

Credila Financial Services Private Limited

Regd. Office: B-301, Citi Point, Andheri-Kurla Road, Andheri (East), Mumbai - 400 059 India,
Tel: +91-022-28266636 **Email:** investor@credila.com **Website:** www.credila.com
CIN NO.: U67190MH2006PTC159411

CREDILA FINANCIAL SERVICES PRIVATE LIMITED

NOTICE

NOTICE IS HEREBY GIVEN THAT THE **ELEVENTH (11TH) ANNUAL GENERAL MEETING** (AGM) OF THE MEMBERS OF CREDILA FINANCIAL SERVICES PRIVATE LIMITED WILL BE HELD **ON MAY 25, 2016 AT 11.00 A.M.** AT THE OFFICE OF **HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED** AT HDFC HOUSE, 165-166, BACKBAY RECLAMATION, H.T. PAREK MARG, CHURCHGATE, MUMBAI: 400 020 TO TRANSACT THE FOLLOWING BUSINESS:

ORDINARY BUSINESS:

1. To receive, consider and adopt the audited financial statement of the Company for the financial year ended on March 31, 2016 and the reports of the Board of Directors and Auditors thereon.
2. To declare dividend on preference shares for the financial year ended March 31, 2016 at the rate of 0.01%.
3. To appoint a director in place of Mr. V. Srinivasa Rangan (DIN 00030248), who retires by rotation and being eligible, offers himself for re-appointment.
4. To appoint a director in place of Mr. Ajay Bohora (DIN 00694444), who retires by rotation and being eligible, offers himself for re-appointment.
5. To ratify the appointment of the auditors and in this connection consider and if thought fit, to pass, the following resolution as an Ordinary Resolution:

“RESOLVED THAT pursuant to the provisions of Sections 139, 141, 142 and other applicable provisions of the Companies Act, 2013, if any and the Companies (Audit and Auditors) Rules 2014, including any amendment, modification, variation or re-enactment thereof, the appointment of Messrs Deloitte Haskins and Sells, Chartered Accountants (firm registration no. 117365W), Ahmedabad, as auditors of the Company, be and is hereby ratified to hold office as such from the conclusion of this Annual General Meeting of the Company on such remuneration including out of pocket expenses and other expenses as may be mutually agreed by and between the Board of Directors and the auditors.”

SPECIAL BUSINESS:

6. To consider, and if thought fit, to pass, the following resolution as a Special Resolution for increasing the Authorised Share Capital of the Company:

“RESOLVED THAT pursuant to the provisions of Section 13 sub-section (1) read with Sections 61 and 64 and other applicable provisions, if any, of the Companies Act, 2013 and the rules framed thereunder (including any amendment thereto or re-enactment thereof), the consent of the Members of the Company, be and is hereby accorded to increase the Authorised Share Capital of the Company from ₹ 150,00,00,000 (One hundred fifty crore) divided into 6,50,00,000 Equity Shares of ₹ 10/- each and 8,50,00,000 Compulsorily Convertible Preference Shares of ₹ 10/- each to ₹ 155,00,00,000 (One hundred fifty five crore) divided into 7,00,00,000 Equity Shares of ₹ 10/- each and 8,50,00,000 Compulsorily Convertible Preference Shares of ₹ 10/- each, by creation of additional 50,00,000 Equity Shares of ₹ 10/- each ranking pari passu in all respect with the existing Equity Shares of the Company of ₹ 10/- each and consequently, the Capital Clause in the Memorandum of Association of the Company stands altered accordingly.”

7. To consider, and if thought fit, to pass, the following resolution as a Special Resolution for alteration in the Capital Clause of Memorandum of Association of the Company:

“RESOLVED THAT on resolution for the increase in the Authorised Share Capital of the Company being duly passed and becoming effective and pursuant to the provisions of Section 13 and other applicable provisions, if any, of the Companies Act, 2013 and the rules framed thereunder (including any amendment thereto or re-enactment thereof), the existing Clause V of the Memorandum of Association of the Company be deleted and in place thereof the following new Clause be substituted -

V. The Authorised Share Capital of the Company is ₹ 155,00,00,000 (Rupees One hundred fifty five crore only) comprising of

- 7,00,00,000 (Seven crore) Equity Shares of ₹ 10 (Rupees Ten only) each, and
- 8,50,00,000 (Eight crore fifty lac) Compulsory Convertible Preference Shares (CCPS) of ₹10 (Rupees Ten only) each.”

