

**IFCI LIMITED**  
**LEGAL DEPARTMENT**

**(INFORMATION MANUAL AS PER THE PROVISIONS OF THE RTI ACT, 2005)**

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## **INTRODUCTION**

The Right to Information Act, 2005 is an act to provide for setting out the practical regime of right to information to secure access to information under the control of public authorities in order to promote transparency and accountability in the working of every public authority.

IFCI Ltd. pursuant to becoming Public Authority had implemented the provisions of the RTI Act, 2005 had appointed a Central Public Information Officer (CPIO) and a First Appellate Authority (FAA) and also designated a Transparency Officer.

The Information Handbook prepared in compliance of the provisions of Section 4 of the RTI Act, 2005, aims at providing easy access to information as mandated in the Act. The Present Manual has been divided into 16 Chapters. IFCI Ltd. is also maintaining its own website at [www.ifcilt.com](http://www.ifcilt.com) which contains information relating to functioning and employees of IFCI Ltd.

## CHAPTER-2

**DETAILS OF CENTRAL PUBLIC INFORMATION OFFICER, CENTRAL ASSISTANT  
PUBLIC INFORMATION OFFICER, FIRST APPELLATE AUTHORITY & TRANSPARENCY  
OFFICER AS PER THE PROVISIONS OF THE RTI ACT, 2005**

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| <b>CENTRAL PUBLIC INFORMATION OFFICER</b><br><br><b>Mr Varinder Malik</b><br><b>Assistant General Manager (L) and CPIO (Head Office)</b><br><b>IFCI Tower 61 Nehru Place PIN : 110 019</b><br><b>Tel : 011-4173 2000 Email: varinder.malik[at]ifciltld[dot]com</b> |
|--|

| <b>CENTRAL ASSISTANT PUBLIC INFORMATION OFFICER</b> |  |
|---|--|
| <b>HYDERABAD</b>                                    | <b>Mr Deepak Mishra</b><br><b>General Manager, IFCI Ltd.</b><br><b>Taramandal Complex (8th Floor), 5-9-13, Saifabad</b><br><b>PIN : 500 004</b><br><b>Tel: 91-(40)-2342 3505</b><br><b>Email: <u>Deepak[dot]mishra[at]ifciltld[dot]com</u></b>   |
| <b>KOLKATA</b>                                      | <b>Shri Ruchir Masand</b><br><b>Manager, IFCI Ltd.</b><br><b>Salt Lake, 3, DB Block, Sector 1, Bidhannagar,</b><br><b>Kolkata, West Bengal, PIN : 700 064</b><br><b>Tel : 91-(33)-2226 2672</b><br><b>Email: <u>ruchir[dot]masand[at]ifciltld[dot]com</u></b>  |
| <b>MUMBAI</b>                                       | <b>Ms Jyoti Bhutani</b><br><b>Assistant General</b><br><b>Manager, IFCI Ltd.</b><br><b>IFCI Limited, Unit Nos.307 / 314, C-Wing, Third Floor,</b><br><b>Trade World, Kamala City, Lower Parel West</b><br><b>PIN : 400 013</b><br><b>Tel : 91-(22)-4455 4329</b><br><b>Email: <u>jyoti.bhutani[at]ifciltld[dot]com</u></b> |

| <b>FIRST APPELLATE AUTHORITY &amp; TRANSPARENCY OFFICER</b>  |
|--|
| <b>Mr Vijay Kumar Goyal</b><br><b>Director (Legal)</b><br><b>IFCI Ltd</b><br><b>IFCI Tower, 61 Nehru Place New Delhi - 110 019</b><br><b>Tel : 011 - 4173 2000, Email: vijay[dot]goyal[at]ifciltld[dot]com</b> |

### **Particulars of the Organisation, Functions & duties**

At the time of independence in 1947, the Indian Capital Markets were relatively less developed. The demand for capital was growing rapidly, however, there was a dearth of providers of capital. The commercial banks that existed were not equipped well enough to provide for long term capital needs in any significant manner. Against this backdrop and to bridge the demand supply gap for capital needs of the economy, the Government of India established The Industrial Finance Corporation of India (IFCI) on July 1, 1948 by enacting the IFC Act 1948.

IFCI was the first Development Financial Institution of India set up to propel economic growth through development of infrastructure and industry. Since then, IFCI has contributed significantly to the economy through its incessant support to projects in various spheres of growth & development viz. manufacturing, infrastructure, services and agriculture allied sectors. The Liberalisation of the Indian Economy in 1991 made significant changes in the Indian Capital Markets & Financial System. To aid raising of funds directly through capital markets, the constitution of IFCI was changed from a statutory corporation to a Company under the Indian Companies Act, 1956. Subsequently, the name of the company was changed to 'IFCI Limited' with effect from October 1999. In 2015, IFCI Ltd. became a Govt. of India Company and as on date is an established NBFC-ND-SI in India Economy.

Since its inception, IFCI has witnessed and sustained all business economic cycles. IFCI has been able to maintain the financial sustainability with the consistent support and cooperation of all its stakeholders and particularly the Government of India. In addition to its core competence in long term lending to industrial and infrastructure sectors, IFCI has also developed competence in providing advisory services and has been a nodal agency for providing advisory services to various Govt. of India schemes such as Sugar Development Fund, M-SIPS, Production Linked Incentive (PLI) Scheme and Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS) etc. Further, IFCI also enhanced its organizational value through optimising value of core and non-core assets & investments. Over the years, IFCI has played a pivotal role in establishment of various entities (including some of its subsidiaries & associates) that are respected in their fields today, namely Stock Holding Corporation of India Ltd (SHCIL), National Stock Exchange Ltd (NSE), LIC Housing Finance Ltd, Tourism Finance Corporation of India Ltd (TFCI), ICRA Ltd, among many others. With the changes in the markets over a period of time, a few of the subsidiaries were divested and currently IFCI Group has the following subsidiaries-

- Stock Holding Corporation of India Ltd,
- IFCI Venture Capital Fund Ltd,
- IFCI Factors Ltd,

- IFCI Infrastructure Development Ltd,
- IFCI Financial Services Ltd,
- MPCON Ltd.

Besides above Subsidiaries, IFCI also setup up following institutions under its social sector initiatives : -

- Management Development Institute
- Institute of Leadership Development'
- Rashtriya Gramin Vikas Nidhi

The Departments of IFCI Ltd. and the area of operations/Functions are as under:-

| Sl. | Name of the Department   | Area of Operations / Function (in brief)  |
|-----|--|---|
| 1   | Credit   | Credit appraisal / vetting of new proposals, disbursement of loans, monitoring of standard cases, business development, restructuring of stressed accounts etc. in respect of infra and non-infra projects.   |
| 2   | Monitoring and Recovery  | Handling all NPA cases and unquoted equity cases  |
| 3   | Advisory Services (Advisory/ M-SIPS/ SDF, JDF & TUF)                       | IFCI has been appointed as Project Management Agency (PMA) for Production Linked Incentive Scheme (PLI) for Large Scale Manufacturing Scheme. It has also been appointed as a Project Management Agency for four of its Schemes, by the Department of Pharmaceuticals (DoP), Ministry of Chemicals & Fertilizers viz. PLI for Bulk Drugs, PLI for Medical Devices, Promotion of Bulk Drug Parks and Promotion of Medical Devices Parks apart from being Verification Agency for verification of limited number of claim applications under Modified Special Incentive Package Scheme (M-SIPS), amongst others. IFCI is also acting as Nodal agency of GOI for loans/assistance under SDF. |
| 4   | MIS  | Collation of Information, MIS, filing of corporate returns, Research etc.   |
| 5   | New Business Areas (Merchant banking, syndication, ESG and other services) | Merchant banking, syndication, ESG and other services   |
| 6   | Legal, RTI, Debenture Trustee including new business                       | Legal matters - business documentation, security creation, extension of charges and legal audit, business litigation, empanelment of advocates, corporate legal advisory, NCLT/NCLAT & non business litigation, RTI related work  |
| 7   | Integrated Risk Management   | Identification, assessment, measurement, monitoring and mitigation of credit risks  |
| 8   | Human Resources  | Manpower planning, Recruitment, Confirmation, promotions, Transfer and Postings, Training and Development, Employee Welfare schemes, Holiday Home , Medical Insurance   |
| 9   | Establishment  | Monthly salary processing, loans and advances, LFC, medical bill processing, taxation, actuarial valuation, Pension, gratuity and PF Management   |

|    |  |   |
|----|--|---|
| 10 | Services   | Cab Management, Daak Management, employee services, photocopy machine maintenance etc.  |
| 11 | Internal Audit   | Internal Audit of Regional Offices and Head Office Departments.   |
| 12 | Integrated Treasury and Investment   | Mutual fund investment, Govt. Securities trading, equity investment, forex operations, IPO analysis, venture fund investment and monitoring, funds deployment                 |
| 13 | Corporate Accounts and Taxation  | Corporate accounts of IFCI, Cash and Bank Operations, Compliances of Direct and Indirect taxes  |
| 14 | Corporate Planning   | Corporate Planning, Budgeting, Research etc.  |
| 15 | Loan Accounting  | Asset classification, loan accounting portfolio, debiting of other expenses   |
| 16 | Resources  | Resource Raising, debt servicing, Credit Rating of Borrowings, Term Loans and Commercial Papers   |
| 17 | Information Technology   | IT infrastructure - hardware and software, IT services, IT support, network management, software development etc  |
| 18 | Corporate Communication, Rajbhasha, Public Grievances, Social Media Management | Media Communication / Public Relations, ensure compliance of the constitutional provisions regarding official language and to promote the use of Hindi for official purposes. |
| 19 | Co-Ordination With Ministries  | Co-ordination with different Ministries for providing information as per requirement  |
| 20 | Centralized Procurement  | Procurement of goods, works and services on behalf of IFCI and its subsidiaries   |
| 21 | Estates & Security   | Managing Office premises, real estate, housing facilities to employees etc. and security arrangements of the premises   |
| 22 | Subsidiaries & Associates  | Handling matters relating to subsidiaries & associates of IFCI  |
| 23 | Corporate Social Responsibility (CSR) & IFCI Social Foundation                 | CSR projects sourcing, evaluation, sanction and monitoring, brand and image building, resource raising and engagement with external stakeholders                              |

|    |                                  |  |
|----|----------------------------------|--|
| 24 | Company Secretary and Compliance | Handling company law matters, compliances required by SEBI and listing Agreements. Secretarial work connected with meetings of Board of Directors, Executive Committee etc. Handling equity shareholder's grievances.<br>To ensure various compliances including sending reports & returns to RBI/ SEBI, other regulatory bodies and the Government of India |
| 25 | CEGSSC Fund                      | Credit Enhancement Guarantee Scheme for Schedule Castes has been launched by the Ministry of Social Justice & Empowerment, Government of India. IFCI is the nodal agency for the Scheme, under which Guarantees are issued to Banks for financial assistance provided to Scheduled Caste Entrepreneurs.  |
| 26 | Vigilance                        | Vigilance matters  |



CHAPTER-4

**POWER & DUTIES OF ITS OFFICERS AND EMPLOYEES**

In IFCI Ltd., the work has been carried out through different departments and for the smooth functioning of the work, a Delegation of Powers (DOP) has been devised which authorises and describes the Competent Authorities for accord approvals to various approvals required for day to day functioning of the institution. The delegation of powers are available on the website of IFCI Ltd. The direct link to the DOPs are as under: -

<https://www.ifciltld.com/?q=en/content/delegation-powers-dop>

The Powers and duties The Delegation of Powers relating to the functioning of the different departments of IFCI Ltd. and

**PROCEDURE FOLLOWED IN DECISION MAKING PROCESS**

There is a well-defined system in IFCI regarding decision making process. IFCI formed committees in respect of lending, investing, recovery and other concerned operational matters. There is a defined organizational structure and clear system of accountability based on RBI / CVC guidelines. All credit decisions approved by any sanctioning authority are reported to the next higher authority for control / monitoring purpose. The system of exercising proper delegation of power and submission of reports is in place and they are being monitored regularly. Administrative decisions are taken at various levels of Officers and also by Executive Director, CEO and Managing Director as per the powers delegated to them by the Board.

