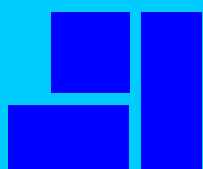


INDIA HOME LOAN LTD.



32ND ANNUAL REPORT 2021-2022



INDIA HOME LOAN LTD.

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CORPORATE INFORMATION

BOARD OF DIRECTORS

Mr. Mahesh N. Pujara
Managing Director

Mr. Mitesh M. Pujara
Whole-Time Director

Mr. Govinder Singh
Independent Director

Mrs. Shakuntala B. Merchant
Independent Director

Mr. Mahesh Fogla
Independent Director
(w.e.f. June 15, 2021)

Mr. Mahesh Manharlal Shah
Independent Director
(w.e.f. August 13, 2021)

Mr. Ramesh M. Bhujang
Independent Director
(up to April 9, 2021)

Mr. Siddharth P. Kothari
Nominee Director
(up to June 30, 2021)

Mr. Vinit J. Rai
Nominee Director
(up to June 30, 2021)

CHIEF FINANCIAL OFFICER

Mr. Abhishek Agarwal
(up to September 6, 2021)

Mr. Nitesh Jain
(w.e.f. February 14, 2022)

COMPANY SECRETARY

Ms. Ayushi Thakuriya
(up to December 25, 2021)

Ms. Shilpa Katare
(w.e.f. February 14, 2022)

REGISTERED & CORPORATE OFFICE

504/504A, 5th Floor, Nirmal Ecstasy, Jatashankar Dosa Road,
Mulund (W), Mumbai – 400 080
Office No. 022-25683353/54/55

BRANCH OFFICES

A/202, Ganesh Plaza, Near Bus Stand
Navrangpura, Ahmedabad – 380 009,
Ph. 079-26449917/18

Plot No. 5, Housing Society, Above Natural Ice-cream
Near Session Court, Jalgaon – 425 001
Mob. 8484842526

Amar Deep Complex, 2nd Floor,
Office No. 20, Marudhar Jewellers,
Sardarpura Road, Jodhpur – 342 001, Mob. 9860977044

Plot No. 124, Sector 1/A, Near Killol Hospital,
Gandhidham, Kutch – 370 201
Mob. 9974578777

B-56, Okhla Industrial Estate,
Industrial Area Phase-I, New Delhi – 110 020

17, Shree Dev Complex, Opp. Khadiya Mill,
Station Road, Patan – 384 265, Mob. 9725225249

17, 3rd Floor, SmriddhiBhavan, Opp. Bombay Petrol Pump,
Gondal Road, Rajkot – 360 002,
Mob. 9925108674

401, 6th Floor, New Opera House, Near Desai CNG
Station, Bamroli Road, Khatodra, Surat – 395 001,
Mob. 8905336030

122, 1st Floor, Siddharth Complex, Alkapuri,
Vadodara – 390 007,
Mob. 9974360088

22, 1st Floor, Vinayak Plaza, Opp. Nagar Palika,
Rajendra Bhavan Road, Veraval – 362 265,
Mob. 7567575790

CORPORATE INFORMATION

Board Committees, Bankers and Auditors

Audit Committee

Mr. Govinder Singh, Chairperson
 Mrs. Shakuntala B. Merchant, Member
 Mr. Siddharth P. Kothari, Member@
 Mr. Ramesh M. Bhujang, Member@
 Mr. Mahesh Fogla, Member#
 Mr. Mahesh Manharlal Shah, Member#

Statutory Auditors

M/s. H.K. Shah & Co.,*
 403+404, SARAP Building, Opp.
 Navjivan Press, Off Ashram Road,
 Nr. Income Tax,
 Ahmedabad- 380 014
 Phn no. 079-27544995

@resigned w.e.f., June 30, 2021 and April 9, 2021 respectively

#appointed w.e.f., June 15, 2021 and August 13, 2021 respectively

*appointed to fill the casual vacancy caused by resignation of M/s. Joshi and Shah

Nomination and Remuneration Committee

Mrs. Shakuntala B. Merchant, Chairperson
 Mr. Govinder Singh, Member
 Mr. Siddharth P. Kothari, Member@
 Mr. Vinit J. Rai, Member@
 Mr. Mahesh Fogla, Member#
 Mr. Mahesh Manharlal Shah, Member#