8. To consider, and if thought fit, to pass, the following resolution as a Special Resolution for issuance of Redeemable Non-Convertible Debentures and/or other hybrid instruments on a private placement basis.

“RESOLVED THAT in terms of the provisions of Section 42 and other applicable provisions, if any, of the Companies Act, 2013, Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, the Master Circular on Miscellaneous Instructions to all Non-Banking Financial Companies issued by the Reserve Bank of India, the Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008, the Simplified Listing Agreement for Debt Securities, including any amendment, modification, variation or re-enactment to any of the forgoing and other applicable guidelines, directions or laws, the consent of the Members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the **“Board”** which term shall be deemed to include any committee(s) constituted/ to be duly constituted by the Board, from time to time, to exercise its powers including powers conferred by this resolution), to issue Redeemable Non-Convertible Debentures (**“NCDs”**) secured or unsecured and/ or any other hybrid instruments which can be classified as being Tier I and / or Tier II capital under the provisions of the Systemically Important Non-Banking financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2015, for cash either at par, premium or discount to the face value, up to an aggregate amount not exceeding ₹ 1,500 crore (Rupees One thousand five hundred crore only) under one or more disclosure document or shelf disclosure document (including any disclosure document or shelf disclosure document as may have already been approved and issued by the Company) and/ or under one or more letters of offer as may be issued by the Company, and in one or more series, during a period of one year commencing from the date of this Annual General Meeting, on a private placement basis and on such terms and conditions as the Board may deem fit and appropriate for each series, as the case may be.”

“RESOLVED FURTHER THAT the Board of Directors of the Company be and is hereby authorised to do all such acts, deeds, matters and things and execute all such agreements, documents, instruments and writings as may be required, with power to settle all questions, difficulties or doubts that may arise with regard to the said matter as it may in its sole and absolute discretion deem necessary and to delegate all or any of its powers herein conferred to any Committee of Directors and/ or director(s) and/ or officer(s) of the Company, to give effect to this resolution.”

9. To consider, and if thought fit, to pass, the following resolution as a Special Resolution for payment of commission to the Managing Director(s):

“RESOLVED THAT pursuant to the provisions of Sections 196, 197, 198 and other applicable provisions, if any, of the Companies Act, 2013, the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014 and any other rules framed there under read with Schedule V to the Companies Act, 2013 including any amendment, modification, variation or re-enactment thereof, and the Articles of Association of the Company, the approval of the Members of the Company be and is hereby accorded for payment of profit related commission of ₹ 60 (Sixty lac) each to Mr. Anil Bohora and Mr. Ajay Bohora for the financial year 2015-16.”

“RESOLVED FURTHER THAT the Board/ Nomination and Remuneration Committee be and is hereby authorised to do all such acts, deeds, matters and things and execute all such agreements, documents, instruments and writings as may be required, in its sole and absolute discretion as it may deem fit, to give effect to this resolution.”

By Order of the Board of Directors

Anil Bohora
Managing Director
DIN: 00694396

MUMBAI
April 18, 2016

Registered office:

B 301, Citi Point,
Next to Kohinoor Continental,
Andheri-Kurla Road,
Andheri (East), Mumbai - 400 059
CIN: U67190MH2006PTC159411

NOTES:

- 1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE GENERAL MEETING MAY APPOINT A PROXY TO ATTEND AND ON A POLL TO VOTE INSTEAD OF HIMSELF AND THAT A PROXY NEED NOT BE A MEMBER. THE PROXY FORM TO BE EFFECTIVE SHOULD BE LODGED WITH THE COMPANY AT ITS REGISTERED OFFICE, DULY COMPLETED AND SIGNED NOT LESS THAN 48 HOURS BEFORE THE TIME OF THE MEETING.**
2. Corporate Members intending to send their authorised representatives to attend the Meeting are requested to send to the Company a certified copy of the Board resolution authorising their representative to attend and vote on their behalf at the Meeting.
3. A Proxy shall not have a right to speak at the AGM and shall not be entitled to vote except on a poll.
4. In case of joint holders attending the AGM, only such joint holder who is higher in the order of names will be entitled to vote.

