



NOTICE

NOTICE is hereby given that the Sixth Annual General Meeting of the members of Micro Housing Finance Corporation Limited will be held on Friday, September 12, 2014 at 11.00 a.m. at Victoria Building, 1st Floor, S.A. Brelvi Road, off. Horniman Circle, Fort, Mumbai 400 001 to transact the following business:

Ordinary Business:

1. To receive, consider and adopt the audited Balance Sheet as at March 31, 2014 and the Statement of Profit and Loss for the year ended on that date and the reports of the Directors' and Auditors' thereon;
2. To appoint a Director in place of Mr. Madhusudhan Menon (holding DIN: 00201861), who retires by rotation and, being eligible, offers himself for re-appointment;
3. To appoint a Director in place of Mr. Rajnish Dhall (holding DIN: 02146708), who retires by rotation and, being eligible, offers himself for re-appointment;
4. To appoint M/s. Walker Chandiook & Co LLP, Chartered Accountants Firm Registration no. 001076N/N500013, the retiring auditors, as Statutory Auditors of the Company to hold office from the conclusion of the ensuing Annual General Meeting until the conclusion of the next Annual General Meeting on such remuneration as shall be fixed by the Board of Directors or any Committee of the Board of Directors in addition to reimbursement of out of pocket expenses as may be incurred by them during the course of the audit.

Special Business:

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

"RESOLVED THAT in accordance with the provisions of Sections 196, 197 and 203 and any other applicable provisions of the Companies Act, 2013 and the rules made thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), read with Schedule V to the Companies Act, 2013 (corresponding to Sections 198, 269, 309 and any other applicable provisions of the Companies Act, 1956 read with Schedule XIII to the Companies Act, 1956) approval of the Company be and is hereby accorded to the re-appointment of Mr. Rajnish Dhall (holding DIN: 02146708) as Managing Director of the Company, whose office will be liable to determination by retirement by rotation, for a period of three years with effect from April 1, 2014, on the terms and conditions, including



remuneration as were paid to him earlier, which are set out in Explanatory Statement annexed to the notice convening this meeting, with liberty and authority to the Board of Directors (hereinafter referred to as the "Board" which term shall be deemed to include any Committee of the board constituted to exercise its power, including powers conferred by this Resolution) to alter and vary the terms and conditions of the said appointment and / or remuneration, from time to time within the scope of Schedule V of the Companies Act, 2013, or any amendments thereto or any re-enactment thereof and as may be agreed to between the Board of Directors and Mr. Rajnish Dhall.

RESOLVED FURTHER THAT in the event of loss or inadequacy of profits in any financial year during the currency of tenure of the appointment, the Managing Director shall be paid salary, perquisites and other allowances as set out in Explanatory Statement, as the minimum remuneration, subject to ceiling as specified in Schedule V of the Companies Act, 2013 from time to time and subject to the approval of the Central Government, if so required, in accordance with the provisions of the Companies Act, 2013.

RESOLVED FURTHER THAT any one of the Directors or the Company Secretary of the Company be and is hereby authorised to do all necessary acts, deeds and things, which may be necessary to give effect to the above resolution."

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

"RESOLVED THAT in accordance with the provisions of Sections 196, 197 and 203 and any other applicable provisions of the Companies Act, 2013 and the rules made thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), read with Schedule V to the Companies Act, 2013 (corresponding to Sections 198, 269, 309 and any other applicable provisions of the Companies Act, 1956 read with Schedule XIII to the Companies Act, 1956) approval of the Company be and is hereby accorded to the re-appointment of Mr. Madhusudhan Menon (holding DIN: 00201861) as Chairman & Whole time Director of the Company, whose office will be liable to determination by retirement by rotation, for a period of three years with effect from April 1, 2014, on the terms and conditions, including remuneration as were paid to him earlier, which are set out in Explanatory Statement annexed to the notice convening this meeting, with liberty and authority to the Board of Directors (hereinafter referred to as the "Board" which term shall be deemed to include any Committee of the board constituted to exercise its power, including powers conferred by this



Resolution) to alter and vary the terms and conditions of the said appointment and / or remuneration, from time to time within the scope of Schedule V of the Companies Act, 2013, or any amendments thereto or any re-enactment thereof and as may be agreed to between the Board of Directors and Mr. Madhusudhan Menon.