Secretarial Auditor

M/s. D.A. Kamat & Co.
 A-308, Royal Sands, Shastri Nagar
 Behind Infinity Mall,
 New Link Road, Andheri (W),
 Mumbai-400 053

@resigned w.e.f., June 30, 2021

#appointed w.e.f., August 13, 2021

Stakeholders Relationship Committee

Mr. Govinder Singh, Chairperson
 Mr. Mahesh N. Pujara, Member
 Mr. Mitesh M. Pujara, Member
 Mr. Ramesh M. Bhujang, Member@
 Mr. Mahesh Fogla, Member#

Bankers

State Bank of India
 AU Small Finance Bank

@resigned w.e.f. April 9, 2021

#appointed w.e.f. August 13, 2021

Registrar & Transfer Agent

Purva Sharegistry (India) Private Limited
 Unit No. 9, Shiv Shakti Industrial Estate
 J.R. Boricha Marg, Lower Parel (E),
 Mumbai 400 011
 Email: support@purvashare.com

Shares and NCDs are listed with

BSE Limited

Notice of the 32nd Annual General Meeting

NOTICE is hereby given that the Thirty Second Annual General Meeting (AGM) of the members of India Home Loan Limited (CIN: L65910MH1990PLC059499) will be held on Friday, September 30, 2022 at 3.00 p.m. through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM"), to transact the following business:

ORDINARY BUSINESS

Item No. 1 – Adoption of Audited Financial Statements

To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended March 31, 2022 together with the Reports of the Board of Directors and Auditors thereon.

Item No. 2 – Re-appointment of Mr. Mitesh M. Pujara as a Director liable to retire by rotation

To appoint a Director in place of Mr. Mitesh M. Pujara (DIN: 02143047), the Executive Director, who though not liable to retire by rotation is retiring by rotation to enable compliance by the Company with the provisions of Section 152 of the Companies Act, 2013 (hereinafter called "the Act") and being eligible, offers himself for re-appointment.

Item No. 3 – Appointment of Statutory Auditors and fix their remuneration

To consider and, if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"RESOLVED THAT pursuant to the provisions of Section 139, 142 and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Audit and Auditors) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), M/s. H. K. Shah & Co., Chartered Accountants (Firm Registration No. (FRN) 109583W), be and are hereby appointed as Statutory Auditors of the Company to hold office for a period of 5 (five) consecutive years from the conclusion of Thirty Second Annual General Meeting till the conclusion of the Thirty Seventh Annual General Meeting, at such remuneration as shall be fixed by the Board of Directors of the Company from time to time."

SPECIAL BUSINESS

Item No. 4 – Re-appointment of Mr. Govinder Singh as an Independent Director for a second term

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

"RESOLVED THAT pursuant to the provisions of Section 149, 150, 152 and any other applicable provisions of the Companies Act, 2013 ("Act") and the Companies (Appointment and Qualification of Directors) Rules, 2014 (including any statutory modification(s) or re-enactment thereof for the time being in force) read with Schedule IV of the Act and Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as may be amended from time to time, Mr. Govinder Singh (DIN: 00025406), who was re-appointed as an Independent Director of the Company by the Board of Directors with effect from 11th July 2022, be and is hereby appointed as Non-executive Independent Director of the Company, not liable to retire by rotation, for a second term of two consecutive years commencing with effect from 11th July 2022."

Item No. 5 – Increase in Investment limits for Non-resident Indians and Overseas citizens of India

To consider and if thought fit, to pass the following resolution as **Special Resolution**:

"RESOLVED THAT pursuant to the applicable provisions of Foreign Exchange Management Act, 1999, as amended ('FEMA'), Foreign Exchange Management (Non-debt Instruments) Rules, 2019, which came into force with effect from October 17, 2019, the Companies Act, 2013, as amended and the rules made thereunder and subject to all applicable approvals, permissions and sanctions of the Reserve Bank of India ('RBI'), the Ministry of Finance, the Ministry of Corporate Affairs, Government of India and other concerned authorities, the limit of investment by the Non-resident Indians ('NRI') and Overseas Citizens of India ('OCI') together in the equity shares of face value of ₹ 10 each of the Company, including, without limitation, by subscription in accordance with the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations,

2018, as amended, or direct purchase or acquisition from the open market or otherwise, is increased from 10% to 24% of the paid-up equity share capital of the Company.

