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POWER OF ATTORNEY & INSTRUCTIONS

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1. HDFC Bank Limited: HDFC Bank House, C. S. No. 6/242, Senapati Bapat Marg, Lower Parel, Mumbai 400 013.

2. HDFC securities Limited, I Think Techno Campus, Building - B, "Alpha", Office Floor 8, Kanjurmarg (East), Mumbai - 400 042.

Dear Sirs.

Re: Mandatory Rights and Obligations prescribed by SEBI

Non- mandatory Additional Rights and Obligations Confirmation dated _______, 20_____ ("Additional Rights and Obligations Confirmation") by the Client (as described below) ("Client") in favour of HDFC securities Limited ("HDFC securities")

Background

The Client is desirous of investing and/ or trading in securities, making investments and entering into various transactions (hereinafter, for the sake of convenience, collectively referred to as "Securities") with or through HDFC securities and for this purpose the Client has signed the account opening form together with the Mandatory Rights and Obligations prescribed by SEBI and Additional Rights and Obligations Confirmation by the Client in favour of HDFC Securities (hereinafter collectively referred to as the "Account Opening Documentation").

Pursuant to the provisions of the Account Opening Documentation, the Client and the other account holders (described below) (hereinafter collectively referred to as the "Joint Account Holders") have designated the bank accounts and demat accounts which are maintained with HDFC Bank Limited ("HDFC Bank") and are described in the Schedule below as the Associated Accounts for the purposes of the Account Opening Documentation; The Joint Account Holders are the holders of one or more of the Associated Accounts as stated in the Schedule below;

Under the terms of the Account Opening Documentation, the Joint Account Holders have agreed to execute and deliver a power of attorney to HDFC Bank and instructions to HDFC Bank and HDFC securities in respect of the Associated Accounts of which they are the holders, which the Joint Account Holders hereby do as under:-

POWER OF ATTORNEY

- 1. I/We, the Joint Account Holders, do hereby nominate and appoint HDFC Bank, acting through any of its officers or employees or any sub-agents or delegates, to be my/our true and lawful agents and attorney for me/us and on my/our behalf and in my/our name from time to time, to do and exercise or cause to be done and exercised all or any of the following acts, powers and authorities:
- a. (i) To block, hold and/or create / mark a lien, charge or hypothecation on one or more of the Associated Accounts or all or any of the money or securities therein including in the internal systems of the Bank or the systems of the Depository, as HDFC Bank may deem fit and thereafter without any further instructions (this writing constituting my/our instructions to do so) to transfer all the said money and/ or the securities to HDFC securities or any account(s) of HDFC securities specified in the schedule hereto or to such other accounts as may be specified on the website of HDFC securities and by electronic mail or otherwise or in accordance with the instructions of HDFC securities.
- (ii) To create / mark a pledge including margin pledge, re-pledge as permissible under SEBI rules, regulations and circulars on the securities lying in one or more of the Associated Accounts including in the systems of the Depository, as HDFC Bank may deem fit and thereafter without any further instructions (this writing constituting my/our instructions to do so) to transfer all the said securities to HDFC securities or any account(s) of HDFC securities specified in the schedule hereto or to such other accounts as may be specified on the website of HDFC securities and by electronic mail otherwise or in accordance with the instructions of HDFC securities
- b. To transfer any securities or money from any Associated Account(s) to HDFC securities or any account(s) of HDFC securities specified in the schedule hereto or to such other accounts as may be specified on the website of HDFC securities and by electronic mail or otherwise for the following purposes:
- (i) towards stock exchange related margin/delivery and/or settlement obligations arising out of trades executed by me/us on the stock exchange through HDFC securities;
- (ii) for recovering any outstanding amount due from me/us arising out of my/our trading activities on the stock exchanges through HDFC securities;
- (iii) for meeting obligations arising out of my / our subscription to, securities (whether in my/our name or otherwise) of all kinds, whether listed or unlisted, including units of Unit Trust of India or other mutual funds, government securities, negotiable instruments, certificates of deposits, participation certificates, commercial

paper, bank deposits, fixed deposits, money market instruments, collective investment schemes or any other security or financial instrument, derivatives,

X Signature of 1st holder

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including but not limited to equity derivatives, currency derivatives, interest rate derivatives, forwards, futures, swaps and options, and public provident fund, national savings schemes, new pension system / scheme and other savings schemes of Government of India or other undertakings, life insurance, general insurance or such other products / facilities / services offered and/or distributed by HDFC securities, from time to time or in connection with any transaction effected or entered into or proposed to be effected or entered into by HDFC securities pursuant to the said Account Opening Documentation;