**NORMS FOR DISCHARGE OF FUNCTIONS****FINANCIAL PRODUCTS**

The details of the financial products relating to IFCI Ltd. as under:-

|                   |   |
|-------------------|---|
| Loan Products     | <p>IFCI Ltd., established as the Industrial Finance Corporation of India (IFCI) on July 1, 1948, was the first Development Financial Institution in the country, setup to cater to the long-term finance needs of the industrial sector. Since its inception, IFCI has been a catalyst in creating a robust industrial base for the country through modernization of Indian industry, export promotion, import substitution, nurturing sunrise industries etc. through commercially viable and market-friendly initiatives.</p> <p>In order to continue serving the needs of the Industry and society, IFCI offers the following products broadly categorized into three segments - Project Finance, Corporate Finance &amp; Structured Finance spreading across industries, services and Agro based sectors.</p> |
| Project Finance   | <p>IFCI's team of professionals with in-depth understanding of the sectoral dynamics, has the ability to provide customized financial solutions to meet the growing &amp; diversified requirement for different levels of the projects - greenfield projects, brownfield, diversification and modernisation of existing projects in infrastructure and manufacturing sectors.</p> <p>The various sectors covered under Project Finance are Power including Renewable energy, Telecommunications, Roads, Oil &amp; gas, Ports, Airports, Basic Metals, Chemicals, Pharmaceuticals, Electronics, Textiles, Real Estate, Smart Cities &amp; Urban Infrastructure etc.</p>  |
| Corporate Finance | <p>IFCI caters to the varied needs of diverse set of customers ranging across small, mid and large corporates. IFCI offers financial solutions in areas of corporate finance through Balance Sheet Funding, Loan Against Shares, Lease Rental Discounting, Promoter Funding, Long Term Working Capital requirements, Capital Expenditure and regular Maintenance Capex.</p> <p>IFCI also offers a Short Term Loan product (tenure upto 1 year) to meet various business requirements including</p>  |

|                        |   |
|------------------------|---|
|                        | bridge financing and short term working capital requirements.   |
| Syndication & Advisory | <p>IFCI has taken an initiative to provide customized corporate advisory services and facilitating the financial re-engineering of various corporate houses and companies. We assimilate the inputs gathered from our vast and rich experience of project appraisal, documentation, syndication, product design in providing a customized comprehensive end to end financial solution for Corporates. We further carry out debt and equity syndication and advisory services for our client companies.</p> <p>In the area of providing customized corporate advisory services, IFCI has been able to secure new assignments relating to financial/investment appraisal, business reengineering and advisory activities.</p> |
| Structured Products    | IFCI also provides financing solutions to its clients through Structured Debt/Mezzanine products and assists in providing optimal financing solutions for various requirements such as sponsor financing, acquisition financing, pre-IPO financing and Off-Balance Sheet Structured Solutions amongst others.   |

**IFCI BENCHMARK RATE****Historical Data**

| Effective Date     | IFCI Benchmark Rate (%) |
|--------------------|-------------------------|
| January 09, 2019   | 10.75%                  |
| September 14, 2018 | 10.60%                  |
| June 12, 2018      | 10.40%                  |
| April 13, 2017     | 10.20%                  |
| January 15, 2017   | 10.75%                  |
| July 12, 2016      | 11.50%                  |
| January 18, 2016   | 11.70%                  |
| July 27, 2015      | 12.00%                  |
| May 2, 2014        | 12.20%                  |
| January 7, 2014    | 12.70%                  |

| Effective Date     | IFCI Benchmark Rate (%) – Short Term Loan |
|--------------------|---|
| February 11, 2019  | 9.30%                                     |
| September 14, 2018 | 9.20%                                     |
| July 11, 2018      | 9.10%                                     |
| April 12, 2018     | 9.00%                                     |
| April 13, 2017     | 8.80%                                     |
| January 15, 2017   | 8.35%*                                    |
| December 22, 2016  | 8.60%*                                    |
| October 17, 2016   | 8.50%*                                    |
| August 11, 2016    | 9.30%                                     |
| May 01, 2016       | 9.40%                                     |

\* For lending upto three months

## **FAIR PRACTICES CODE**

### Index

1. Applications for Loans and their processing
2. Loan Appraisal and terms/conditions
3. Disbursement of loans including changes in terms and conditions
4. General
5. Responsibility of Board of Directors
6. Grievance Redressal Officer
7. Language and mode of communicating Fair Practices Code
8. Regulation of excessive interest charged by NBFCs
9. Complaints about excessive interest charged by NBFCs

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### Guidelines for Fair Practices Code for IFCI Applications for loans and their processing

- 1.1. All communications to the borrower shall be in vernacular language or language as understood by the borrower.
- 1.2. Loan application forms of all the products offered by IFCI are given on its website along with list of documents required to be submitted with application form. Application forms can also be obtained from any of the Regional Offices of IFCI in person or by post. Along with the application form, IFCI charges processing fees based on the quantum of loan sought by the borrower, which will be refundable in case the proposal is not sanctioned. IFCI has come out with an internal benchmark rate and risk adjusted return matrix taking into account relevant factors such as, borrowing cost of fund, operation cost, margin on fund, tax on fund, risk premium, etc. for determining the rate of interest to be charged for loans and advances. The detailed standard terms & conditions would be provided if asked for by the applicants. Besides, the standard conditions and other conditions would also be stipulated based on the appraisal of the proposal. Additional information/support documents may occasionally be obtained from the clients in case found necessary during appraisal. Applications complete in all respects would be processed within a reasonable time frame. For evaluating the proposals, IFCI has laid out eligibility criteria as part of its General Lending Policy.

The proposals that are eligible for lending are put through screening committee and other competent authorities. In case the proposal is not approved by the competent authority, the borrower would be intimated accordingly.

1.3. Further IFCI is making reasonable efforts to determine true identity and beneficial ownership of the borrowers, the nature of customer's business, reasonableness of operations in the account in relation to the customer's business, etc. which in turn helps the IFCI to manage their risks prudently.

#### 1. Loan appraisal and terms/conditions

The borrowers would be conveyed in writing, by means of a sanction/offer letter or otherwise in vernacular language or language as understood by the borrower, amount of loan sanctioned along with all the terms and conditions thereof including annualized rate of interest thereon and method of application thereof, and the borrower would, in turn, accept in writing the aforesaid terms and conditions, and the said acceptance would be kept on record by IFCI. The Loan Agreement contains, in bold, details of penal interest charged for loan repayment. All the borrowers would be provided with a copy of loan agreement along with all enclosures referred in the loan agreement, in vernacular language or language as understood by the borrowers at the time of sanction/disbursement of loan.

#### 2. Disbursement of loans including changes in terms and conditions

The borrowers would be given an advance notice in vernacular language or language as understood by the borrower as to any change in the terms and conditions including disbursement schedule, interest rates, service charges, prepayment charges, etc. The said changes in interest rates and charges would be with prospective effect and a clause in this regard would be incorporated in the loan agreement. Further, IFCI reserve the right to reset the Interest Rate/Risk premium on such reset dates as specified in Letter of Intent and Loan Agreement. Decision to recall / accelerate payment or performance under the agreement would be in consonance with the loan agreement. IFCI would release all securities on repayment of all dues or on realization of the outstanding amount of loan subject to any legitimate right or lien for any other claim IFCI may be having against the said borrower. In case such right of set off is to be exercised, IFCI shall give notice to the borrower about the same with full particulars about the remaining claims and the conditions under which IFCI is entitled to retain the securities till the relevant claim is settled / paid.

Any change in terms and conditions based on the decisions in the meetings of the consortium of lenders/Lead Lender, including interest rate and other charges/levies will be informed individually to the borrowers in case of account specific changes.

In other cases, the same may be informed by way of Public Notice / display on IFCI's website, from time to time.

### 3. General

4.1 IFCI would refrain from interference in the affairs of the borrower except for the purposes provided in the terms and conditions of the loan agreement and unless new information, not earlier disclosed by the borrower, has come to the notice of IFCI. However, IFCI reserve its right to appoint nominee director(s) on the board of the company in order to safeguard its interest as Lender/Investor. In case of receipt by IFCI of a request from the borrower for transfer of borrower account, the consent or otherwise i.e. objection of IFCI, if any, would be conveyed to the borrower within 21 days from the date of receipt of such request, and such transfer, if consented to, shall be as per transparent contractual terms in consonance with law. However, in case where legal due diligence is required then aforesaid time limit may get extended accordingly. In the matter of recovery of loans, IFCI would not resort to undue harassment viz. persistently bothering the borrowers at odd hours, use of muscle power for recovery of loans etc. Recovery process shall be as per Law and Loan Agreement. IFCI shall ensure that the staffs are adequately trained to deal with the customers in an appropriate manner.

4.2 As part of making the evaluation process more effective, IFCI seeks consent from the prospective borrower and its directors/promoters for obtaining Credit Opinion from CIBIL or any other credit rating agency or Banks/FIs/NBFCs.

### 4. Responsibility of Board of Directors

5.1 In addition to the Grievance Redressal Officer (GRO), the following grievance redressal mechanism is proposed. In case of complaints received, the matter with full details will be brought before the Grievance Redressal Authority within 7 days from the date of receipt, as under:

| <b>Matters approved by</b>                                     | <b>Grievance Redressal Authority</b>          |
|--|---|
| Delegated Authority  | Next higher authority                         |
| <b>Matters approved by officials under delegated authority</b> |   |
| Upto the level of General Manager                              | Chief General Manager at Head office          |
| Chief General Manager  | Executive Director                            |
| Executive Director   | Deputy Managing Director                      |
| Deputy Managing Director                                       | Chief Executive Officer and Managing Director |
| Chief Executive Officer and Managing Director                  | Board of Directors                            |

5.2 The Grievance Redressal Authority would take all necessary steps to redress and resolve the grievance/dispute, preferably within a maximum period of 30 days.



5.3 The compliance of the Fair Practice Code and the functioning of the grievances redressal mechanism at various levels of management would be periodically (quarterly) reviewed at various levels of management and a consolidated report of such reviews would be submitted to the Board on half yearly basis.

## 5. Grievance Redressal Officer (GRO)

6.1 The grievances will be addressed directly to GRO which is to be disposed of within a maximum period of 30 days from the receipt of Grievance. The name and contact details (Telephone / Mobile Nos. as also e-Mail address) of the GRO may be displayed at the prominent place of all offices of IFCI as under -  
Shri Prasoon, Chief General Manager, IFCI Limited, IFCI Tower, 61, Nehru Place, New Delhi-110019.  
E-Mail: prasoon@ifcilttd.com  
Telephone No. +91-11-41732670, Mobile No.+91-9819825546.

CEO & MD is the competent authority to approve change of the Grievance Redressal Officer and/or updation of his/her contact details, in the Fair Practices Code. CEO & MD is also the competent authority to approve updation of changes in the contact details of the Officer-In-Charge of the concerned Regional Office of Department of Supervision, Reserve Bank of India, in the Fair Practices Code.

6.2 If the complaint/dispute is not redressed within 30 days, the Borrower may appeal to the Officer-In-Charge of the Regional Office of Department of Supervision, RBI (complete contact details), under whose jurisdiction the registered office of the IFCI falls. The name and contact details of Department of Supervision may be displayed at the prominent place of all offices of IFCI as under The Officer-In-Charge, Department of Supervision, Reserve Bank of India, 6, Sansad Marg, New Delhi - 110001. Telephone No.+91-11- 23710538 to 42, Fax No.+91-11-23711250.