RESOLVED FURTHER THAT any of the Director and such other persons as may be authorised by the Board be and are hereby severally authorised to do all such acts, things and deeds on behalf of the Company and make such filings/application with the regulatory authorities, including RBI, to effectively implement this resolution.”

By Order of the Board

Shilpa Katare
Company Secretary

Date: September 3, 2022

Registered Office:

504/504A, 5th Floor, Nirmal Ecstasy,
Jatashankar Dosa Road,
Mulund (w) Mumbai 400080
customercare@indiahomeloan.co.in
www.indiahomeloan.co.in
CIN: L65910MH1990PLC059499

Notes:

1. In view of the continuing Covid-19 pandemic and social distancing norm, the Ministry of Corporate Affairs (“MCA”) has vide its circular dated 8th April 2020, 13th April 2020, 5th May 2020, 13th January 2021, 8th December 2021, 14th December 2021 and 5th May 2022 (collectively referred to as “MCA Circulars”) and Securities and Exchange Board of India vide its Circular No. SEBI/HO/CFD/CMD1/ CIR/P/2020/79 dated 12th May 2020 and SEBI/HO/CFD/ CMD2/CIR/P/2021/11, dated 15th January 2021 (referred to as “SEBI Circular”) permitted the holding of the “AGM” through Video Conferencing (VC) / Other Audio-Visual Means (OAVM), without the physical presence of the Members at a common venue. Accordingly, in compliance with the provisions of the MCA Circulars and SEBI Circulars, the AGM of the Company is being held through VC / OAVM. Hence, Members can attend and participate in the AGM through VC/OAVM only. The deemed venue for the AGM shall be the Registered Office of the Company.
2. A statement pursuant to Section 102(1) of the Act, relating to the Special Businesses under Item No. 4 and 5 mentioned above is annexed hereto. The relevant details, pursuant to 36(3) of the SEBI Listing Regulations and Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India, in respect of Director seeking appointment/ re-appointment at this AGM is annexed hereto.
3. PURSUANT TO THE PROVISIONS OF THE ACT, A MEMBER ENTITLED TO ATTEND AND VOTE AT THE AGM IS ENTITLED TO APPOINT A PROXY TO ATTEND AND VOTE ON HIS/HER BEHALF AND THE PROXY NEED NOT BE A MEMBER OF THE COMPANY. SINCE THIS AGM IS BEING HELD PURSUANT TO THE MCA CIRCULARS THROUGH VC/OAVM, PHYSICAL ATTENDANCE OF MEMBERS HAS BEEN DISPENSED WITH. ACCORDINGLY, THE FACILITY FOR APPOINTMENT OF PROXIES BY THE MEMBERS WILL NOT BE AVAILABLE FOR THE AGM AND HENCE THE PROXY FORM AND ATTENDANCE SLIP ARE NOT ANNEXED TO THIS NOTICE.
4. Since the AGM will be held through VC/ OAVM, the route map of the venue of the Meeting is not annexed hereto.
5. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act.
6. Institutional/Corporate Shareholders (i.e. other than individuals/HUF, NRI, etc.) are required to send a scanned copy (PDF/ JPG Format) of its Board or governing body Resolution/Authorization etc., authorizing its representative to attend the AGM through VC/OAVM on its behalf and to vote through remote e-voting or voting at the AGM. The said Resolution/ Authorization shall be sent to the Scrutinizer by email through its registered email address to cdsakaria.cs@gmail.com with a copy marked to evoting@nsdl.co.in.