RESOLVED FURTHER THAT in the event of loss or inadequacy of profits in any financial year during the currency of tenure of the appointment, the Chairman & Whole Time Director shall be paid salary, perquisites and other allowances as set out in Explanatory Statement, as the minimum remuneration, subject to ceiling as specified in Schedule V of the Companies Act, 2013 from time to time and subject to the approval of the Central Government, if so required, in accordance with the provisions of the Companies Act, 2013

RESOLVED FURTHER THAT any one of the Directors or the Company Secretary of the Company be and is hereby authorised to do all necessary acts, deeds and things, which may be necessary to give effect to the above resolution."

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

"RESOLVED THAT in accordance with the provisions of Sections 196, 197 and 203 and any other applicable provisions of the Companies Act, 2013 and the rules made thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force), read with Schedule V to the Companies Act, 2013 (corresponding to Sections 198, 269, 309 and any other applicable provisions of the Companies Act, 1956 read with Schedule XIII to the Companies Act, 1956) approval of the Company be and is hereby accorded to the re-appointment of Mr. Nachiket Shelgikar (holding DIN: 02293000) as Whole time Director designated as Director (Sales & Marketing) of the Company, whose office will be liable to determination by retirement by rotation, for a period of three years with effect from April 1, 2014, on the terms and conditions, including remuneration as were paid to him earlier, which are set out in Explanatory Statement annexed to the notice convening this meeting, with liberty and authority to the Board of Directors (hereinafter referred to as the "Board" which term shall be deemed to include any Committee of the board constituted to exercise it's power, including powers conferred by this Resolution) to alter and vary the terms and conditions of the said appointment and / or remuneration, from time to time within the scope of Schedule V of the Companies Act, 2013, or any amendments thereto or any re-enactment thereof and as may be agreed



to between the Board of Directors and Mr. Nachiket Shelgikar.

RESOLVED FURTHER THAT in the event of loss or inadequacy of profits in any financial year during the currency of tenure of the appointment, the Whole Time Director shall be paid salary, perquisites and other allowances as set out in Explanatory Statement, as the minimum remuneration, subject to ceiling as specified in Schedule V of the Companies Act, 2013 from time to time and subject to the approval of the Central Government, if so required, in accordance with the provisions of the Companies Act, 2013.

RESOLVED FURTHER THAT any one of the Directors or the Company Secretary of the Company be and is hereby authorised to do all necessary acts, deeds and things, which may be necessary to give effect to the above resolution."

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

"RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 and any other applicable provisions of the Companies Act, 2013 ('the Act') and the Companies (Appointment and Qualification of Directors) Rules, 2014 (including any statutory modification(s) or re-enactment thereof for the time being in force) read with Schedule IV of the Act, Mr. Ashish Karamchandani (holding DIN 01894569), Director of the Company whose period of office is liable to retire by rotation and in respect of whom the Company has received a notice in writing from a member proposing his candidature for the office of Director under Section 160 of the Act, be and is hereby appointed as an Independent Director of the Company to hold office for three consecutive years for a term up to 31st March 2017.

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

"RESOLVED THAT in supersession of the earlier resolution passed at 4th Annual General Meeting held on 26th September, 2012 in this regard, the consent of the members of the Company be and is hereby accorded under Section 180(1)(c) of the Companies Act, 2013, and other applicable provisions, if any, of the Companies Act, 2013 and rules framed thereunder (including any statutory modification or re-enactment thereof), to the Board of Directors of the Company to borrow from time to time, any sum or sums of money on such terms and conditions and with or without security as they may think fit for the business of the company notwithstanding that the



money to be borrowed together with the monies already borrowed by the Company (apart from temporary loans obtained from the Company's bankers in the ordinary course of business) may exceed, at any time, the aggregate of paid up capital of the company and its Free Reserves, that is to say, Reserves not set apart for any specific purposes, provided however, that the total amount of monies so borrowed by the Board of Directors shall not at any time exceed Rs.500 Crores (Rupees Five Hundred Crores only)".