6.3 Display of information for the benefit of the Borrowers, with regard to the grievance redressal mechanism followed by IFCI, together with details of the grievance redressal officer shall be complied with and also be displayed on the website of IFCI and all offices of IFCI.

6. Language and mode of communicating Fair Practices Code  
The Fair Practices Code will be made available in Hindi and English language after approval of the Board of Directors of IFCI.

## 7. Regulation of excessive interest charged by NBFCs

8.1 The rates of interest and the approach for gradation of risks shall also be made available on the website of IFCI or published in relevant newspapers or

communicated to the borrower and the same shall be updated whenever there is a change in the rates of interest. Formulation of Risk gradation-wise risk premium is carried out by Integrated Risk Management Department separately and is communicated to the concerned departments. However, where there are some risk perceptions which cannot be quantified, IFCI reserve the right to change the interest rate accordingly. The rate of interest shall be annualized rates so that the borrower is aware of the exact rates that would be charged.

8.2 In order to enhance value and relevance to the borrowers this code would be reviewed once every 2 years or as and when fresh guidelines are issued by RBI, whichever is earlier.

8.3 Any subsequent revision in the RBI guidelines related to Fair Practice Code, the revised RBI guidelines will supersede, the current Fair Practice Code to the extent it is not in compliance with the updated guidelines / instructions.

## 8. Complaints about excessive interest charged by NBFCs

9.1 IFCI shall adopt an interest rate model taking into account relevant factors such as, borrowing cost of fund, operation cost, margin on margin, tax on fund, risk premium, etc. for determining the rate of interest to be charged for loans and advances. The rate of interest and the approach for gradations of risk and rationale for charging different rate of interest to different categories of borrowers shall be disclosed to the borrower or customer in the application form and communicated to the borrower.

9.2 To bring transparency in interest rate IFCI has introduced IFCI Benchmark Rate for lending.

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**Process by which these services can be accessed:-**

**Loan Application Form:-**

The Format of Loan Application for availing the financial facilities is available on the website of IFCI Ltd. @ <https://www.ifcilttd.com/upload/Applicationform.pdf>

**Sugar Development Fund (SDF):-**

The direct link to the website of Department of Food & Public distribution is made available on the website of IFCI Ltd. which provide the assistance to general public to availing financial assistance under the aegis of SDF. The links are as under: -

<https://dfpd.gov.in/listofbasicdocuments.htm>

<https://dfpd.gov.in/download-forms.htm>

**MSIPS:-**

The process of claim submission by Applicants along with instruction to fill data in the prescribed format and Certificates/documents required for submission of claim are available in MeitY portal <https://www.msips.in/MSIPS/HomePage> . All the applicants can login to the portal using the credentials made available to them by MeitY after approval of their project and download the instructions and formats for data submission. A video link is also available wherein the entire process of claim submission is explained in detail.

**Credit Enhancement Guarantee Scheme for Scheduled Castes**

To encourage and promote entrepreneurship among the Scheduled Castes who are oriented towards innovations and growth technologies by supporting the Bank and Financial Institutions [designated as Members Lending Institutions (MLIs) for the Scheme], in the form of Credit Enhancement Guarantee (minimum Rs.0.15 crore and maximum Rs.5.00 crore) against Working Capital Loans, Term Loans or Composite Terms Loans granted by MLIs to SC entrepreneurs. The direct link to the website is provided on the website of IFCI Ltd. @ <https://www.ifcicegssc.in/#No-back>

**Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors**

Scheme for Promotion of Manufacturing of Electronic Components and Semiconductors (SPECS) proposes a financial incentive to boost domestic manufacturing and attract large investments in the electronics value chain including electronic components and semiconductors. The direct link to the

website of Ministry of Electronics & Information Technology, GOI is provided on the website of IFCI Ltd. @ <https://specs.ifcilttd.com/>

### **Production Linked Incentive (PLI):-**

The Production Linked Incentive Scheme (PLI) for Large Scale Electronics Manufacturing proposes a financial incentive to boost domestic manufacturing and attract large investments in the electronics value chain including electronic components and semiconductor packaging. The direct link to the website of Ministry of Electronics & Information Technology, GOI is provided on the website of IFCI Ltd.@ <https://pli.ifcilttd.com/>

### **Investor Grievance Mechanism:-**

IFCI Ltd. in order to facilitate its investors had provided all the relevant documents on its website detailed as under:-

Form for Updation of PAN & Bank Account Details

Guidelines For Investors

IFCI - Guidelines on Corporate Governance

<https://www.ifcilttd.com/?q=en/content/investor-services>

### **Details of Nodal Officer and Deputy Nodal Officers for the purpose of claims under IEPF:**

|   |   |
|---|---|
| Nodal Officer<br>(For Claims relating to Dividend and Equity Shares)        | Ms. Priyanka Sharma<br>Company Secretary<br>complianceofficer[at]ifcilttd[dot]com               |
| Deputy Nodal Officer<br>(For Claims relating to Bonds / Debentures)         | Ms. Shikha Gupta<br>Deputy General Manager<br>shikha[dot]gupta[at]ifcilttd[dot]com              |
| Deputy Nodal Officer<br>(For Claims relating to Dividend and Equity Shares) | Ms. Sharmila Chhikara<br>Assistant General Manager<br>sharmila[dot]chhikara[at]ifcilttd[dot]com |

**IEPF REFUND**

Any person, whose unclaimed or unpaid amount has been transferred by the company to IEPF may claim their refunds to the IEPF authority. For claiming such amount, claimant needs to file form IEPF-5 along with requisite documents. For further guidance and other details, the investors may visit the website of IEPF Authority. The relevant web-link is as under:  
<http://www.iepf.gov.in/IEPF/refund.html>

**Grievance Redressal Portal:-**

IFCI Ltd. had launched a Grievance Redressal Portal. The direct link for the Portal is provided @ <https://ifcilt.com/grievance/>

**Ombudsman:-**

The Ombudsman Scheme for Non Banking Financial Companies, 2018 (Ref no. CEPD.PRS.NO.390/13.01.004/2017-18 dated 23/02/2018 is available on the website of IFCI Ltd.- The link of the policy is as under:-  
<https://www.ifcilt.com/2019/Ombudsman%20Scheme%20for%20NBFC.pdf>.

The Nodal Officers in compliance with the Scheme was nominated by IFCI Ltd. and the details of the officers are as under:-

|                              |   |
|------------------------------|---|
| New Delhi<br>(Head office)   | Mr Vijay Kumar Goyal Director (Legal), IFCI Tower,<br>61 Nehru Place, New Delhi - 110019<br>e-mail - vijay[dot]goyal[at]ifcilt[dot]com  |
| Mumbai Regional<br>Office    | Ms Jyoti Bhutani Assistant General Manager,<br>IFCI Limited, Unit Nos.307 / 314, C-Wing, Third Floor,<br>Trade World, Kamala City, Lower Parel West, Mumbai -<br>400013<br>e-mail - jyoti.bhutani[at]ifcilt[dot]com |
| Kolkata Regional<br>Office   | Shri Ruchir Masand, Manager,<br>Salt Lake, 3, DB Block, Sector 1, Bidhannagar, Kolkata,<br>West Bengal - 700064<br>e-mail - ruchir[dot]masand[at]ifcilt[dot]com   |
| Hyderabad Regional<br>Office | Mr.P Shivakumar Assistant General Manager,<br>Taramandal Complex, 8th Floor, 5-9-13, Saifabad,<br>Hyderabad - 500004<br>e-mail - p.shivakumar[at]ifcilt[dot]com   |

CHAPTER-7

**RULES, REGULATIONS, INSTRUCTIONS MANUAL AND RECORDS FOR  
DISCHARGING FUNCTIONS**

There are a number of documents like manuals, book of instructions, codified circulars, delegation of powers, issued for internal use by the employees for discharging various functions.

**IFCI's SATFF REGULATIONS, 1974:-**

The Service conditions of the Employees of IFCI Ltd. are governed by the provisions of the Staff Regulations which are available on the website of IFCI Ltd. The direct link of the said regulation is as under:-

[https://www.ifcilttd.com/2024/IFCI\\_Staff\\_Regulation\\_amended\\_up\\_to\\_09\\_11\\_2023.pdf](https://www.ifcilttd.com/2024/IFCI_Staff_Regulation_amended_up_to_09_11_2023.pdf)

**IFCI's PENSION REGULATIONS, 1993:-**

The relevant regulations which are applicable for IFCI's Pensioners are available on the website of IFCI Ltd. The direct link of the said regulation is as under:-

<https://www.ifcilttd.com/2022/IFCI%20PENSION%20REGULATIONS,%201993.pdf>

**Transfer Policy :-**

The Transfer Policy as approved by the Board of Directors have been placed on the website of IFCI Ltd. and the link is as under:-

<https://www.ifcilttd.com/2019/Transfer%20Policy%20for%20Employees%20in%20IFCI%20Ltd..pdf>

CHAPTER-8

**CATEGORIES OF DOCUMENTS HELD BY THE AUTHORITY UNDER ITS CONTROL**

(i) Categories of documents & Custodian of Documents

The documents are classified in terms of confidential (which may not be made available to public) and general. The documents held by the company are normally meant for reference within the company by the concerned and responsible officer.

(a) The following are general documents which are held by the department for effective & efficient working of its operations.

- Article of Association and Memorandum of Association
- Manuals developed for conducting business and work.
- 

(b) The confidential documents which are exempted from disclosure under section 8 of the Act, are as follows :

- Minutes of Board Meetings and General Meetings
- Legal advice, opinions and recommendations for the purpose of deliberative process in the corporation contained in Intra-departmental & Inter-departmental papers.
- Confidential Reports relating to the performance appraisal of the employees.
- Information Including commercial confidence, trade secrets or intellectual property, the disclosure of which would harm the competitive position of a third party.
- Investigatory records compiled for enforcement purpose, but only to the extent that disclosure which would harm any of the following specified interests:
  - Enforcement proceedings.
  - Fair trial or an impartial adjudication
  - Personal privacy.
  - Confidentiality of investigating sources.
  - Techniques, procedures and safety of law enforcement personnel.
  - Information available to a person in his fiduciary position.

- Information received in confidence from foreign government.
- Information, the disclosure, of which would endanger the life or physical safety of any person or identify the source of information or assistance given in confidence of law enforcement or security purpose.
- Information which relates to personal information the disclosure of which has no relationship to any public activity or interest, or which would cause unwarranted invasion of the privacy of the individual.
- Information specifically exempted from disclosure by status.
- Information, disclosure of which would prejudicially affect the sovereignty & integrity of India, Security status, Scientific or economic interest, International Relations or leads to incitement of an offence.
- Information which has been expressly forbidden to be published by any court of law or tribunal or the disclosure of which may constitute contempt of court.
- Information, disclosure of which would cause a breach of privilege of parliament or the state Legislature.
- Any other document which the management in its sole discretion decides to keep as confidential.
- Each department is maintaining its own documents.



