

Bharti AXA General Insurance Company Ltd.							
Details of votes cast during the financial year 2018-19							
Meeting Date	Company Name	Type of Meeting	Proposal by Management / Shareholders	Proposal's description	Investee Co's Management Recommendation	Vote For /Against /Abstain	Reason supporting the vote decision
29-06-2018	HDFC BANK LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	Our exposure is less than 1% of Investee company's capital hence no required to vote as per Stewardship Policy.
29-06-2018	HDFC BANK LTD	AGM	Management	To issue debt securities up to Rs. 500.0 bn on private placement basis	For	Abstain	The issuance of debt securities on private placement basis will be within the bank's overall borrowing limit of Rs. 500.0 bn over and above the aggregate of paid up capital and free reserves. HDFC Bank's long-term debt is rated by Moody's at Baa2/Stable, CRISIL AAA/Stable and IND AAA/Stable. We do not hold any equity in this company and hence abstain from voting.
19-07-2018	BAIJ FINANCE LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
18-07-2018	CAN FIN HOMES LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
18-07-2018	CAN FIN HOMES LTD	AGM	Management	Issue redeemable nonconvertible debentures (NCDs)/ bonds on a private placement basis, aggregating upto Rs. 60.0 bn	For	Abstain	The proposed issue will be within the overall borrowing limit of Rs. 200 bn and consequently, there are no material implications for minority shareholders. We do not hold any equity in this company and hence abstain from voting.
26-07-2018	SHRIRAM TRANSPORT FINANCE LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
26-07-2018	INDUSIND BANK LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
27-07-2018	PNB HOUSING FINANCE LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
30-07-2018	HOUSING DEVELOPMENT FINANCE CORP LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
20-08-2018	LIC HOUSING FINANCE LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
12-09-2018	ICICI BANK LTD	AGM	Management	Adoption of Financial Statements (Standalone and consolidated) for year ended 31st March 2018	For	Abstain	We believe that a comprehensive review of the financials of a bank is a critical exercise which often requires first-hand information and proper due diligence. We do not comment on resolutions for adoption of financial statements, given the limited time between receipt of the annual report and the shareholder meeting. We do not hold any equity in this company and hence abstain from voting.
04-03-2019	DEWAN HOUSING FINANCE CORP LTD	Postal Ballot	Management	Reappoint Vijay Kumar Chopra (DIN: 02103940), as Independent Director for five years from 1 April 2019 till 31 March 2024	For	Abstain	We do not hold any equity in this company and hence abstain from voting
04-03-2019	DEWAN HOUSING FINANCE CORP LTD	Postal Ballot	Management	Reappoint Mannil Venugopalan (DIN: 00255775), as Independent Director for five years from 1 April 2019 till 31 March 2024	For	Abstain	We do not hold any equity in this company and hence abstain from voting
04-03-2019	DEWAN HOUSING FINANCE CORP LTD	Postal Ballot	Management	Reappoint Guru Prasad Kohli (DIN: 00230388), as Independent Director for five years from 1 April 2019 till 31 March 2024	For	Abstain	We do not hold any equity in this company and hence abstain from voting
04-03-2019	DEWAN HOUSING FINANCE CORP LTD	Postal Ballot	Management	Approval to keep the register and index of members and debenture holders along with the copies of annual return, at a place other than the registered office	For	Abstain	We do not hold any equity in this company and hence abstain from voting
08-03-2019	BAIJ FINANCE LTD	Postal Ballot	Management	To increase borrowing limit from Rs 1000 bn to Rs 1300 bn	For	Abstain	We do not hold any equity in this company and hence abstain from voting
08-03-2019	BAIJ FINANCE LTD	Postal Ballot	Management	Creation of charges/mortgage on the company's assets of Rs 1300 Bn	For	Abstain	The terms of borrowing, interest rates etc. For secured loans tend to be better than those for unsecured loans. We do not hold any equity in this company and hence abstain from voting.