5. A Statement pursuant to Section 102 of the Companies Act, 2013, setting out all material facts relating to Special Business at Item Nos. 6 to 9 of this Notice is annexed herewith and the same should be taken as part of this Notice.
6. All documents referred to in this Notice and Statement setting out material facts and other statutory registers are open for inspection by the Members on the date of the AGM at the venue of the meeting and also at the Registered Office of the Company between 10.00 a.m. and 12 noon on all working days except Sundays and national holidays, from the date hereof up to the date of the AGM.
7. In accordance with the provisions of the Secretarial Standard on General Meetings issued by Institute of Company Secretaries of India, a brief profile of Mr. V. Srinivasa Rangan, Mr. Ajay Bohora and Mr. Anil Bohora and relationships between directors *inter se*, is set out in this Notice.
8. Members desiring any information relating to the financial statement of the Company are requested to write to the Company at the earliest, so as to enable the Board of Directors to keep the information ready at the AGM.

Annexure to the Notice

Statement setting out material facts under Section 102 of the Companies Act, 2013

Item No. 5

Messrs Deloitte Haskins & Sells, Chartered Accountants, having Registration No. 117365W issued by The Institute of Chartered Accountants of India were appointed as auditors of the Company for a period of 3 consecutive years at the 9th Annual General Meeting (AGM) of the Company held on April 16, 2014 to hold office as such until the conclusion of the 12th AGM of the Company. As per the provisions of Section 139 of the Companies Act, 2013, the said appointment is required to be ratified by the Members at every AGM.

Messrs Deloitte Haskins & Sells has issued a certificate to the effect that the appointment, if ratified, shall be in accordance with the conditions as prescribed in Sections 139 and 141 of the Companies Act, 2013 and the Companies (Audit and Auditors) Rules, 2014.

Pursuant to the recommendation of the Audit Committee of Directors, your Board recommends the ratification of the appointment of Messrs Deloitte Haskins & Sells, Chartered Accountants as the auditors of the Company to hold office from the conclusion of this AGM until the conclusion of the next AGM of the Company and fixation of their remuneration, as set out at Item No. 5 of this Notice for the approval of the Members.

Save and except for the shares of the Company held by them, none of the Directors and the Key Managerial Personnel of the Company, including their relatives, is in any way, concerned or interested in the said resolution.

Item Nos. 6 and 7

In order to continue growing its business and maintaining the Capital Adequacy Ratio as required under the Systemically Important Non-Banking Financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2015, the Company proposes to increase its Authorised Share Capital.

In terms of the provisions of Section 61 read with Section 64 and other applicable provisions, if any, of the Companies Act, 2013, the approval of the Members by Special Resolution is required to increase the Authorised Share Capital of the Company.

The alteration in the Memorandum of Association of the Company are only consequential changes to reflect the proposed increase in the Authorised Share Capital of the Company.

The Board of Directors recommends passing of the Special Resolution at Item Nos. 6 and 7 of the Notice.

Save and except for the shares of the Company held by them, none of the Directors and the Key Managerial Personnel of the Company, including their relatives, is in any way, concerned or interested in the said resolution.

Item No. 8

In accordance with the authority granted by the Members of the Company under Section 180(1)(c) of the Companies Act, 2013 at the 10th AGM held on May 11, 2015, the Board of Directors of the Company has been raising funds through various sources and modes including by issuance of Redeemable Non-Convertible Debentures (NCDs), secured or unsecured. The said NCDs are issued in accordance with the provisions of the Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2008 and the Listing Agreements for Debt Securities, as amended, from time to time.