## CHAPTER-9

**BOARDS, COUNCILS, COMMITTEES & OTHER BODIES CONSTITUTED AS PART OF THE PUBLIC AUTHORITY**

IFCI Ltd. is governed by its Board of Directors and its various Committees which are listed below. The Board and its Committees meet at regular intervals and guide IFCI in achieving its objectives. The complete details of the said committees are available on the website of IFCI Ltd. The Board Level Committees of IFCI are-

- Audit Committee.
- Executive Committee.
- Risk Management Committee
- Corporate Social Responsibility Committee
- Nomination and Remuneration Committee.
- Stakeholders Relationship Committee
- Recovery and NPA Management Committee
- E - Governance Committee
- Review Committee on Wilful Defaulters
- Business Responsibility Committee

Other Committees are -

- Credit & Investment Committee (CIC)
- Credit Recommendation Committee (CRC)
- Risk & Asset Liability Management Committee of Executives (RALMCE)
- Screening Committee of Executives (SCE)
- Share Transfer Committee of Executives
- Credit Operations Committee
- Audit Committee of Executives (ACE)
- Committee for identifying Non-Cooperative Borrowers and Wilful Defaulters
- IT Committee
- Real Estate Committee (REC)
- Official Language Implementation Committee
- Prevention of Sexual Harassment Committee
- Monitoring Committee (For implementation of IFRS based Indian Accounting Standards)
- HR Review Committee
- Operating Committee for disclosure to Stock Exchanges
- Treasury Committee
- Executive Committee for Disinvestment of IFCI's Stake in Subsidiaries/Associates
- Rating Committee
- Fraud Risk Management Committee (FRMC)
- Committee for Empanelment of Detective Agencies
- Syndication and Advisory Fee Committee
- Operations Management Committee & Asset Monetisation Committee

## CHAPTER-10

**DIRECTORY OF THE OFFICERS AND EMPLOYEES OF IFCI LTD.** (As on 08/05/2025)

| Sl. | Emp Code | Employee Name         | Designation  | Place of Posting      | Telephone No. | Email ID                              |
|-----|----------|-----------------------|--|-----------------------|---------------|---------------------------------------|
| 1   | 13804    | RAHUL BHAVE           | MANAGING DIRECTOR & CHIEF EXECUTIVE DIRECTOR OFFICER | Head Office           | 011-4173 2000 | md[at]ifcilt[at]com                   |
| 2   | 80052    | B V S ATCHUTA RAO     | CHIEF VIGILANCE OFFICER                              | Head Office           | 011-4173 2000 | cvo[at]ifcilt[at]com                  |
| 3   | 11846    | PRASOON               | EXECUTIVE DIRECTOR                                   | Head Office           | 011-4173 2000 | prasoon[at]ifcilt[at]com              |
| 4   | 10974    | SACHIKANTA MISHRA     | EXECUTIVE DIRECTOR                                   | Head Office           | 011-4173 2000 | sachikanta[at]mishra[at]ifcilt[at]com |
| 5   | 34494    | SUNEET SHUKLA         | CHIEF GENERAL MANAGER                                | Head Office           | 011-4173 2000 | suneet[at]shukla[at]ifcilt[at]com     |
| 6   | 11274    | POOJA MAHAJAN         | CHIEF GENERAL MANAGER                                | Head Office           | 011-4173 2000 | pooja[at]mahajan[at]ifcilt[at]com     |
| 7   | 11532    | BIKASH KANTI ROY      | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | bikash[at]roy[at]ifcilt[at]com        |
| 8   | 11819    | ATUL SAXENA           | CHIEF GENERAL MANAGER                                | SHCIL (on deputation) | 011-4173 2000 | atul[at]saxena[at]ifcilt[at]com       |
| 9   | 12763    | RITA KAUL             | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | rita[at]kaul[at]ifcilt[at]com         |
| 10  | 10689    | DEEPAK MISHRA         | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | deepak[at]mishra[at]ifcilt[at]com     |
| 11  | 11864    | SAMIK DAS GUPTA       | GENERAL MANAGER                                      | ILD (on deputation)   | 011-4173 2000 | samik[at]dasgupta[at]ifcilt[at]com    |
| 12  | 11158    | V ANISH BABU          | GENERAL MANAGER                                      | IVCF (on deputation)  | 011-4173 2000 | v[at]anishbabu[at]ifcilt[at]com       |
| 13  | 12146    | RAJESH KUMAR GUPTA    | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | rk[at]gupta[at]ifcilt[at]com          |
| 14  | 10965    | ALOK SABHARWAL        | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | alok[at]sabarwal[at]ifcilt[at]com     |
| 15  | 10830    | C SANTHI              | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | c[at]santhi[at]ifcilt[at]com          |
| 16  | 24236    | SHAKTI KUMAR          | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | shakti[at]kumar[at]ifcilt[at]com      |
| 17  | 13564    | MANOJ KUMAR PARIDA    | GENERAL MANAGER                                      | SHCIL (on deputation) | 011-4173 2000 | manoj[at]parida[at]ifcilt[at]com      |
| 18  | 27579    | DEBASHISH GUPTA       | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | debashish[at]gupta[at]ifcilt[at]com   |
| 19  | 62282    | BIBHUTI BHUSAN SAHU   | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | bb[at]sahu[at]ifcilt[at]com           |
| 20  | 10179    | PERUMAL G JAYASHANKER | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | jayashankar[at]ifcilt[at]com          |
| 21  | 11523    | HIMANSHU SHARMA       | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | himanshu[at]sharma[at]ifcilt[at]com   |
| 22  | 12010    | ALAN SAVIO PACHECO    | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | alan[at]savio[at]ifcilt[at]com        |
| 23  | 58762    | JAGDISH GARWAL        | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | j[at]garwal[at]ifcilt[at]com          |
| 24  | 11621    | CHHAVI SINGHAL        | GENERAL MANAGER                                      | Head Office           | 011-4173 2000 | chhavi[at]singhal[at]ifcilt[at]com    |
| 25  | 11612    | POOJA SINGLA          | DEPUTY GENERAL MANAGER (LAW)                         | Head Office           | 011-4173 2000 | pooja[at]singla[at]ifcilt[at]com      |
| 26  | 10025    | NUPUR KAUSHIK         | DEPUTY GENERAL MANAGER (IT)                          | Head Office           | 011-4173 2000 | nupur[at]kaushik[at]ifcilt[at]com     |

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| Sl. | Emp Code | Employee Name        | Designation                     | Place of Posting        | Telephone No. | Email ID                                    |
|-----|----------|----------------------|---------------------------------|-------------------------|---------------|---|
| 27  | 51930    | AWADHESH KUMAR       | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | awadhesh[dot]kumar[at]ifciltdd[dot]com      |
| 28  | 11381    | ANAMIKA RANAWAT      | DEPUTY GENERAL MANAGER (LAW)    | Head Office             | 011-4173 2000 | anamika[dot]ranawat[at]ifciltdd[dot]com     |
| 29  | 62295    | J SANKAR             | DEPUTY GENERAL MANAGER (IT)     | Head Office             | 011-4173 2000 | j[dot]sankar[at]ifciltdd[dot]com            |
| 30  | 11757    | TRINA TEJASWINI      | DEPUTY GENERAL MANAGER (LAW)    | Head Office             | 011-4173 2000 | trina[dot]tejaswini[at]ifciltdd[dot]com     |
| 31  | 11766    | SAPNA JAIN           | DEPUTY GENERAL MANAGER (LAW)    | Head Office             | 011-4173 2000 | sapna[dot]jain[at]ifciltdd[dot]com          |
| 32  | 12039    | ATUL ZADE            | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | atul[dot]zade[at]ifciltdd[dot]com           |
| 33  | 11980    | SARA NAJMI           | DEPUTY GENERAL MANAGER (LAW)    | Head Office             | 011-4173 2000 | sara[dot]najmi[at]ifciltdd[dot]com          |
| 34  | 13493    | NITIN YADAV          | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | nitin[dot]yadav[at]ifciltdd[dot]com         |
| 35  | 13500    | ASHUTOSH SINGLA      | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | ashutosh[dot]singla[at]ifciltdd[dot]com     |
| 36  | 11720    | VISHAL SHARMA        | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | vishal[dot]sharma[at]ifciltdd[dot]com       |
| 37  | 11800    | PRIYANKA SHARMA      | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | priyanka[dot]sharma[at]ifciltdd[dot]com     |
| 38  | 13573    | AMRENDRA KUMAR       | DEPUTY GENERAL MANAGER          | IIDL (on deputation)    | 011-4173 2000 | amrendra[dot]kumar[at]ifciltdd[dot]com      |
| 39  | 13608    | KARRA VISWESWAR RAO  | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | kv[dot]rao[at]ifciltdd[dot]com              |
| 40  | 8410     | GAYATHRI SRIDHARAN   | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | gayathri[dot]sridharan[at]ifciltdd[dot]com  |
| 41  | 11775    | SHIKHA GUPTA         | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | shikha[dot]gupta[at]ifciltdd[dot]com        |
| 42  | 12656    | SUSHANT GUPTA        | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | sushant[dot]gupta[at]ifciltdd[dot]com       |
| 43  | 12066    | RAVISH JAIN          | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | ravish[dot]jain[at]ifciltdd[dot]com         |
| 44  | 11962    | RAHUL AGRAWAL        | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | rahul[dot]agrawal[at]ifciltdd[dot]com       |
| 45  | 12093    | SAILESH AGARWAL      | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | Sailesh[dot]Agarwal[at]ifciltdd[dot]com     |
| 46  | 12816    | CHIRAG SAPRA         | DEPUTY GENERAL MANAGER          | IFL (on deputation)     | 011-4173 2000 | chirag[dot]sapra[at]ifciltdd[dot]com        |
| 47  | 12253    | KUNAL ANIL NAIK      | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | kunal[dot]naik[at]ifciltdd[dot]com          |
| 48  | 11793    | PRIYANKA CHATURVEDI  | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | priyanka[dot]chaturvedi[at]ifciltdd[dot]com |
| 49  | 11971    | RAJAT DHINGRA        | DEPUTY GENERAL MANAGER          | On deputation to NLMC   | -             | -   |
| 50  | 12549    | EMMANUEL JOSEPH      | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | emmanuel[dot]joseph[at]ifciltdd[dot]com     |
| 51  | 12084    | RUBINA DUGGAL        | DEPUTY GENERAL MANAGER          | Head Office             | 011-4173 2000 | rubina[dot]duggal[at]ifciltdd[dot]com       |
| 52  | 12128    | YAMINI DAS           | ASSISTANT GENERAL MANAGER (LAW) | Mumbai Regional Office. | 022-6129 3400 | yamini[dot]das[at]ifciltdd[dot]com          |
| 53  | 12351    | MADHUR BAJAJ         | ASSISTANT GENERAL MANAGER (LAW) | Head Office             | 011-4173 2000 | madhur[dot]bajaj[at]ifciltdd[dot]com        |
| 54  | 10007    | RAJESH GUPTA         | ASSISTANT GENERAL MANAGER (IT)  | Head Office             | 011-4173 2000 | rajesh[dot]gupta[at]ifciltdd[dot]com        |
| 55  | 12431    | DEEPSI RATHORE       | ASSISTANT GENERAL MANAGER (IT)  | Head Office             | 011-4173 2000 | deepsi[dot]rathore[at]ifciltdd[dot]com      |
| 56  | 13081    | EHTESHAMUDDIN        | ASSISTANT GENERAL MANAGER (LAW) | Mumbai Regional Office. | 022-6129 3400 | Ehteshamuddin[at]ifciltdd[dot]com           |
| 57  | 13009    | MUPPIDE SRINIVAS RAO | ASSISTANT GENERAL MANAGER (LAW) | Head Office             | 011-4173 2000 | ms[dot]rao[at]ifciltdd[dot]com              |
| 58  | 74087    | MANINDER KAUR        | PRIVATE SECRETARY GRADE C       | Head Office             | 011-4173 2000 | maninder[dot]kaur[at]ifciltdd[dot]com       |
| 59  | 13475    | KHET SINGH YADAV     | ASSISTANT GENERAL MANAGER (LAW) | Head Office             | 011-4173 2000 | khetsingh[dot]yadav[at]ifciltdd[dot]com     |