- (iv) towards monies/ fees/ charges, or the like due to HDFC Bank and/or HDFC securities payable by virtue of my/ us using/ subscribing to any of the facilities/ services availed by me/ us. Provided that no securities shall be transferred for any 'off market trades'. Provided further, that any funds or securities that have been erroneously transferred to HDFC securities / received by HDFC Bank, or that HDFC securities or HDFC Bank were not entitled to receive, shall be retransferred / returned to the associated account from which they were transferred.
- c. To sign, deliver and/or acknowledge all instructions, forms, transfer deeds, depository forms and instruments, cheques, drafts, slips, receipts and other instruments and writings which are necessary or advisable for performing all or any of the powers or authorities hereby conferred.
- d. To apply for, subscribe to, purchase, redeem and/or sell in any other manner acquire or dispose of securities (whether in the name of the Client or otherwise) of all kinds, whether listed or unlisted, including units of Unit Trust of India or other mutual funds, government securities, negotiable instruments, certificates of deposits, participation certificates, commercial paper, bank deposits, fixed deposits, money market instruments or other instruments of like nature, collective investment scheme or any other security or financial instrument, derivatives, including but not limited to equity derivatives, currency derivatives, interest rate derivatives, forwards, futures, swaps and options, and public provident fund, national savings schemes, new pension system / scheme and other savings schemes of Government of India or other undertakings, life insurance, general insurance or such other products/facilities/services, offered and/or distributed by HDFC Securities. In this power of attorney, the term Securities shall include Securities as defined by the Securities Contracts (Regulation) Act, 1956 as amended from time to time.
- e. To receive and hold certificates, title documents, deposit receipts, account statements and other documents and writings pertaining to the securities mentioned above and/or any amount invested, advanced or expended by me/us or on my/our behalf and to acknowledge receipt of the same
- f. To enter into derivatives contracts on my/our behalf.
- g. To sign and endorse all such application forms, transfer deeds, deposit receipts, redemption requests, depository forms, negotiable and other instruments, contracts and other writings and do all such acts as may be required for all or any of the above purposes or otherwise in connection with any transaction effected or entered into or proposed to be effected or entered into by HDFC securities pursuant to the said Account Opening Documentation. For this purpose HDFC Bank may act on the basis of any certificate or writing by HDFC securities that any transaction is effected or entered into or proposed to be effected or entered into by HDFC securities pursuant to the said Account Opening Documentation and the same will be binding on the Joint Account Holder(s) and any other person relying on this power of attorney.
- h. To collect, receive and give effectual receipts and discharges, for any sums payable/ receivable on securities or other documents or items deliverable to the Joint Account Holder(s) and to endorse such dividend and interest warrants.
- i. To invoke and/or release of pledge or re-pledge of securities in the Associated Accounts including in the systems of the Depository.
- j. To send a consolidated summary of my/our scrip-wise buy and sell positions taken with average rates by short message service or through email on a daily basis. PROVIDED THAT HDFC Bank shall exercise the powers and authorities conferred under the above power of attorney only pursuant to instructions in that behalf given by the Client, which instructions may be given orally, over the telephone, through the internet, through a kiosk, electronically or in any other manner acceptable to HDFC Bank and such instructions given to HDFC Bank or HDFC securities shall be admissible in evidence and shall not be questioned by me/us and shall be conclusive and binding against me/us. AND PROVIDED FURTHER THAT the aforesaid powers and authorities may (at HDFC Bank's and/or HDFC securities' option) be exercised by HDFC Bank on behalf of the Client alone or all or any of the Joint Account Holders, and any such exercise shall be binding upon all the Joint Account Holders. AND I/We the Joint Account Holders do authorize HDFC Bank to, from time to time and without requiring my/our further instructions or consent (this writing constituting my/our consent):-
- (lappoint any sub-agent(s) and/or delegate all or any of the powers granted under the above power of attorney to one or more persons or entities of HDFC Bank's choice on such terms as HDFC Bank may think fit, and
- (ii) to remove such sub-agents and withdraw all or any of such delegated powers. PROVIDED THAT in the event of any merger/demerger of HDFC securities or HDFC Bank with any other entity or into another entity, the Client shall be given a prior intimation of such corporate restructuring, not less than one month in advance of any such restructuring taking effect, which intimation may be inter-alia given over the phone, through the website of the companies or electronically.