However, in terms of Rule 14(2) of the Companies (Prospectus and Allotment of Securities) Rules, 2014, a company can make a private placement of its securities including NCDs under the Companies Act, 2013 only after the prior approval of its shareholders by way of a special resolution. The Companies (Prospectus and Allotment of Securities) Rules, 2014, further provides that the said special resolution must be passed once in a year for all offers/ invitations for the NCDs to be issued during a year.

The NCDs proposed to be issued by the Company will be issued for cash either at par or premium or at a discount to face value depending upon the prevailing market conditions.

Accordingly, the approval of the Members is being sought by way of special resolution as set out at Item No. 8 of this Notice authorising the Board to issue NCDs (including any NCDs that may have been issued from April 1, 2016 till the date of this Meeting) and/ or any other hybrid instruments which can be classified as being Tier I and / or Tier II capital under the provisions of the Systemically Important Non-Banking financial (Non-Deposit Accepting or Holding) Companies Prudential Norms (Reserve Bank) Directions, 2015, up to an aggregate amount not exceeding ₹ 1,500 crore (Rupees One thousand five hundred crore only) on a private placement basis during a period of one year from the date of this Meeting.

Your Board recommend the passing of the Special Resolution proposed at Item No. 8 of this Notice.

Save and except for the shares of the Company held by them, none of the Directors or Key Managerial Personnel of the Company or their relatives, are in any way, concerned or interested, financially or otherwise, in the said resolution.

Item No. 9

During the year the Board had amended the Remuneration Policy of the Company In accordance with the said policy, the Nomination & Remuneration Committee of Directors had recommended

the amount of Commission of ₹ 60 (Sixty lac) each to be paid to Mr. Anil Bohora, Managing Director and Mr. Ajay Bohora, Managing Director & CEO for the financial year 2015-16.

The Board has approved the amount of Commission as recommended by the Nomination & Remuneration Committee, subject to the approval of the members at the AGM.

Accordingly, the Board recommends passing of Special Resolution as set out in the resolution at Item No. 9.

Mr. Anil Bohora and Mr. Ajay Bohora and their relatives are interested in the resolution at Item No. 9.

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

By Order of the Board of Directors

Anil Bohora
Managing Director
DIN: 00694396

MUMBAI
April 18, 2016

Registered office:
B 301, Citi Point,
Next to Kohinoor Continental,
Andheri-Kurla Road,
Andheri (East), Mumbai - 400 059
CIN: U67190MH2006PTC159411

BRIEF PROFILE OF DIRECTORS BEING APPOINTED/ RE-APPOINTED / VARIATION OF THE TERMS OF REMUNERATION.

1) Mr. V. Srinivasa Rangan (DIN 00030248)

Age	56
Qualifications	B Com, C.A., .I.C.W.A.
Experience	<p>Mr. V. Srinivasa Rangan is the Executive Director of Housing Development Finance Corporation Limited (HDFC). He holds a Bachelor's degree in Commerce and is an Associate of the Institute of Chartered Accountants of India and the Institute of Cost Accountants of India.</p> <p>Mr. Rangan joined HDFC in 1986 and served in Delhi Region and was the Senior General Manager Corporate Planning & Finance function at Head office since 2000. He was appointed as the Executive Director of HDFC for a period of 5 years, with effect from January 1, 2010. He is responsible for the Treasury, Resources and Accounts functions of HDFC. He is also a member of the Stakeholder Relationship Committee of Directors of HDFC.</p>
No. of shares held	Nil
Terms and conditions of appointment/ re- appointment	Liabile to retire by rotation
Remuneration last drawn	Sitting fees: ₹ 4,10,000
Remuneration sought to be paid	Sitting fees for attending the meeting of the Board of Directors and Committee thereof
Number of Board Meetings attended during the year	Attended all 5 board meetings held during the financial year 2015-16.
Original date of appointment	December 24, 2009
Relationship with other Directors, Manager and Key Managerial Personnel	Nil
Directorships held in other companies in India	<ol style="list-style-type: none"> 1. Housing Development Finance Corporation Limited 2. HDFC Investments Limited 3. HDFC Property Ventures Limited 4. IVF Advisors Pvt. Limited 5. HDFC Trustee Company Limited 6. HDFC Developers Limited 7. Atul Limited 8. Cholamandalam Investment and Finance Company