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| Sl. | Emp Code | Employee Name      | Designation                     | Place of Posting          | Telephone No. | Email ID                                  |
|-----|----------|--------------------|---------------------------------|---------------------------|---------------|---|
| 60  | 13107    | VARINDER MALIK     | ASSISTANT GENERAL MANAGER (LAW) | Head Office               | 011-4173 2000 | Varinder[dot]Malik[at]ifcilttd[dot]com    |
| 61  | 74096    | SARAVJEET KAUR     | PRIVATE SECRETARY GRADE C       | Head Office               | 011-4173 2000 | saravjeet[dot]kaur[at]ifcilttd[dot]com    |
| 62  | 74078    | RAJESH SINGARIA    | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | rajesh[dot]singaria[at]ifcilttd[dot]com   |
| 63  | 11695    | VARUN KHOWALA      | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | varun[dot]khowala[at]ifcilttd[dot]com     |
| 64  | 34457    | V C CHAUHAN        | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | vipul[dot]chauhan[at]ifcilttd[dot]com     |
| 65  | 12280    | JYOTI BHUTANI      | ASSISTANT GENERAL MANAGER       | Mumbai Regional Office    | 022-6129 3400 | jyoti[dot]bhutani[at]ifcilttd[dot]com     |
| 66  | 12585    | SIRIL NITESH METI  | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | siril[dot]nitesh[at]ifcilttd[dot]com      |
| 67  | 37922    | SANJEEV JINDAL     | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | sanjeev[dot]jindal[at]ifcilttd[dot]com    |
| 68  | 9795     | P SIVAKUMAR        | ASSISTANT GENERAL MANAGER       | Hyderabad Regional Office | 040-2342 3505 | p[dot]sivakumar[at]ifcilttd[dot]com       |
| 69  | 6748     | SWEETY BHALLA      | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | sweety[dot]Bhalla[at]ifcilttd[dot]com     |
| 70  | 11739    | DEEPIKA SAXENA     | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | deepika[dot]saxena[at]ifcilttd[dot]com    |
| 71  | 12440    | POONAM MEHRA       | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | poonam[dot]mehra[at]ifcilttd[dot]com      |
| 72  | 9356     | SAMRITI ARORA      | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | smriti[dot]arora[at]ifcilttd[dot]com      |
| 73  | 12333    | TRISHYA SHUKLA     | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | trishya[dot]shukla[at]ifcilttd[dot]com    |
| 74  | 13617    | CHANCHAL PUROHIT   | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | chanchal[dot]purohit[at]ifcilttd[dot]com  |
| 75  | 12487    | MEGHNA VERMA       | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | meghna[dot]saran[at]ifcilttd[dot]com      |
| 76  | 12807    | NITIN BAGGA        | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | nitin[dot]bagga[at]ifcilttd[dot]com       |
| 77  | 13143    | SHARMILA CHHIKARA  | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | Sharmila[dot]Chhikara[at]ifcilttd[dot]com |
| 78  | 13555    | NIDHI GUPTA        | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | nidhi[dot]gupta[at]ifcilttd[dot]com       |
| 79  | 13072    | ABHAY KUMAR SHARMA | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | Abhay[dot]Sharma[at]ifcilttd[dot]com      |
| 80  | 13330    | AMIT JOSHI         | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | amit[dot]joshi[at]ifcilttd[dot]com        |
| 81  | 13644    | SAURABH CHAURASIA  | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | saurabh[dot]chaurasia[at]ifcilttd[dot]com |
| 82  | 13241    | RAHUL KHANNA       | ASSISTANT GENERAL MANAGER       | On deputation to IBBI     | -             | -   |
| 83  | 13027    | PRABHJOT SINGH     | ASSISTANT GENERAL MANAGER       | Head Office               | 011-4173 2000 | Prabhjot[dot]Singh[at]ifcilttd[dot]com    |

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| Sl. | Emp Code | Employee Name          | Designation               | Place of Posting        | Telephone No. | Email ID                                 |
|-----|----------|------------------------|---------------------------|-------------------------|---------------|--|
| 84  | 9365     | PRAMILA ANIL           | ASSISTANT GENERAL MANAGER | Head Office             | 011-4173 2000 | vp[dot]pramila[at]ifciltdd[dot]com       |
| 85  | 12843    | PRIYA GOEL             | ASSISTANT GENERAL MANAGER | Head Office             | 011-4173 2000 | priya[dot]garg[at]ifciltdd[dot]com       |
| 86  | 7709     | V SRINIVASAN           | PRIVATE SECRETARY GRADE B | Head Office             | 011-4173 2000 | v[dot]srinivasan[at]ifciltdd[dot]com     |
| 87  | 13439    | VIJAY SINGH YADAV      | MANAGER (LAW)             | Head Office             | 011-4173 2000 | vijay[dot]yadav[at]ifciltdd[dot]com      |
| 88  | 13420    | HARI SYAMKUMAR PONNURU | MANAGER (IT)              | Head Office             | 011-4173 2000 | hari[dot]ponnuru[at]ifciltdd[dot]com     |
| 89  | 9409     | ASHWANI KUMAR          | PRIVATE SECRETARY GRADE B | Head Office             | 011-4173 2000 | ashwani[dot]kumar[at]ifciltdd[dot]com    |
| 90  | 13090    | JYOTI GOGOI            | MANAGER (LAW)             | Head Office             | 011-4173 2000 | jyoti[dot]Gogoi[at]ifciltdd[dot]com      |
| 91  | 13063    | KANWALJIT SINGH        | MANAGER (LAW)             | Head Office             | 011-4173 2000 | Kanwaljit[dot]Singh[at]ifciltdd[dot]com  |
| 92  | 13152    | SHWETA SHALINI         | MANAGER (LAW)             | Head Office             | 011-4173 2000 | shweta[dot]Shalini[at]ifciltdd[dot]com   |
| 93  | 13386    | ANINDA JYOTI CHOWDHURY | MANAGER (LAW)             | Head Office             | 011-4173 2000 | aninda[dot]chowdhury[at]ifciltdd[dot]com |
| 94  | 13054    | VINOD KUMAR            | MANAGER                   | Head Office             | 011-4173 2000 | vinod[dot]Kumar[at]ifciltdd[dot]com      |
| 95  | 13161    | RUCHIR MASAND          | MANAGER                   | Kolkata Regional Office | 033-2226 2672 | ruchir[dot]Masand[at]ifciltdd[dot]com    |
| 96  | 9810     | M SUNDARA RAM          | MANAGER                   | Head Office             | 011-4173 2000 | ms[dot]ram[at]ifciltdd[dot]com           |
| 97  | 12478    | SUNIL KUMAR PAL        | MANAGER                   | Head Office             | 011-4173 2000 | sk[dot]pal[at]ifciltdd[dot]com           |
| 98  | 13457    | MANISH KUMAR           | MANAGER                   | Head Office             | 011-4173 2000 | manish[dot]kumar[at]ifciltdd[dot]com     |
| 99  | 13690    | NAVNEET SOLANKI        | MANAGER (FINANCE)         | Head Office             | 011-4173 2000 | navneet[dot]solanki[at]ifciltdd[dot]com  |
| 100 | 12674    | SONAM CHOUDHARY        | MANAGER                   | Mumbai                  | 022-6129 3400 | sonam[dot]choudhary[at]ifciltdd[dot]com  |
| 101 | 13626    | MEENA                  | MANAGER                   | Head Office             | 011-4173 2000 | meena[at]ifciltdd[dot]com                |
| 102 | 5437     | TEJ RAM KHARAL         | MANAGER                   | Head Office             | 011-4173 2000 | tej[dot]ram[at]ifciltdd[dot]com          |
| 103 | 9006     | DESHRAJ SINGH          | MANAGER                   | Head Office             | 011-4173 2000 | deshraj[dot]singh[at]ifciltdd[dot]com    |
| 104 | 13303    | ASHISH BHADORIA        | MANAGER                   | Head Office             | 011-4173 2000 | ashish[dot]bhadoria[at]ifciltdd[dot]com  |
| 105 | 13260    | NEHA CHOUDHARY         | MANAGER                   | Head Office             | 011-4173 2000 | neha[dot]choudhary[at]ifciltdd[dot]com   |
| 106 | 13170    | BIPIN KUMAR LUTHRA     | MANAGER                   | Head Office             | 011-4173 2000 | bipin[dot]Luthra[at]ifciltdd[dot]com     |

| Sl. | Emp Code | Employee Name          | Designation                      | Place of Posting       | Telephone No. | Email ID                                  |
|-----|----------|------------------------|----------------------------------|------------------------|---------------|---|
| 107 | 13205    | SRIPADA HARITHA        | MANAGER                          | Hyderabad              | 040-2342 3505 | sripada[dot]haritha[at]ifciltdd[dot]com   |
| 108 | 13279    | DEVENDRA PRATAP SINGH  | MANAGER                          | Head Office            | 011-4173 2000 | devendra[dot]pratap[at]ifciltdd[dot]com   |
| 109 | 13214    | SHIV KUMAR             | MANAGER                          | Head Office            | 011-4173 2000 | shiv[dot]kumar[at]ifciltdd[dot]com        |
| 110 | 13250    | PRIYANKA PATHAK        | MANAGER                          | Head Office            | 011-4173 2000 | priyanka[dot]pathak[at]ifciltdd[dot]com   |
| 111 | 13635    | DEEPAK YADAV           | MANAGER                          | Head Office            | 011-4173 2000 | deepak[dot]yadav[at]ifciltdd[dot]com      |
| 112 | 13546    | ANAMIKA CHAUDHARY      | MANAGER                          | Head Office            | 011-4173 2000 | anamika[dot]chaudhary[at]ifciltdd[dot]com |
| 113 | 13680    | PANKAJ ASHOK DHAPODKAR | MANAGER                          | Mumbai Regional Office | 022-6129 3400 | pankaj[dot]dhapodkar[at]ifciltdd[dot]com  |
| 114 | 13671    | BHARAT JAIN            | MANAGER                          | Mumbai Regional Office | 022-6129 3400 | bharat[dot]jain[at]ifciltdd[dot]com       |
| 115 | 13519    | SHIVAM KUMAR YADAV     | MANAGER (IT)                     | Head Office            | 011-4173 2000 | shivam[dot]yadav[at]ifciltdd[dot]com      |
| 116 | 13733    | ASHUTOSH VERMA         | ASSISTANT MANAGER                | Head Office            | 011-4173 2000 | ashutosh[dot]verma[at]ifciltdd[dot]com    |
| 117 | 80089    | RAJEEV SAKSENA         | SENIOR DIRECTOR                  | Head Office            | 011-4173 2000 | rajeev[dot]saksena[at]ifciltdd[dot]com    |
| 118 | 80037    | RAVI RANJAN MISHRA     | DIRECTOR                         | Head Office            | 011-4173 2000 | rr[dot]mishra[at]ifciltdd[dot]com         |
| 119 | 80048    | VIJAY KUMAR GOYAL      | DIRECTOR                         | Head Office            | 011-4173 2000 | vk[dot]goyal[at]ifciltdd[dot]com          |
| 120 | 80081    | MUKESH GUPTA           | DIRECTOR                         | Head Office            | 011-4173 2000 | mukesh[dot]gupta[at]ifciltdd[dot]com      |
| 121 | 80085    | RITA BHATTACHARYA      | INTERNAL OMBUDSMAN               | Head Office            | 011-4173 2000 | rita[dot]bhattacharya[at]ifciltdd[dot]com |
| 122 | 80040    | VARUN MAHAJAN          | ASSOCIATE DIRECTOR               | Head Office            | 011-4173 2000 | varun[dot]mahajan[at]ifciltdd[dot]com     |
| 123 | 80049    | SANDHYA SINGH          | ASSOCIATE DIRECTOR(IT)           | Head Office            | 011-4173 2000 | sandhya[dot]singh[at]ifciltdd[dot]com     |
| 124 | 80064    | OM PRAKASH VERMA       | CHIEF SECURITY OFFICER           | Head Office            | 011-4173 2000 | omprakash[dot]verma[at]ifciltdd[dot]com   |
| 125 | 80091    | GAURAV VERMA           | ASSOCIATE DIRECTOR(IT)           | Head Office            | 011-4173 2000 | gaurav[dot]verma[at]ifciltdd[dot]com      |
| 126 | 80053    | VARISHTH KHANNA        | SENIOR ASSOCIATE-TECHNICAL       | Head Office            | 011-4173 2000 | varishth[dot]khanna[at]ifciltdd[dot]com   |
| 127 | 80069    | GAJENDRA KUMAR         | SENIOR ASSOCIATE                 | Head Office            | 011-4173 2000 | gajendra[dot]kumar[at]ifciltdd[dot]com    |
| 128 | 80070    | SHUBHAM GOEL           | SENIOR ASSOCIATE                 | Head Office            | 011-4173 2000 | shubham[dot]goel[at]ifciltdd[dot]com      |
| 129 | 80071    | ALKA SOMANI            | SENIOR ASSOCIATE-TECHNICAL       | Head Office            | 011-4173 2000 | alka[dot]soman[at]ifciltdd[dot]com        |
| 130 | 80072    | AMIR KHAN              | SENIOR ASSOCIATE-TECHNICAL       | Head Office            | 011-4173 2000 | amir[dot]khan[at]ifciltdd[dot]com         |
| 131 | 80076    | VISHAL SAHRAWAT        | SENIOR ASSOCIATE-TECHNICAL       | Head Office            | 011-4173 2000 | vishal[dot]sahrawat[at]ifciltdd[dot]com   |
| 132 | 80077    | RAHUL DEB NAYAK        | SENIOR ASSOCIATE-TECHNICAL       | Head Office            | 011-4173 2000 | rahul[dot]nayak[at]ifciltdd[dot]com       |
| 133 | 80078    | GHANSHYAM GUPTA        | SENIOR ASSOCIATE-TECHNICAL       | Head Office            | 011-4173 2000 | ghanshyam[dot]gupta[at]ifciltdd[dot]com   |
| 134 | 80080    | GANESH THOTHADRRI      | SENIOR ASSOCIATE-TECHNICAL (ISM) | Head Office            | 011-4173 2000 | ganesh[dot]thothadrri[at]ifciltdd[dot]com |
| 135 | 80090    | UJJWAL GAUR            | SENIOR ASSOCIATE                 | Head Office            | 011-4173 2000 | ujjwal[dot]gaur[at]ifciltdd[dot]com       |
| 136 | 80025    | HARSHIT KHAMESHRA      | SENIOR ASSOCIATE                 | Head Office            | 011-4173 2000 | harshit[dot]khameshra[at]ifciltdd[dot]com |
| 137 | 80093    | DEV GUPTA              | SENIOR ASSOCIATE                 | Head Office            | 011-4173 2000 | dev[dot]gupta[at]ifciltdd[dot]com         |