"FURTHER RESOLVED THAT the Board be and is hereby authorized, to do all such acts, deeds and things as may be necessary, expedient and usual to implement this resolution."

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

"RESOLVED THAT in supersession of all previous resolutions passed by the Company in this regard and pursuant to the provisions of Section 180(1)(a) and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder, the consent of the shareholders of the Company be and is hereby accorded, to the Board of Directors of the Company, to hypothecate/mortgage and/or charge in addition to the hypothecations/mortgages and/or charges created by the Company, in such form and manner and with such ranking and at such time(s) and on such terms as the Board may determine, all or any part of the movable and/or immovable properties of the Company wherever situated, both present and future, and/or create a floating charge on all or any part of the immovable properties of the Company and the whole or any part of the undertaking(s) of the Company, together with power to take over the management of the business and concern of the Company in certain events of default, in favour of Company's Bankers/Financial Institutions/Lenders/other investing agencies and Trustees for the holders of Debentures/Bonds/other instruments/securities to secure any Rupee/Foreign currency loans, guarantee assistance, standby letter of credit/letter of credit and/or any issue of non-convertible debentures and/or compulsorily or optionally, fully or partly convertible debentures and/or Bonds, and/or any other non convertible and/or other partly/fully convertible instruments/securities, with interest thereon at the respective agreed rates, compound interest, additional interest, liquidated damages, commitment charges, premium on prepayment or on redemption, guarantee commission, costs, charges, expenses and other monies including any increase as a result of devaluation/revaluation/fluctuation in the rates of exchange of foreign currencies involved payable by the Company to the



Lenders under their respective loan agreements/subscription agreement entered into/to be entered into by the Company in respect of the said borrowings/assistance, within the overall ceiling prescribed by the Members of the Company in terms of section 180(1)(c) of the Companies Act, 2013.

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board, be and is hereby authorised to delegate all or any of the powers herein conferred, to any Committee(s) of Directors or any one or more Whole Time Directors of the Company, with the power to further delegate any such powers as they may deem fit, to finalize, settle and execute such documents / deeds / writings / agreements, as may be required, and to all such acts, matters and things as it may at its absolute discretion deem proper, fit and expedient and to settle any question difficulty or doubt that may arise in regard to creating mortgage/charge as aforesaid or otherwise considered to be in the best interests of the Company”.

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

“RESOLVED THAT pursuant to the provisions of Section 13 and other applicable provisions, if any, of the Companies Act, 2013 the Memorandum of Association of the Company, be and is hereby amended as under:

1. Existing Sub Clause 1 of Clause III (A) of the Memorandum of Association be deleted and instead substituted with new sub clause 1 of clause III (A) as under:-

“1. To carry on in India the business of providing long term finance to any person or persons or Company, Body Corporate, or Corporation, or Cooperative Society, or association of persons, jointly or individually either with or without interest and with or without any security for the purpose of enabling such borrower to construct/purchase any house or building, or any part or portions thereof for residential purposes on such terms and conditions as the Company may deem fit.”

2. Existing Sub Clause 14 of Clause III (B) of the Memorandum of Association be deleted and instead substituted with new sub clause 14 of clause III (B) as under -

“14. To amalgamate, enter into any arrangement for sharing of profits, amalgamation, union of interest, co-operation, joint venture or company carrying on or engaged in or about to carry on similar business.”



RESOLVED FURTHER THAT any one of the Directors of the Company be and is hereby authorised to do all such acts, deeds and things and to file the necessary Forms/Returns/Documents/papers as are required to be filed with the Registrar of Companies to give effect to this resolution.”