	<p>Limited</p> <p>9. TVS Credit Services Limited</p> <p>10. HDFC Education and Development Services Private Limited</p> <p>11. H T Parekh Foundation</p> <p>12. Computer Age Management Services Private Limited</p>
Membership/ Chairmanship of Committees in other companies in India	<p>1. HT Parekh Foundation Audit Member</p> <p>2. Housing Development Finance Corporation Limited Stakeholder Relationship Committee Member</p>

2) Mr. Anil Bohora (DIN 00694396)

Age	50
Qualifications	Bachelor of Engineering, Master of Science
Experience	<p>Mr. Anil Bohora is the Co-Founder and Chief Operating Officer and Managing Director of the Company. His Professional experience includes diverse technological and managerial areas.</p> <p>Mr. Anil Bohora holds Bachelor of Engineering (Electronics and Telecommunications Engineering), Master of Science (Electrical and Computer Engineering) degree.</p> <p>Before founding Credila he has co-founded ClaimsBPO, a Business Process Outsourcing (BPO) company in 1997. After growing the Company to a certain size, ClaimsBPO was sold to WNS Global Services Pvt. Ltd. a Warbug Pincus owned company in September 2003.</p> <p>Before Claims BPO he has held senior management positions from startup to large corporations including AOL Time Warner, Pitney Bowes, etc. where he was responsible for successfully managing the design, development and implementation of large complex systems to reduce cost and increase efficiency by outsourcing critical business process. At AOL Time Warner Mr. Anil Bohora was responsible for managing large business relationships.</p>
No. of equity shares held	57,35,000
Terms and conditions of appointment/ re- appointment	Appointed as Managing Director for a term of 5 years from July 9, 2013
Remuneration last drawn	Refer Note 24 of the financial statement
Remuneration sought to be paid	Please refer Explanatory Statement
Number of Board Meetings attended during the year	Attended 4 board meetings held during the financial year 2015-16.
Original date of appointment	February 1, 2006

Relationship with other Directors, Manager and Key Managerial Personnel	Mr. Ajay Bohora, Managing Director & CEO is the brother of Mr. Anil Bohora
Directorships held in other companies in India	Nil
Membership/ Chairmanship of Committees in other companies in India	Nil

3) Mr. Ajay Bohora (DIN 00694444)

Age	49
Qualifications	Bachelor of Engineering, MBA
Experience	<p>Mr. Ajay Bohora is the Co-Founder and Chief Executive Officer and Managing Director of the Company.</p> <p>Mr. Ajay Bohora holds Bachelor of Engineering degree from VJTI, Bombay University and MBA degree from Hofstra University, New York.</p> <p>He started working his career with Tata Exports Limited. He worked in the field of Finance at various positions for six years at MetLife Insurance Company in its New York offices. He is also a Certified Financial Planner from the states of New York and Connecticut.</p> <p>Before founding Credila he has co-founded ClaimsBPO, a business process outsourcing (BPO) company in 1997. After growing the Company to a certain size, ClaimsBPO was sold to WNS Global Services Pvt. Ltd. a Warbug Pincus owned company in September 2003.</p> <p>With a track record of success in 2006, along with his brother Anil, he founded India's First dedicated Education Loan Company. He has served as a member of the Sub Committee on "Student Financial Aid" of the Planning Commission Delhi. He serves as a member of the Senate of 125 years old prestigious Engineering Institute: VJTI, Mumbai. He has also served as a special invitee to one of the committees of the University Grants Commission UGC. He has also served as a member of Higher Education Network, FICCI, Federation of the Indian Chamber of Commerce and Industries, Delhi. He is in recipient of "Engineering Achievement Award" by the Institute of Engineers (India) for the year 2007-08.</p>