| Sl. | Emp Code | Employee Name | Designation     | Place of Posting | Telephone No. | Email ID                             |
|-----|----------|---------------|-----------------|------------------|---------------|--------------------------------------|
| 138 | 80087    | SAMYAK BASAK  | ASSOCIATE (ESG) | Head Office      | 011-4173 2000 | samyak[dot]basak[at]ifcilttd[dot]com |
| 139 | 80088    | ADITI GUPTA   | ASSOCIATE (ESG) | Head Office      | 011-4173 2000 | aditi[dot]gupta[at]ifcilttd[dot]com  |
| 140 | 11470    | PREM SINGH    | DRIVER-CUM-OA   | Head Office      | 011-4173 2000 | prem[dot]singh[at]ifcilttd[dot]com   |

**The Details of Gross Monthly Remuneration received by Officers and Employees (31/03/2025)**

| SI. | EMPLOYEE CODE | NAME                  | DESIGNATION             | BASIC  |
|-----|---------------|-----------------------|-------------------------|--------|
| 1   | 13813         | RAHUL BHAVE           | MD & CEO                | 205000 |
| 2   | 11846         | PRASOON               | EXECUTIVE DIRECTOR      | 79100  |
| 3   | 10974         | SACHIKANTA MISHRA     | EXECUTIVE DIRECTOR      | 79100  |
| 4   | 11819         | ATUL SAXENA           | CHIEF GENERAL MANAGER   | 65400  |
| 5   | 80052         | B V S ATCHUTA RAO     | CHIEF VIGILANCE OFFICER | 164500 |
| 6   | 11274         | POOJA MAHAJAN         | CHIEF GENERAL MANAGER   | 62200  |
| 7   | 80089         | RAJEEV SAKSENA        | SENIOR DIRECTOR         | 183333 |
| 8   | 34494         | SUNEET SHUKLA         | CHIEF GENERAL MANAGER   | 65400  |
| 9   | 12010         | ALAN SAVIO PACHECO    | GENERAL MANAGER         | 52000  |
| 10  | 10965         | ALOK SABHARWAL        | GENERAL MANAGER         | 52000  |
| 11  | 62282         | BIBHUTI BHUSAN SAHU   | GENERAL MANAGER         | 52000  |
| 12  | 11532         | BIKASH KANTI ROY      | GENERAL MANAGER         | 52000  |
| 13  | 10830         | C SANTHI              | GENERAL MANAGER         | 52000  |
| 14  | 11621         | CHHAVI SINGHAL        | GENERAL MANAGER         | 52000  |
| 15  | 27579         | DEBASHISH GUPTA       | GENERAL MANAGER         | 52000  |
| 16  | 10689         | DEEPAK MISHRA         | GENERAL MANAGER         | 52000  |
| 17  | 11523         | HIMANSHU SHARMA       | GENERAL MANAGER         | 50400  |
| 18  | 58762         | JAGDISH GARWAL        | GENERAL MANAGER         | 52000  |
| 19  | 13564         | MANOJ KUMAR PARIDA    | GENERAL MANAGER         | 52000  |
| 20  | 80081         | MUKESH GUPTA          | DIRECTOR                | 100000 |
| 21  | 10179         | PERUMAL G JAYASHANKER | GENERAL MANAGER         | 52000  |
| 22  | 12146         | RAJESH KUMAR GUPTA    | GENERAL MANAGER         | 52000  |
| 23  | 80037         | RAVI RANJAN MISHRA    | DIRECTOR                | 153926 |
| 24  | 80085         | RITA BHATTACHARYA     | INTERNAL OMBUDSMAN      | 28000  |
| 25  | 12763         | RITA KAUL             | GENERAL MANAGER         | 52000  |
| 26  | 11864         | SAMIK DAS GUPTA       | GENERAL MANAGER         | 52000  |
| 27  | 24236         | SHAKTI KUMAR          | GENERAL MANAGER         | 52000  |
| 28  | 11158         | V ANISH BABU          | GENERAL MANAGER         | 52000  |



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|    |       |                     |                                |        |
|----|-------|---------------------|--------------------------------|--------|
| 29 | 80075 | VIJAY KUMAR GOYAL   | DIRECTOR                       | 80000  |
| 30 | 13573 | AMRENDRA KUMAR      | DEPUTY GENERAL MANAGER         | 46150  |
| 31 | 11381 | ANAMIKA RANAWAT     | DEPUTY GENERAL MANAGER (LEGAL) | 46150  |
| 32 | 13500 | ASHUTOSH SINGLA     | DEPUTY GENERAL MANAGER         | 46150  |
| 33 | 12039 | ATUL ZADE           | DEPUTY GENERAL MANAGER         | 46150  |
| 34 | 51930 | AWADHESH KUMAR      | DEPUTY GENERAL MANAGER         | 46150  |
| 35 | 12816 | CHIRAG SAPRA        | DEPUTY GENERAL MANAGER         | 46150  |
| 36 | 12549 | EMMANUEL JOSEPH     | DEPUTY GENERAL MANAGER         | 46150  |
| 37 | 80091 | GAURAV VERMA        | ASSOCIATE DIRECTOR(IT)         | 116667 |
| 38 | 8410  | GAYATHRI SRIDHARAN  | DEPUTY GENERAL MANAGER         | 46150  |
| 39 | 62295 | J SANKAR            | DEPUTY GENERAL MANAGER (IT)    | 46150  |
| 40 | 13608 | KARRA VISWESWAR RAO | DEPUTY GENERAL MANAGER         | 46150  |
| 41 | 12253 | KUNAL ANIL NAIK     | DEPUTY GENERAL MANAGER         | 46150  |
| 42 | 13493 | NITIN YADAV         | DEPUTY GENERAL MANAGER         | 46150  |
| 43 | 10025 | NUPUR KAUSHIK       | DEPUTY GENERAL MANAGER (IT)    | 46150  |
| 44 | 80064 | OM PRAKASH VERMA    | CHIEF SECURITY OFFICER         | 60000  |
| 45 | 11612 | POOJA SINGLA        | DEPUTY GENERAL MANAGER (LEGAL) | 46150  |
| 46 | 11793 | PRIYANKA CHATURVEDI | DEPUTY GENERAL MANAGER         | 46150  |
| 47 | 11800 | PRIYANKA SHARMA     | DEPUTY GENERAL MANAGER         | 46150  |
| 48 | 11962 | RAHUL AGRAWAL       | DEPUTY GENERAL MANAGER         | 46150  |
| 49 | 12066 | RAVISH JAIN         | DEPUTY GENERAL MANAGER         | 46150  |
| 50 | 12084 | RUBINA DUGGAL       | DEPUTY GENERAL MANAGER         | 46150  |
| 51 | 12093 | SAILESH AGARWAL     | DEPUTY GENERAL MANAGER         | 46150  |
| 52 | 80049 | SANDHYA SINGH       | ASSOCIATE DIRECTOR(IT)         | 77147  |
| 53 | 11766 | SAPNA JAIN          | DEPUTY GENERAL MANAGER (LEGAL) | 46150  |
| 54 | 11980 | SARA NAJMI          | DEPUTY GENERAL MANAGER (LEGAL) | 46150  |
| 55 | 11775 | SHIKHA GUPTA        | DEPUTY GENERAL MANAGER         | 46150  |
| 56 | 12656 | SUSHANT GUPTA       | DEPUTY GENERAL MANAGER         | 44850  |
| 57 | 11757 | TRINA TEJASWINI     | DEPUTY GENERAL MANAGER (LEGAL) | 46150  |
| 58 | 80040 | VARUN MAHAJAN       | ASSOCIATE DIRECTOR             | 35110  |
| 59 | 11720 | VISHAL SHARMA       | DEPUTY GENERAL MANAGER         | 46150  |