**For and on behalf of the Board of
Micro Housing Finance Corporation Limited
Sd/-**

Place: Mumbai

Date: August 21, 2014

Director

Regd. Office:

3, Victoria Building
S A Brelvi Road, Fort
Mumbai - 400001

NOTES:

1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT ONE OR MORE PROXIES TO ATTEND AND VOTE INSTEAD OF HIMSELF AND A PROXY NEED NOT BE A MEMBER OF THE COMPANY. HOWEVER, THE PROXY IN ORDER TO BE EFFECTIVE MUST REACH THE REGISTERED OFFICE OF THE COMPANY ATLEAST 48 HOURS BEFORE THE COMMENCEMENT OF THE MEETING.
2. The Members are requested to:
 - (a) Intimate to the Company changes, if any, in their Registered Addresses, if any, at an early date.
 - (b) Quote Ledger Folio numbers in all the correspondence.
 - (c) Bring the copy of Annual Report and Attendance Slip with them to the Annual General Meeting.
3. Corporate Members intending to send their authorised representatives to attend the Annual General Meeting are requested to send a certified copy of the Board resolution authorizing their representative to attend and vote on their behalf at the Annual General Meeting.
4. The Explanatory Statement pursuant to Section 102(2) of the Companies Act, 2013 in respect of special business is annexed hereto.



ANNEXURE TO THE NOTICE
Explanatory Statement
[Pursuant to Section 102(2) of the Companies Act, 2013]

Item No. 5:

To Re-Appoint Mr. Rajnish Dhall as Managing Director:

Mr. Rajnish Dhall had been appointed as Managing Director of the Company on August 27, 2009 for a period of 5 years. The term of office of Mr. Rajnish Dhall as Managing Director of the Company is due for expiry on August, 27 2014. The present proposal is to seek the Shareholders' approval for the re-appointment of Mr. Rajnish Dhall as the Managing Director in terms of the applicable provisions of the Companies Act, 2013. The Board of Directors of the Company (the 'Board'), at its meeting held on March 7, 2014 has, subject to the approval of the Shareholders, re-appointed Mr. Rajnish Dhall for a further period of 3 years from April 1, 2014.

The payment of remuneration has already been approved by the Remuneration Committee in its meeting held on March 7, 2014 & subsequently by the Board of Directors in its Board Meeting held on the same date. Therefore the Board proposes to seek approval of the Shareholders of the Company, approving the payment of remuneration for a maximum of Rs. 1,01,500/- per month to Mr. Rajnish Dhall as detailed here under:

Salary: For such amount as may be decided by the Board of Directors up to a maximum of Rs. 40,000 per month.

Perquisites and Allowances:

- a) For such amount as may be decided by the Board of Directors up to a maximum of Rs. 61,500 per month (which shall include HRA, Special Allowance & conveyance and reimbursement of Medical Expenses per month as per the rules and policy of the Company from time to time.)
- b) Contribution to Provident fund, Superannuation fund and payment of gratuity as per the rules of the Company.

The Board recommends the Resolution as mentioned in the Notice for your approval.



Except Mr. Rajnish Dhall and Ms. Moneisha Sharad Gandhi (relative), none of the other Directors and Key Managerial Personnel (KMP) of the Company or their relatives are concerned or interested, financial or otherwise, in the resolution set out at Item No 5.

Item No. 6:

To Re-Appoint Mr. Madhusudhan Menon as Chairman & Whole Time Director:

Mr. Madhusudhan Menon had been appointed as Chairman & Whole Time Director of the Company on April 1, 2011 for a period of 3 years. The term of office of Mr. Madhusudhan Menon Chairman & Whole Time Director of the Company has expired on April 1, 2014. The present proposal is to seek the Shareholders' approval for the re-appointment of Mr. Madhusudhan Menon as the Chairman & Whole Time Director in terms of the applicable provisions of the Companies Act, 2013. The Board of Directors of the Company (the 'Board'), at its meeting held on March 7, 2014 has, subject to the approval of the Shareholders, re-appointed Mr. Madhusudhan Menon for a further period of 3 years from the expiry of his term.

The payment of remuneration has already been approved by the Remuneration Committee in its meeting held on March 7, 2014 & subsequently by the Board of Directors in its Board Meeting held on the same date. Therefore the Board proposes to seek approval of the Shareholders of the Company, approving the payment of remuneration for a maximum of Rs. 1,01,500/- per month to Mr. Madhusudhan Menon as detailed here under:

Salary: For such amount as may be decided by the Board of Directors up to a maximum of Rs. 40,000 per month.