No. of shares held	57,35,000
Terms and conditions of appointment/ re- appointment	Appointed as Managing Director for a term of 5 years from July 09, 2013 and liable to retire by rotation
Remuneration last drawn	Refer Note 24 of the Financial Statement
Remuneration sought to be paid	Please refer Explanatory Statement
Number of Board Meetings attended during the year	Attended all 5 board meetings held during the financial year 2015-16
Original date of appointment	February 1, 2006
Relationship with other Directors, Manager and Key Managerial Personnel	Mr. Anil Bohora, Managing Director is the brother of Mr. Ajay Bohora
Directorships held in other companies in India	Nil
Membership/ Chairmanship of committees in other companies in India	Nil

By Order of the Board of Directors,

Anil Bohora
Managing Director
DIN: 00694396

MUMBAI
April 18, 2016

Registered office:
B-301, Citi Point,
Next to Kohinoor Continental,
Andheri-Kurla Road,
Andheri (East), Mumbai - 400 059

CIN: U67190MH2006PTC159411

ATTENDANCE SLIP

(Please hand over at the entrance of the Meeting venue)

Folio No./Client ID	
Name and address of the Member	

I hereby record my presence at the 11th Annual General Meeting of the Members of the Company held at the office of Housing Development Finance Corporation Limited at HDFC House, H. T. Parekh Marg, 165-166 Backbay Reclamation, Churchgate, Mumbai 400 020 at 11.00 a.m..

Full name of the Member/ Proxy attending the meeting	
Member's/ Proxy's Signature	

Note: Your entry to the meeting will be regulated by this attendance slip.

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Form No. MGT – 11

PROXY FORM

[Pursuant to the provisions of Section 105(6) of the Companies Act, 2013 and rule 19(3) of the Companies (Management and Administration) Rules, 2014]

Name of the Member(s):		E-mail:	
Registered Address:		Folio no./Client ID:	
		DP ID:	

I/We being the Member(s) of _____ equity shares of ₹ 10 each of Credila Financial Services Private Limited, hereby appoint:

1. Name: _____

Address: _____

E-mail: _____

_____, Signature: _____, Or failing him /her

2. Name: _____

Address: _____

E-mail: _____

_____, Signature: _____, Or failing him / her

3. Name: _____

Address: _____

E-mail: _____

_____, Signature: _____

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 11th Annual General Meeting of the Members of the Company to be held on 25th May, 2016 at 11.00 A.M. P.M. at the Office of the Housing Development Finance Corporation Limited at HDFC House, H. T. Parekh Marg, 165-166 Backbay Reclamation, Churchgate, Mumbai 400 020 and at any adjournment(s) thereof, in respect of such resolutions in the manner as indicated below:

Sr. No.	Brief details of the resolution	Optional (Refer note no. 4)		
		FOR	AGAINST	ABSTAIN
1.	Adoption the audited financial statement of the Company for the financial year ended on March 31, 2016 and the reports of the Board of Directors and			

	Auditors thereon.			
2.	Declaration of dividend on preference shares for the financial year ended March 31, 2016 at the rate of 0.01%.			
3.	Appointment of Mr. V. Srinivasa Rangan (DIN: 00030248), who retires by rotation and being eligible, offers himself for re-appointment.			
4.	Appointment of Mr. Ajay Bohora (DIN: 00694444), who retires by rotation and being eligible, offers himself for re-appointment.			
5.	Ratification of the appointment of Auditors.			
6.	Approval of increase in Authorised Share Capital of the Company.			
7.	Approval of alteration in the Capital Clause of Memorandum of Association of the Company.			
8.	Approval for issuance of Redeemable Non-Convertible Debentures and/or other hybrid instruments on a private placement basis.			
9.	Approval for payment of commission to the Managing Director(s).			