INSTRUCTIONS

2. I/We the Joint Account Holders, do hereby agree and declare that:

I The Joint Account Holders of any Associated Account(s) shall at all times make available sufficient funds/securities in the Associated Account(s) for the purpose of the transactions to be carried out pursuant to the Account Opening Documentation and shall not, without HDFC securities prior written consent, close an Associated Account or directly or

indirectly operate or give instructions in respect of any Associated Account which may prejudice HDFC securities rights under the Account Opening Documentation or the transactions undertaken thereunder or any power or authority exercisable by HDFC Bank under the above power of attorney or which would be contrary to the provisions of

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the Account Opening Documentati power of attorney.	on or any acts by HDFC Bank pursuant to the above
ii. The Joint Account Holders of any to block funds or securities in or t transaction entered into and/or to b	Associated Account(s) agree that (a) instructions given by the Client to HDFC Bank of transfer funds or securities from an Associated Account in connection with any elentered into by the Client with or through HDFC securities will be given first priority ues (whether prior or subsequent) given or issued by any Joint Account Holder by
(b) funds or securities once block	d on the instructions of the Client in connection with any transaction entered into ent with or through HDFC securities can be released only with the express written C Bank; and
Associated Account, in connection through HDFC securities, and H securities or money from any Joint mentioned instructions and shall all (d) in the event of any instructions	ing, holding, debit or other instructions in respect of any securities or money in any with any transaction entered into and/or to be entered into by the Client with or DFC securities receives transfer, debit or other instructions in respect of such account Holder or any other person, then HDFC Bank shall first give effect to the first to transfer the concerned securities and money to HDFC securities account; being provided to HDFC Bank which could in any manner prejudice any securities as when the said blocked securities to HDFC.
iii. In case of death, disability, win immediately freeze the Associate account Holder upon the intimation	ling up or liquidation of any Joint Account Holder, HDFC Bank shall be entitled to d Accounts, and the power of attorney, shall be revoked as regards such Joint on in writing to HDFC Bank and HDFC securities of such death, disablement, on by the surviving Joint Account Holder/s and the instructions and agreements within two days of such intimation.
iv. In the event of any change in the period in which any securities are corporate action of the concerned accordingly modify the block creation.	e number, nature or securities and/or the ISIN number of the securities (during any blocked pursuant to the aforesaid power of attorney) as a consequence of any d company implemented by the Depository, HDFC Bank shall be entitled to ed to accommodate the changes in ISIN number, the number/nature/quantity of the same percentage of the share capital of the company concerned as originally
securities, HDFC Bank shall not b securities are available with HDFC entitled to appropriate the securitie	
	priority would be given amongst various securities traders/brokers on the basis of The person in whose favour the first block is created would be given the first priority clear securities.
normal course) or other number instructions to the actual execution will be provided well in advance in or otherwise would be in respect of	ecuting instructions there could be consequent delay of one business day (in the f days (for reason not in control of HDFC Bank) from the date of receipt of the of the instructions on the systems of the relevant Depository and hence instructions order to enable timely delivery. Further all instructions, whether for a hold or transfer he balances in the Associated Accounts on the previous day and HDFC Bank would other action in respect of securities which have come to the credit of the Associated
vii I/We have perused the Account of attorney has been granted, the in	Opening Documentation and consent to the provisions thereof. The aforesaid power structions herein have been given and the agreements herein contained have been on of the Account Opening Documentation and the mutual rights, covenants and
obligations of the Client outstandi until all transactions and instruct outstandings towards HDFC secur 3. This power of attorney shall com	revoked by the Client at any time, however, such revocation shall not affect the g at the time such revocation and the authority granted hereunder shall continue ons already executed or issued in pursuance of this Power of Attorney and all ties or HDFC Bank have been settled. einto force upon its acceptance by HDFC Bank. nt holders have hereby executed this Power of Attorney and instructions
at	on the
day of 20	
Accepted For HDFC Bank Limited	Date:
Authorised Signatory	Place:

X Signature of 1st holder

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Address	*Constitution	
	Address	Signature of 2nd holder
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Third Holder Name		Signature of 2nd holder
	*Constitution	Signature of 2nd holder
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^{*} CONSTITUTION: Individual / HUF / Company / Body corporate incorporated under the Companies Act, 1956 / a partnership firm registered under the Indian Partnership Act 1932, comprising of as partners / Others (Please specify)

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List of HDFC securities Ltd. bank & demat accounts where funds & securities can be moved w.e.f. October 01, 2019.

Bank Name	HDFC Bank Ltd.
	Account no
50200036340174, 502 00602340029392, 006	00036340161, 50200036338578, 50200036340151, 50200036338730, 50200036340148, 00036340250, 50200036338720, 50200036338717, 50200034589301, 00602030000061 02340029400, 00602340029410, 00602340029427, 00602340029434, 00602340029444, 002340029461, 00602340029478, 00602340029488, 00602340029616, 05422320002170

Name of	the Depository Participant	HDFC Bank Ltd.					
	NSDL						
DP ID	CLIENT ID						
IN300126	11178642, 11178157, 11248012, 11276	5555					
IN300476	41561832						
IN301549	59644156, 59644164						
	CDSL						
DP ID	CLIENT ID						
13012400	04524460, 00005785, 00004711, 00004	1724, 00444628, 05719918, 057198	97, 05716497, 05721165				