Perquisites and Allowances:

a) For such amount as may be decided by the Board of Directors up to a maximum of Rs. 61,500 per month (which shall include HRA, Special Allowance & conveyance and reimbursement of Medical Expenses per month as per the rules and policy of the Company from time to time.)

b) Contribution to Provident fund, Superannuation fund and payment of gratuity as per the rules of the Company.

The Board recommends the Resolution as mentioned in Notice for your approval.



Expect Mr. Madhusudhan Menon, none of the other Directors or Key Managerial Personnel (KMP) of the Company or their relatives are concerned or interested, financial or otherwise, in the resolution set out at Item No 6.

Item No. 7:

To Re-Appoint Mr. Nachiket Shelgikar as Whole Time Director:

Mr. Nachiket Shelgikar had been appointed as Whole Time Director of the Company on April 1, 2011 for a period of 3 years. The term of office of Mr. Nachiket Shelgikar, Whole Time Director of the Company has expired on April 1, 2014. The present proposal is to seek the Shareholders' approval for the re-appointment of Mr. Nachiket Shelgikar as the Whole Time Director in terms of the applicable provisions of the Companies Act, 2013. The Board of Directors of the Company (the 'Board'), at its meeting held on March 7, 2014 has, subject to the approval of the Shareholders, re-appointed Mr. Nachiket Shelgikar for a further period of 3 years from the expiry of his term.

The payment of remuneration has already been approved by the Remuneration Committee in its meeting held on March 7, 2014 & subsequently by the Board of Directors in its Board Meeting held on the same date. Therefore the Board proposes to seek approval of the Shareholders of the Company, approving the payment of remuneration for a maximum of Rs. 1,01,500/- per month to Mr. to Mr. Nachiket Shelgikar as detailed here under:

Salary: For such amount as may be decided by the Board of Directors up to a maximum of Rs. 40,000 per month.

Perquisites and Allowances:

- a) For such amount as may be decided by the Board of Directors up to a maximum of Rs. 61,500 per month (which shall include HRA, Special Allowance & conveyance and reimbursement of Medical Expenses per month as per the rules and policy of the Company from time to time.)
- b) Contribution to Provident fund, Superannuation fund and payment of gratuity as per the rules of the Company.

The Board recommends the Resolution as mentioned in Notice for your approval.



Expect Mr. Nachiket Shelgikar, none of the other Directors or Key Managerial Personnel (KMP) of the Company or their relatives are concerned or interested, financial or otherwise, in the resolution set out at Item No 7.

Item No. 8:

To Appoint Mr. Ashish Karamchandani as an Independent Director:

Mr. Ashish Karamchandani is a non-executive director of the Company. He has been with the Company since its inception.

He is an Executive Director at Monitor Deloitte India, based in the Mumbai office. He is the Founder of Monitor Inclusive Markets (MIM), a dedicated unit within Monitor Deloitte that focuses on catalyzing market-based approaches to improve the lives and livelihoods of the global poor, working both at a broad sector level, and at the level of specific initiatives. One of the specific initiatives Ashish is extensively involved in is low income housing, an area in which the Monitor Inclusive Markets group has been working to 'make the market' at an ecosystem level for the past six years. Mr. Ashish Karamchandani holds 25,400 Equity Shares of the Company. In terms of Section 149 and other applicable provisions of the Companies Act, 2013, Mr. Ashish Karamchandani is proposed to be appointed as an independent Director for 3 consecutive years up to 31st March, 2017. A notice has been received along with deposit of requisite amount from a member proposing Mr. Ashish Karamchandani as a candidate for the office of Director of the Company.

In the opinion of the Board, Mr. Ashish Karamchandani fulfils the conditions specified in the Companies Act, 2013 and rules made thereunder for his appointment as an Independent Director of the Company and is independent of the management. Copy of the draft letter for appointment of Mr. Ashish Karamchandani as an Independent Director setting out the terms and conditions would be available for inspection without any fee by the members at the Registered Office of the Company during normal business hours on any working day, excluding Saturday.

