

Ref. No. SE/2019-20/198

September 25, 2019

BSE Limited  
P. J. Towers,  
Dalal Street,  
Mumbai 400 001.

National Stock Exchange of India Limited  
Exchange Plaza, Plot No. C/1,  
Bandra-Kurla Complex, Bandra (East),  
Mumbai 400 051.

**Kind Attn: – Sr. General Manager  
DCS - Listing Department**

**Kind Attn: Head - Listing**

Dear Sirs,

**Sub: Appointment of Chief Risk Officer of the Corporation**

We wish to inform you that the Board of Directors of the Corporation has appointed Mr. Mathew Joseph, Member of Executive Management as the Chief Risk Officer of the Corporation, in terms of the circular no. NHB/ND/DRS/ Policy Circular No. 95/2018-19 dated May 29, 2019 issued by National Housing Bank.

Mr. Mathew Joseph is a member of the Institute of Chartered Accountants of India and joined the Corporation on April 22, 1988. Mr. Joseph has a very wide range of experience in the Corporation from retail loans to non-individual loans, drafting of policies to its implementation as well as risk management functions. Prior to his appointment as a Chief Risk Officer, Mr. Mathew Joseph was the Regional Business Head – Kerala and Tamil Nadu of the Corporation.

We request you to take note of the above and arrange to bring this to the notice of all concerned.

Thank you,

Yours faithfully,

**For Housing Development Finance Corporation Limited**

  
**Ajay Agarwal**  
Company Secretary

**Corporate Office:** HDFC House, H T Parekh Marg, 165-166, Backbay Reclamation, Churchgate, Mumbai 400 020.  
Tel.: 66316000, 22820282. Fax: 022-22046834, 22046758.

**Regd. Office:** Ramon House, H T Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai 400 020. INDIA.  
Corporate Identity Number: L70100MH1977PLC019916