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|    |       |                      |                              |       |
|----|-------|----------------------|------------------------------|-------|
| 60 | 13072 | ABHAY KUMAR SHARMA   | ASST GENERAL MANAGER         | 35650 |
| 61 | 13330 | AMIT JOSHI           | ASST GENERAL MANAGER         | 35650 |
| 62 | 13617 | CHANCHAL PUROHIT     | ASST GENERAL MANAGER         | 32350 |
| 63 | 11739 | DEEPIKA SAXENA       | ASST GENERAL MANAGER         | 41400 |
| 64 | 12431 | DEEPSI RATHORE       | ASST GENERAL MANAGER (IT)    | 36800 |
| 65 | 13081 | EHTESHAMUDDIN        | ASST GENERAL MANAGER (LEGAL) | 34500 |
| 66 | 12280 | JYOTI BHUTANI        | ASST GENERAL MANAGER         | 41400 |
| 67 | 13475 | KHET SINGH YADAV     | ASST GENERAL MANAGER (LEGAL) | 32350 |
| 68 | 12351 | MADHUR BAJAJ         | ASST GENERAL MANAGER (LEGAL) | 41400 |
| 69 | 74087 | MANINDER KAUR        | PRIVATE SECRETARTY GRADE C   | 41400 |
| 70 | 12487 | MEGHNA VERMA         | ASST GENERAL MANAGER         | 41400 |
| 71 | 13009 | MUPPIDE SRINIVAS RAO | ASST GENERAL MANAGER (LEGAL) | 34500 |
| 72 | 13555 | NIDHI GUPTA          | ASST GENERAL MANAGER         | 32350 |
| 73 | 12807 | NITIN BAGGA          | ASST GENERAL MANAGER         | 35650 |
| 74 | 9795  | P SIVAKUMAR          | ASST GENERAL MANAGER         | 41400 |
| 75 | 12440 | POONAM MEHRA         | ASST GENERAL MANAGER         | 34500 |
| 76 | 13027 | PRABHJOT SINGH       | ASST GENERAL MANAGER         | 36800 |
| 77 | 9365  | PRAMILA ANIL         | ASST GENERAL MANAGER         | 41400 |
| 78 | 12843 | PRIYA GOEL           | ASST GENERAL MANAGER         | 41400 |
| 79 | 10007 | RAJESH               | ASST GENERAL MANAGER (IT)    | 41400 |
| 80 | 74078 | RAJESH SINGARIA      | ASST GENERAL MANAGER         | 41400 |
| 81 | 9356  | SAMRITI ARORA        | ASST GENERAL MANAGER         | 41400 |
| 82 | 37922 | SANJEEV JINDAL       | ASST GENERAL MANAGER         | 41400 |
| 83 | 74096 | SARAVJEET KAUR       | PRIVATE SECRETARTY GRADE C   | 41400 |
| 84 | 13644 | SAURABH CHAURASIA    | ASST GENERAL MANAGER         | 32350 |
| 85 | 13143 | SHARMILA CHHIKARA    | ASST GENERAL MANAGER         | 36800 |
| 86 | 12585 | SIRIL NITESH METI    | ASST GENERAL MANAGER         | 37950 |
| 87 | 6748  | SWEETY BHALLA        | ASST GENERAL MANAGER         | 41400 |
| 88 | 12333 | TRISHYA SHUKLA       | ASST GENERAL MANAGER         | 39100 |
| 89 | 34457 | V C CHAUHAN          | ASST GENERAL MANAGER         | 41400 |
| 90 | 13107 | VARINDER MALIK       | ASST GENERAL MANAGER (LEGAL) | 34500 |

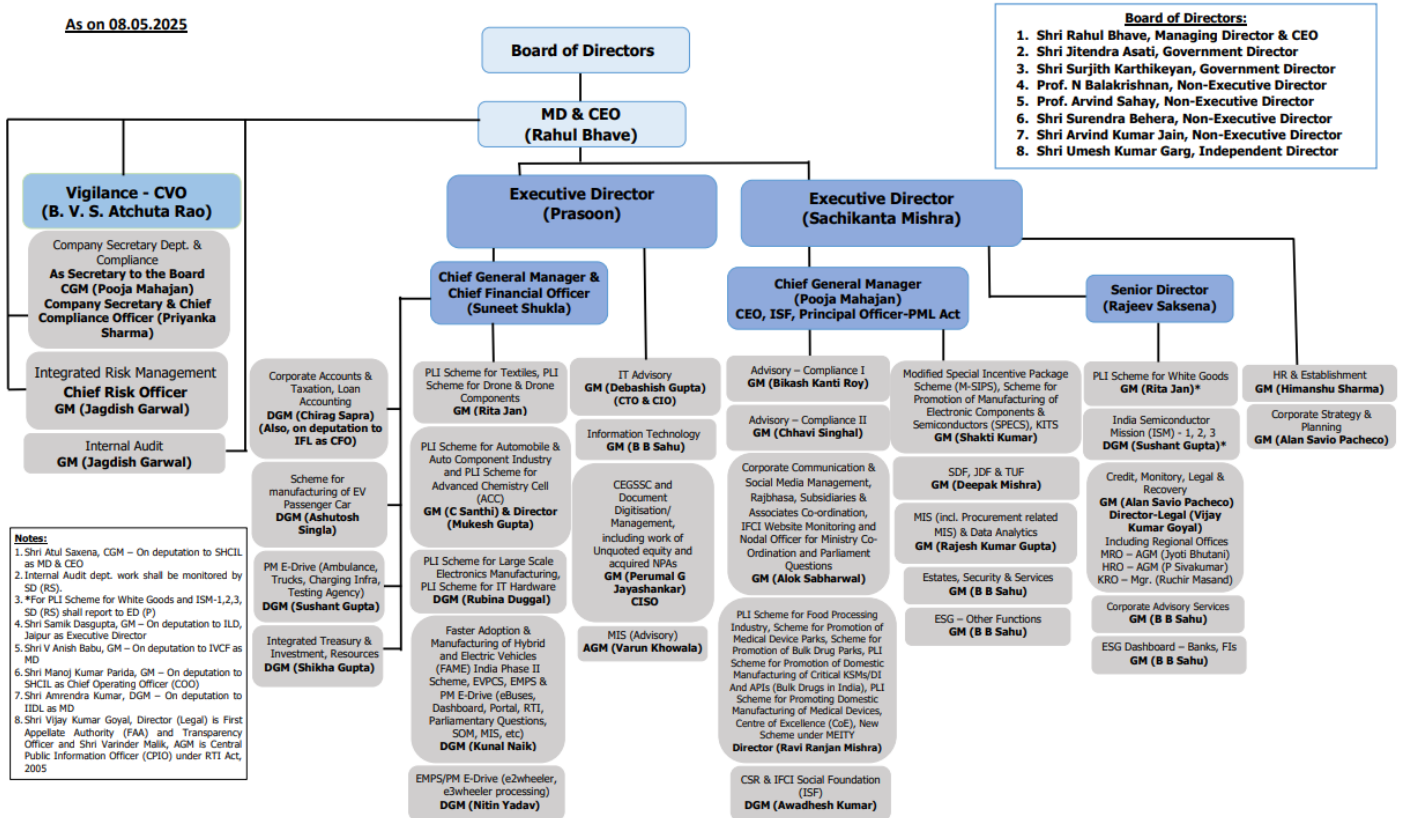
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|     |       |                        |                              |       |
|-----|-------|------------------------|------------------------------|-------|
| 91  | 11695 | VARUN KHOWALA          | ASST GENERAL MANAGER         | 41400 |
| 92  | 12128 | YAMINI DAS             | ASST GENERAL MANAGER (LEGAL) | 41400 |
| 93  | 80071 | ALKA SOMANI            | SENIOR ASSOCIATE-TECHNICAL   | 60000 |
| 94  | 80072 | AMIR KHAN              | SENIOR ASSOCIATE-TECHNICAL   | 38333 |
| 95  | 13546 | ANAMIKA CHAUDHARY      | MANAGER                      | 27000 |
| 96  | 13386 | ANINDA JYOTI CHOWDHURY | MANAGER (LEGAL)              | 29000 |
| 97  | 13303 | ASHISH BHADORIA        | MANAGER                      | 31000 |
| 98  | 9409  | ASHWANI KUMAR          | PRIVATE SECRETARY (GR B)     | 33100 |
| 99  | 13671 | BHARAT JAIN            | MANAGER                      | 29000 |
| 100 | 13170 | BIPIN KUMAR LUTHRA     | MANAGER                      | 31000 |
| 101 | 13635 | DEEPAK YADAV           | MANAGER                      | 29000 |
| 102 | 9006  | DESHRAJ SINGH          | MANAGER                      | 33100 |
| 103 | 80093 | DEV GUPTA              | SENIOR ASSOCIATE             | 76667 |
| 104 | 13279 | DEVENDRA PRATAP SINGH  | MANAGER                      | 31000 |
| 105 | 80080 | GANESH THOTHADRRI      | SENIOR ASSOCIATE-TECHNICAL   | 93333 |
| 106 | 80078 | GHANSHYAM GUPTA        | SENIOR ASSOCIATE-TECHNICAL   | 46667 |
| 107 | 13420 | HARI SYAMKUMAR PONNURU | MANAGER (IT)                 | 29000 |
| 108 | 80092 | HARSHIT KHAMESHRA      | SENIOR ASSOCIATE             | 51667 |
| 109 | 13090 | JYOTI GOGOI            | MANAGER (LEGAL)              | 31000 |
| 110 | 13063 | KANWALJIT SINGH        | MANAGER (LEGAL)              | 31000 |
| 111 | 9810  | M SUNDARA RAM          | MANAGER                      | 36400 |
| 112 | 13457 | MANISH KUMAR           | MANAGER                      | 30000 |
| 113 | 13626 | MEENA                  | MANAGER                      | 30000 |
| 114 | 13690 | NAVNEET SOLANKI        | MANAGER                      | 30000 |
| 115 | 13260 | NEHA CHOUDHARY         | MANAGER                      | 31000 |
| 116 | 13680 | PANKAJ ASHOK DHAPODKAR | MANAGER                      | 28000 |
| 117 | 13250 | PRIYANKA PATHAK        | MANAGER                      | 31000 |
| 118 | 80077 | RAHUL DEB NAYAK        | SENIOR ASSOCIATE-TECHNICAL   | 26667 |
| 119 | 13161 | RUCHIR MASAND          | MANAGER                      | 33100 |
| 120 | 13214 | SHIV KUMAR             | MANAGER                      | 31000 |
| 121 | 13519 | SHIVAM KUMAR YADAV     | MANAGER (IT)                 | 27000 |

|     |       |                   |                            |       |
|-----|-------|-------------------|----------------------------|-------|
| 122 | 13152 | SHWETA SHALINI    | MANAGER (LEGAL)            | 31000 |
| 123 | 12674 | SONAM CHOUDHARY   | MANAGER                    | 34200 |
| 124 | 13205 | SRIPADA HARITHA   | MANAGER                    | 30000 |
| 125 | 12478 | SUNIL KUMAR PAL   | MANAGER                    | 33100 |
| 126 | 5437  | TEJ RAM KHARAL    | MANAGER                    | 36400 |
| 127 | 80090 | UJJWAL GAUR       | SENIOR ASSOCIATE           | 66667 |
| 128 | 7709  | V SRINIVASAN      | PRIVATE SECRETARY (GR B)   | 41400 |
| 129 | 80053 | VARISHTH KHANNA   | SENIOR ASSOCIATE-TECHNICAL | 35110 |
| 130 | 13439 | VIJAY SINGH YADAV | MANAGER (LEGAL)            | 29000 |
| 131 | 13054 | VINOD KUMAR       | MANAGER                    | 33100 |
| 132 | 80076 | VISHAL SAHRAWAT   | SENIOR ASSOCIATE-TECHNICAL | 66667 |
| 133 | 80088 | ADITI GUPTA       | ASSOCIATE (ESG)            | 58000 |
| 134 | 13733 | ASHUTOSH VERMA    | ASST MANAGER               | 25100 |
| 135 | 80069 | GAJENDRA KUMAR    | SENIOR ASSOCIATE (ESTATES) | 53333 |
| 136 | 80087 | SAMYAK BASAK      | ASSOCIATE (ESG)            | 47053 |
| 137 | 80070 | SHUBHAM GOEL      | SENIOR ASSOCIATE (ESTATES) | 53333 |
| 138 | 11470 | PREM SINGH        | DRIVER-CUM-OA              | 13750 |