The Board considers that his continued association would be of immense benefit to the Company and it is desirable to continue to avail services of Mr. Ashish Karamchandani as an Independent Director. Accordingly, the Board recommends the resolution in relation to appointment of Mr. Ashish Karamchandani as an Independent Director, for the approval by the shareholders of the Company.



Except Mr. Ashish Karamchandani, being an appointee, none of the Directors or Key Managerial Personnel (KMP) of the Company or their relatives are concerned or interested, financial or otherwise, in the resolution set out at Item No. 8.

Item No. 9:

To give Authority to the Board of Directors to borrow under Section 180(1) (c) of the Companies Act, 2013

In terms of the resolution passed by the members of the Company at the 4th Annual General Meeting held on September 26, 2012, the amount consequent to loans borrowed by the Board of Directors on behalf of the Company cannot exceed Rs. 200 crores at any point of time. In view of expected growth in business of the Company, it may be necessary for the Company to borrow monies from various sources consequent to which the amount outstanding could exceed the present limit of Rs. 200 crores. Further under law, it is now required that such a resolution be passed by way of a Special Resolution. Accordingly, your Directors propose to increase the borrowing powers of the Board from Rs. 200 crores to Rs. 500 crores as set out in the resolution at Item No. 9 of the accompanying notice of meeting for approval of the members.

None of the Directors or Key Managerial Personnel (KMP) of the Company or their relatives are concerned or interested, financial or otherwise, in the resolution set out at Item No. 9.

Item No. 10:

To give Authority to the Board of Directors to create charges / mortgages on the moveable and immovable properties of the Company, both present and future, in respect of borrowings under Section 180 (1) (a) of the Companies Act, 2013

The members of the Company at their Annual General Meeting held on September 26, 2012 by way of an Ordinary Resolution under section 293(1) (a) of the Companies Act, 1956, had authorised the Board to create charges and/or mortgages on all or any of the moveable and immovable properties of the Company in favour Company's Bankers/Financial Institutions/Lenders/other



investing agencies and Trustees for the holders of Debentures/Bonds/other instruments/securities upto an aggregate amount of Rs. 200 crore.

As per provisions of Section 180 (1) (a) of the Companies Act 2013, the mortgage or charge on all or any part of the movable and/or immovable properties of the Company, may be deemed as the disposal of the whole, or substantially the whole, of the undertaking of the Company and hence, requires approval from the members of the Company by way of a Special Resolution. Accordingly, it is proposed to pass an enabling special resolution authorizing the Board to create charge on the moveable and immovable properties of the Company within the overall ceiling prescribed by the members of the Company, in terms of section 180 (1) (c) of the Companies Act 2013 for which approval of members is being sought by way of special resolution at item No. 9.

The Directors recommend the resolution for your approval as a Special Resolution.

None of the Directors or Key Managerial Personnel (KMP) of the Company or their relatives are concerned or interested, financial or otherwise, in the resolution set out at Item No. 10.

Item No. 11:

To Alter the Object Clause of the Memorandum of Association of the Company.

As per the NHB letter dated August 13, 2014 related to various observations/findings related to the Inspection conducted by NHB for the year ended March 31, 2013, the Object Clause of the Memorandum of Association of the Company is required to be altered so as to be consistent with the provisions of NHB Act and the Directions issued thereunder. It is therefore proposed to suitably alter the objects clause of the Memorandum of Association of the Company as more specifically set out in Item No.11 of the accompanying notice of meeting.

As per the provisions of Section 13 of the Companies Act, 2013, the said alteration to the Memorandum of Association needs to be approved by the Members of the Company by way of a Special Resolution in a General Meeting.



The Directors recommend the resolution for your approval as a Special Resolution.

None of the Directors or Key Managerial Personnel (KMP) of the Company or their relatives are concerned or interested, financial or otherwise, in the resolution set out at Item No. 11.

**For and on behalf of the Board of
Micro Housing Finance Corporation Limited**

Sd/-

Director

Place: Mumbai

Date: August 21, 2014

Regd. Office:

**# 3, Victoria Building
S A Brelvi Road, Fort
Mumbai - 400001N**