Signed this _____ day of _____, 2016

Signature of Member(s): _____

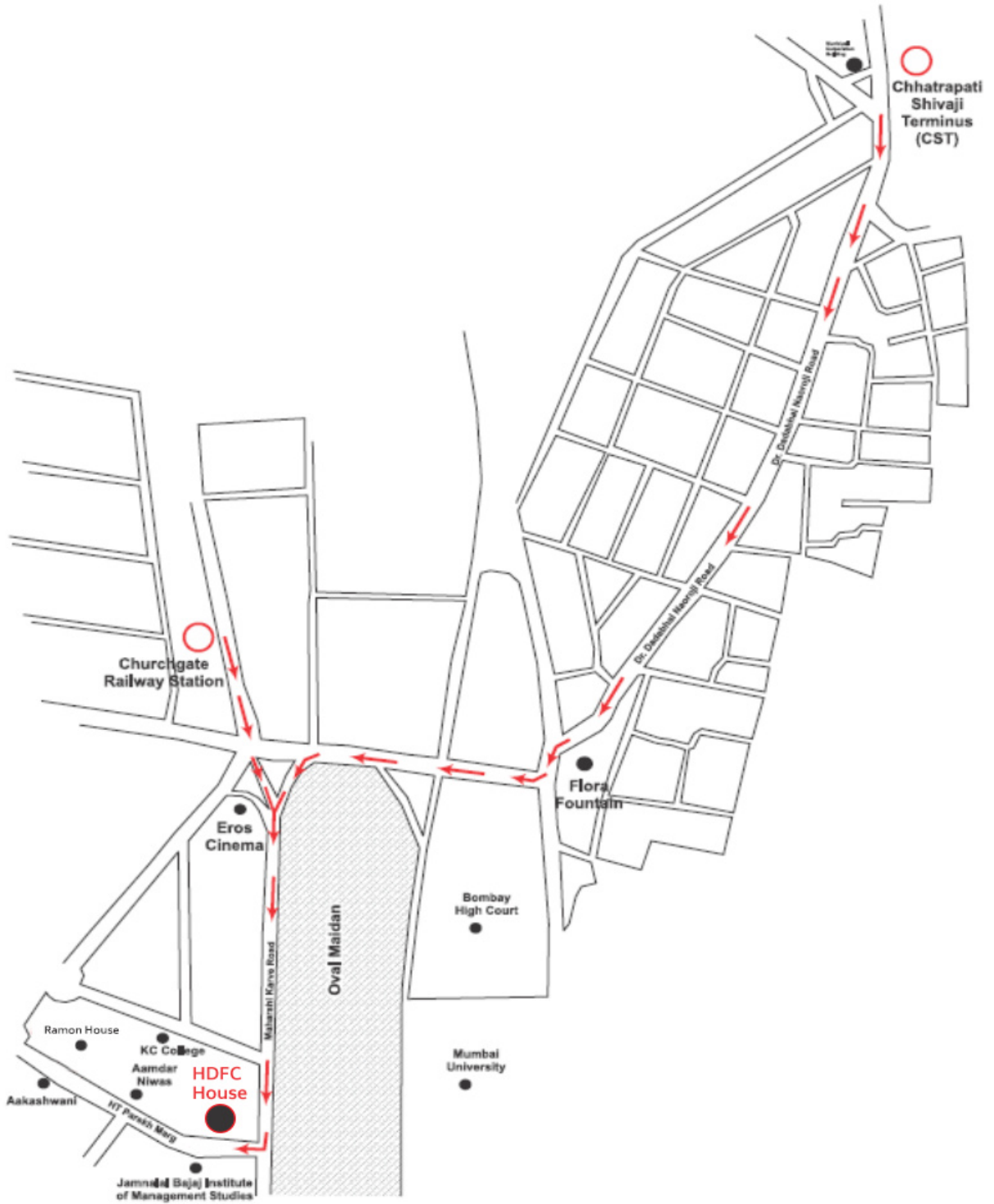
Signature of the Proxy holder(s): _____

Affix Revenue Stamp

NOTES:

1. This form of proxy in order to be effective should be duly completed and deposited at the registered office of the company, not less than 48 hours before the commencement of the meeting.
2. A Proxy need not be a Member of the Company.
3. A person appointed as proxy shall act on behalf of not more than fifty (50) members and holding not more than 10% of the total share capital of the company carrying voting rights. However, a Member holding more than 10% of the total share capital of the company carrying voting rights may appoint a single person as Proxy and such person shall not act as proxy for any other person or Member.
4. Optional. Please put a '√' in the appropriate column against the resolutions indicated in the box.

XXXXXXXXXXXXXXXXXXXXXXXXXX



ROUTE MAP TO THE AGM VENUE