## CHAPTER-12

## ORGANISATIONAL CHART



## Budget and Programme

The details as applicable to IFCI Ltd. are stated herein under:-

| S.N | Item   | Details of the Information   |
|-----|--|--|
| 1.  | Notice/tender enquires, and corrigenda if any thereon, | The complete details are available on the website of IFCI Ltd at <a href="http://ifcilttd.com/?q=en/content/procurement-goods-and-services">ifcilttd.com/?q=en/content/procurement-goods-and-services</a>  |
| 2.  | Tenders awarded  | The complete details are available on the website of IFCI Ltd at <a href="https://www.ifcilttd.com/?q=en/content/tender-awarded">https://www.ifcilttd.com/?q=en/content/tender-awarded</a>   |
| 3.  | Manner of execution of subsidy programme               | <p>(a) SDF - Sugar Development Fund, under the Sugar Development Fund Act, 1982, under the Ministry of Consumer Affairs, Food &amp; Public Distribution (MoCAFPD)</p> <p>(b) M-SIPS - Modified Special Incentive Package Scheme, under the Ministry of Electronics &amp; Information Technology (MeitY)</p> <p>(c) CEGSSC - Credit Enhancement Guarantee Scheme for the Scheduled Castes (CEGSSC), under the Ministry of Social Justice and Empowerment (MoSJE)</p> <p>(d) SPECS - Scheme for Promotion of Manufacturing of Electronics Components and Semiconductors (SPECS) by Ministry of Electronics and Information Technology (MeitY), Government of India. IFCI has been issued Work Order to IFCI Ltd. to act as the Project Management Agency (PMA) for the scheme.</p> <p>(e) PLI - Production Linked Incentive Scheme (PLI) for Large Scale Electronics Manufacturing notified vide Gazette Notification No.CG-DL-E-01042020-218990 dated April 01, 2020 offers a production linked incentive to boost domestic manufacturing and attract large investments in mobile phone manufacturing and specified electronic components, including Assembly, Testing, Marking and Packaging (ATMP) units. The Scheme would tremendously boost the electronics manufacturing landscape and establish India at the global level in electronics sector.</p> <p>(For complete details, please refer to Chapter no.6, supra)</p> |
|     |  |  |

**Publicity Band Public interface**

| S.N | Item  | Details of the Information  |
|-----|---|---|
| 1.  | Particulars for any arrangement for consultation with or representation by the members of the public in relation to the formulation of policy or implementation thereof | <p>Arrangement for consultations with or representation by the members of the public</p> <p>(i) Relevant Acts, Rules, Forms and other documents which are normally accessed by citizens</p> <p>(ii) Arrangements for consultation with or representation by</p> <p>(a) Members of the public in policy formulation/ policy implementation</p> <p>(b) Day &amp; time allotted for visitors</p> <p>(c) Contact details of Information &amp; Facilitation Counter (IFC) to provide publications frequently sought by RTI applicants</p> <p>Not applicable</p> <p>IFCI's shareholders are Government of India, Nationalised Banks / FIs , other State run Insurance Companies and the Public. The issues concerning the policies can be raised by the shareholders in the Annual General Meetings of IFCI. IFCI also publishes its quarterly and annual results/reports in IFCI's website and in the news papers.</p> <p>Contact details for our various offices are provided on the website of IFCI Ltd. as under:-</p> <p><a href="https://www.ifcilttd.com/?q=en/content/contact-us">https://www.ifcilttd.com/?q=en/content/contact-us</a></p> <p>Respective Offices / Departments may be contacted during office hours i.e. 9.45 a.m. to 5.45 p.m., Monday to Friday.</p> <p>Additionally, Investors / Shareholders may reach out through the following link</p> <p><a href="https://www.ifcilttd.com/?q=en/content/investor-services">https://www.ifcilttd.com/?q=en/content/investor-services</a></p> |
| 2.  | Dissemination of information widely and in such form and manner which is easily accessible to the public  | <p>Use of the most effective means of communication [Internet (website)]</p> <p>Suo moto disclosure of information under clause 4.1.(b) of the RTI Act is published on our website <a href="https://www.ifcilttd.com/">https://www.ifcilttd.com/</a> , which is also provided in this manual.</p> <p>Further certain information is also published through notice boards, newspapers, media broadcast, etc.</p>   |
| 3.  | Whether information manual/ handbook available free of cost or not  | <p>Please refer to the present manual as well as Suo moto disclosure of information under clause 4.1.(b) published on our website <a href="https://www.ifcilttd.com">https://www.ifcilttd.com</a></p>   |

**E. Governance**

| S.N | Item   | Details of the Information  |
|-----|--|---|
| 1.  | Language in which Information Manual/Handbook Available                  | The Information manual, at present, is available in English Language only. However, the details contained in the present manual is available on the website of IFCI Ltd. both in English as well as in Hindi Language. The link is provided as under:-<br><a href="https://www.ifcilttd.com/?q=en/content/section-41">https://www.ifcilttd.com/?q=en/content/section-41</a>   |
| 2.  | Information available in electronic form                                 | The details of the information available in Electronic form is available on the website of IFCI Ltd. as under<br><a href="https://www.ifcilttd.com/?q=en/content/electronic-form-details">https://www.ifcilttd.com/?q=en/content/electronic-form-details</a>  |
| 3.  | Particulars of facilities available to citizen for obtaining information | <p>IFCI's shareholders are Government of India, Nationalised Banks / FIs, other State run Insurance Companies and the Public. Shareholders are welcome to attend the Annual General Meetings of IFCI. IFCI also publishes its quarterly and annual results/reports in IFCI's website and in the newspapers.</p> <p>Additionally, Investors / Shareholders may reach out through the following link<br/><a href="https://www.ifcilttd.com/?q=en/content/investor-services">https://www.ifcilttd.com/?q=en/content/investor-services</a></p> <p>Contact details for our various offices are provided here</p> <p>Information pertaining to suo moto disclosure under clause 4.1.(b) of the RTI Act and certain additional information is already published on our website <a href="https://www.ifcilttd.com/">https://www.ifcilttd.com/</a> , including this web page.</p> <p>(ii) Working hours of the facility</p> <p>Respective Offices / Departments may be contacted during office hours i.e. 9.45 a.m. to 5.45 p.m., Monday to Friday.</p> <p>(iii) Contact person &amp; contact details (Phone, fax email)</p> <p>Contact details of CPIOs are provided here. Citizens may approach the CPIOs within the framework of the RTI Act, 2005.</p> <p>Please note that, the Company does not maintain any library or reading room for public use.(i) Name &amp; location of the faculty</p> <p>(ii) Details of information made available</p> <p>(iii) Working hours of the facility</p> <p>(iv) Contact person &amp; contact details (Phone, fax email)</p> |



|    |   |   |
|----|---|---|
|    |   | <p>Information pertaining to suo moto disclosure under clause 4.1.(b) of the RTI Act and certain additional information is already published on our website <a href="https://www.ifcilttd.com/">https://www.ifcilttd.com/</a> , including this web page.</p> <p>Contact details of CPIOs are provided here . Citizens may approach the CPIOs within the framework of the RTI Act, 2005.</p> <p>IFCI's shareholders are Government of India, Nationalised Banks / FIs, other State run Insurance Companies and the Public. Shareholders are welcome to attend the Annual General Meetings of IFCI. IFCI also publishes its quarterly and annual results/reports in IFCI's website and in the news papers.</p> <p>Respective Offices / Departments may be contacted during office hours i.e. 9.45 a.m. to 5.45 p.m., Monday to Friday.</p> <p>Please note that, the Company does not maintain any library or reading room for public use.</p> |
| 4. | Whether STQC certification obtained and its validity. | Not Applicable  |
| 5. | Does the website show the certificate on the website? | Not Applicable  |

## OTHER USEFUL INFORMATION

| S.N | Item   | Details of the Information   |
|-----|--|--|
| 1.  | Details of the Earlier CPIO and FAA  | The details of the CPIO and FAA from 01/01/2015 till date is provided on the website of IFCI Ltd. and the direct link is :-<br><br><a href="https://www.ifcilttd.com/2021/CPIO%20information-since%2001.01.2015-updated%20on%2016.09.2021.pdf">https://www.ifcilttd.com/2021/CPIO%20information-since%2001.01.2015-updated%20on%2016.09.2021.pdf</a> |
| 2.  | Third Party Audit Report   | The Third Party Audit Reports are available on the website of IFCI Ltd. at:-<br><br><a href="https://www.ifcilttd.com/2020/Third%20Party%20Audit%20of%20Proactive%20Disclosure%20under%20RTI.pdf">https://www.ifcilttd.com/2020/Third%20Party%20Audit%20of%20Proactive%20Disclosure%20under%20RTI.pdf</a>  |
| 3.  | Nodal officer not below the rank of joint secretary/ additional HOD                                      | Ms. Pooja Singla, DGM (LAW)  |
| 4.  | Consultancy committee of key stake holders for advice on suo-motu disclosure                             | The committee consisting of :-<br>General Manager (Law)<br>General Manager (HR)<br>General Manager (MIS)   |
| 5.  | Committee of PIOs / FAAs with rich experience in RTI to identify frequently sought information under RTI | First Appellate Authority<br>Central Public Information Officer<br>Central Assistant Public Information Officer  |
| 6.  | The RTI Application along with replies   | The RTI Applications received from time to time and its respective replies are available on the website of IFCI:-<br><br><a href="https://www.ifcilttd.com/?q=en/content/rti-applications-replies">https://www.ifcilttd.com/?q=en/content/rti-applications-replies</a>   |
| 7.  | First Appeals along with the orders  | The First Appeals and the orders passed from time to time are available on the website of IFCI:-<br><br><a href="https://www.ifcilttd.com/?q=en/content/rti-appeals-replies">https://www.ifcilttd.com/?q=en/content/rti-appeals-replies</a>  |
| 8.  | List of issues from which IFCI is a Debenture Trustee  | The details are available on the website of IFCI as under:-<br><br><a href="https://www.ifcilttd.com/?q=en/content/debenture-trustee-0">https://www.ifcilttd.com/?q=en/content/debenture-trustee-0</a>   |
| 9.  | Debenture Trustee Reports  | The details are available on the website of IFCI as under:-<br><br><a href="https://www.ifcilttd.com/?q=en/content/reports">https://www.ifcilttd.com/?q=en/content/reports</a>   |
| 10. | Sale Notices & Tenders   | The details are available on the website of IFCI as under:-<br><br><a href="https://www.ifcilttd.com/?q=en/content/npa">https://www.ifcilttd.com/?q=en/content/npa</a>   |
| 11. | CSR Policies   | The details are available on the website of IFCI as under:-<br><br><a href="https://www.ifcilttd.com/?q=en/content/our-csr-policy">https://www.ifcilttd.com/?q=en/content/our-csr-policy</a>   |

**PROCEDURE FOR DISSEMINATION OF INFORMATION**

Any Citizen desirous of obtaining the information under the provisions of the RTI Act, 2005 may apply for the same either by filing application directly to IFCI Ltd. or through RTI Online Portal (<https://rtionline.gov.in/> ).

- Any Citizen may apply for the information directly to IFCI Ltd. through post along with fee (as per Right to Information Rules, 2012). The RTI Application are received by the Dispatch Section and thereafter forwarded to CPIO for further necessary action.
- The RTI Application received by any CAPIO (in any of the regional office of IFCI Ltd.) shall be forwarded/transmitted to the CPIO through Post along with the postal orders promptly.
- The Citizens may also apply for the information through online RTI Portal. The Nodal Officer appointed by IFCI Ltd. (Sh.Shivam Yadav, AM-IT) is responsible for the receipt and onward transmission to the CPIO for further necessary action. The Nodal Officer shall promptly transmit the said application to the CPIO for further necessary action.
- The RTI Application post its receipt shall be forwarded to the Head of the concerned department to which the information sought pertains or which is holding the custody of the information or records. The said Head of the Department along with any other officer of the Dept. who is holding the custody of the information/documents and to whom the RTI Application has been either forwarded or marked shall be deemed to be CPIO as per the provisions of the RTI Act, 2005.
- The Concerned Dept. will go through the RTI Application and the forwarding note/email (including the notice given by the CPIO) carefully and must endeavour to provide the said information.
- In case, the Concerned Dept. is of the view that the information sought by the information seeker cannot be disclosed in view of the exemptions provided in the RTI Act, the dept. may include its objections against the sharing of the information.