 05:00 p.m. (IST).
The e-voting module will be disabled by NSDL thereafter.	

During this period, the Members of the Bank may cast their vote electronically and once the vote on a resolution is cast by a Member, such Member shall not be allowed to change it subsequently.

Members holding shares in physical form and who have not yet registered their email address are requested to promptly notify their e-mail address / any change therein, in Form ISR-1 (<https://www.hdfc.bank.in/about-us/corporate-governance/postal-ballot>) along with requisite documents as mandated by the RTA to the RTA. Members holding shares in electronic form are requested to get their e-mail address registered with their respective DP.

All grievances connected with the facility for voting by electronic means may be addressed to Ms. Pallavi Mhatre, Asst. Vice President, NSDL by sending an e-mail to [evoting@nsdl.com](mailto:evoting@nsdl.com) or call on 022 - 4886 7000.

The results of the Postal Ballot along with the Scrutinizer's Report will be displayed on the Bank's website at <https://www.hdfc.bank.in/about-us/corporate-governance/postal-ballot>, on the website of NSDL at <https://www.evoting.nsdl.com> and shall be communicated to BSE Limited and National Stock Exchange of India Limited, within 2 (two) working days from the end of the remote e-voting period and shall also be displayed at the Registered Office of the Bank.

For HDFC Bank Limited  
Sd/-  
Ajay Agarwal  
Company Secretary  
Place: Mumbai  
Group Head - Secretarial and Group Oversight  
Date: April 20, 2026  
Membership No. FCS 9023

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Place: Mumbai  
Date: 21.04.2026

**SBI**  
State Bank of India  
(Constituted under the State Bank of India Act, 1955)  
Shares & Bonds Department, Corporate Centre, State Bank Bhanu, Madame Cama Road, Nariman Point, Mumbai-400 021  
Website: [www.sbi.bank](https://www.sbi.bank) | Email: [investor.seva@sbi.co.in](mailto:investor.seva@sbi.co.in)  
Phone No.: 022-2274-0849 / 2403 / 1483

**URGENT ATTENTION: SHAREHOLDERS**  
SECOND 100 DAYS CAMPAIGN: SAKSHAM NIVESHAK UPDATION OF KYC, CLAIM OF UNPAID DIVIDEND & SHARES

Dear Shareholders,  
A second 100 days' campaign "Saksham Niveshak" from 01.04.2026 to 09.07.2026, has been launched by the Investor Education and Protection Fund Authority (IEPA), Ministry of Corporate Affairs, Govt to create awareness among shareholders regarding KYC updation, claiming unpaid/unclaimed dividend and shares.

Please be informed that in terms of SEBI guidelines, dividend payment shall be withheld in cases where shareholders have not updated their KYC details such as PAN, Contact details (Postal Address with PIN and Mobile Number), Bank A/c details and Specimen signature with the RTA/DP's. Hence, we request our esteemed shareholders to update their KYC details as stated above with the Bank's Registrar to an Issue & Share Transfer Agent (RTA) if shares are held in physical form and with respective DP if shares are held in demat form, for receiving various communications and seamless dividend payment.

Please note that unclaimed dividends upto FY 2016-17 and all eligible shares on which dividends declared upto FY 2016-17 but remained unpaid/unclaimed for seven consecutive years or more has been transferred to IEPF. Please file claim for the same on the MCA portal: [www.mca.gov.in](http://www.mca.gov.in). Further, Bank has not declared any dividend from FY 2017-18 to FY 2019-20. For claiming unpaid dividend for the period FY 2020-21 to 2024-25, please send a request to Bank's RTA on following address:

KFin Technologies Limited, Unit: State Bank of India, Selenium Tower B, Plot 31 & 32, Financial District, Nanaragumudi, Hyderabad - 500 032. Email: [eiward.ris@kfin.tech.com](mailto:eiward.ris@kfin.tech.com); Toll free: 1800 399 4001; Website: [www.kfintech.com](http://www.kfintech.com)

For any assistance/escalation, please feel free to call us or send email to [investor.seva@sbi.co.in](mailto:investor.seva@sbi.co.in).

We also request shareholders having physical holdings to convert their physical shares into dematerialized (demat) form to avoid risk of Loss, Damage, Misplacement etc., as well as receiving all related information and benefits seamlessly.

For State Bank of India  
Manoj Kumar Sinha  
General Manager  
(Shares & Bonds)  
Bengaluru, India  
April 20, 2026

**Infosys**  
Navigate your next  
Infosys Limited  
Corporate Identity Number (CIN): L85110KA1998PLC031115  
Regd. Office: Electronics City, Hosur Road, Bengaluru - 560 100.  
Phone: +91 80 2852 0261, Fax: +91 80 2852 0362  
Investors@infosys.com, www.infosys.com

**NOTICE**  
SPECIAL WINDOW FOR TRANSFER AND DEMATERIALIZATION (DEMAT) OF PHYSICAL SHARES

Please note that a special window for Transfer and Dematerialization (Demat) of Physical Shares will remain open till February 4, 2027 pursuant to SEBI circular No. Circular No. - HO38/13/11/2026-MIRSD-P04/13750/2026 dated January 30, 2026 ("SEBI CIRCULAR"). This facility of a special window is for lodgement of physical securities transfer and dematerialization ("demat") which were sold/purchased prior to April 01, 2019. Kindly refer to the below matrix with regards to the applicability of lodgement:

Execution Date of Transfer Deed	Lodged for transfer before April 01, 2019?	Original Security Certificate Available?	Eligible to lodge in the current window?
Before April 01, 2019	No (It is fresh lodgement)	Yes	Yes
Before April 01, 2019	Yes (It was rejected/ returned earlier)	Yes	Yes
Before April 01, 2019	Yes	No	No
Before April 01, 2019	No	No	No

Kindly note that the request(s) which are accompanied by original certificate(s) along with transfer deeds and relevant supporting documents will only be considered under this special window. The securities so transferred shall be mandatorily credited to the transferee only in demat mode and shall be under lock-in for a period of one year from the date of registration of transfer. Such securities shall not be transferred/lien-marked/pledged during the said lock-in period.

For any queries on the above matter, shareholders are requested to contact the Company's Registrar and Share Transfer Agents, Mrs. Shobha Anand, Vice President at M/s. KFin Technologies Limited Unit: Infosys Limited, Selenium Building, Tower B, Plot Nos. 31-32, Financial District, Nanaragumudi, Serilingampalli, Hyderabad, Rangareddy, Telangana India - 500032. Tel: +91-40-67162222 email ID: [eiward.ris@kfin.tech.com](mailto:eiward.ris@kfin.tech.com)

For Infosys Limited  
Sd/-  
A.G.S. Manikantha  
Company Secretary  
Membership No. A21918