7. In compliance with the aforesaid MCA and SEBI Circulars, Notice of the AGM along with Annual Report 2021-22 is being sent only through electronic mode to those Members whose e-mail addresses are registered with the Company/Depository Participants. Members may note that the Notice and the Annual Report 2021-22 will also be available on the Company's website at www.indiahomeloan.co.in, on the website of the Stock Exchange i.e. BSE Limited at www.bseindia.com and on the website of National Securities Depository Limited viz., www.nsdl.co.in.
8. To support the "Green Initiative", Members who have not registered their email addresses are requested to register the same with the Company's Registrar and Share Transfer Agent/their Depository Participants, in respect of shares held in physical/electronic mode, respectively.
9. Members are requested to intimate changes, if any, pertaining to their name, postal address, email address, telephone/mobile numbers, Permanent Account Number (PAN), mandates, nominations, power of attorney, bank details such as, name of the bank and branch details, bank account number, MICR code, IFSC code, etc., to their Depository Participant in case the shares are held in electronic form and to our RTA M/s. Purva Shareregistry (India) Private Limited in case the shares are held in physical form.

10. Transfer of Unclaimed/Unpaid amounts to the Investor Education and Protection Fund (IEPF):

Members are requested to note that dividends not encashed or remaining unclaimed for a period of 7 (seven) years from the date of transfer to the Company's Unpaid Dividend Account, shall be transferred to the Investor Education and Protection Fund ("IEPF") established by the Central Government. Further, pursuant to the provisions of Section 124 of the Act read with the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("IEPF Rules") as amended to date, all shares on which dividend has not been paid or claimed for seven consecutive years or more shall be transferred to IEPF Authority as notified by the Ministry of Corporate Affairs.

It is in the Members' interest to claim any un-encashed dividends and for future, opt for Electronic Clearing Service, so that dividends paid by the Company are credited to the Members' account on time. Members who have not yet encashed the dividend warrants are requested to forward their claims to the Company's Registrar and Share Transfer Agents. Members are requested to contact the Company's Registrar and Share Transfer Agent to claim the unclaimed/ unpaid dividends at the following address:

Purva Shareregistry (India) Private Limited
Unit No. 9, Shiv Shakti Industrial Estate
J.R. Boricha Marg, Lower Parel (E),
Mumbai-400 011
Email: support@purvashare.com

11. The Securities and Exchange Board of India (SEBI) has mandated the submission of Permanent Account Number (PAN) by every participant in the securities market. Members holding shares in dematerialized form are, therefore, requested to submit their PAN to their Depository Participants with whom they are maintaining their de-mat accounts. Members holding shares in physical form can submit their PAN to the Company/RTA.
12. Pursuant to Section 72 of the Companies Act, 2013 members holding shares in physical form are advised to file nomination in the prescribed Form SH-13 with the Company's Registrar & Share Transfer Agent. In respect of shares held in electronic/de-mat form, the members may please contact their respective depository participant.
13. In case of joint holders attending the AGM, only such joint holder who is higher in the order of names will be entitled to vote.
14. For receiving all communication (including Annual Report) from the Company electronically:
 - a) Members holding shares in physical mode and who have not registered/updated their email address with the Company are requested to register/update the same by writing to the Company with details of folio number and attaching a self-attested copy of PAN card at support@purvashare.com.

- b) Members holding shares in dematerialised mode are requested to register/update their email addresses with the relevant Depository Participant.
15. The Company has engaged the services of National Securities Depository Limited (NSDL) as the authorized agency for conducting of the e-AGM and providing e-voting facility in accordance with circulars issued by MCA and SEBI.
16. Members will be allowed to attend the AGM through VC/OAVM on first come, first served basis. Facility to join the meeting shall be opened thirty minutes before the scheduled time of the AGM and shall be kept open throughout the proceedings of the AGM.

THE INSTRUCTIONS FOR MEMBERS FOR e-VOTING ON THE DAY OF THE AGM ARE AS UNDER:-

1. Pursuant to the provisions of Section 108 and other applicable provisions, if any, of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended by the Companies (Management and Administration) Amendment Rules, 2015, and Regulation 44 of the SEBI (LODR) Regulations, the Company is pleased to provide to its members the facility to exercise their right to vote on resolutions proposed to be passed at the ensuing AGM by electronic means ("e-voting") holding equity shares as on September 23, 2022, being the Cut-off Date (Record date for the purpose of the said Rules), fixed for determining voting rights of members, entitled to participate in the remote e-voting process, through e-voting platform provided by NSDL. The Company has engaged the services of the NSDL to provide the e-voting facility.
2. The remote e-voting period commences on Tuesday, September 27, 2022 (9:00 AM) and ends on Thursday, September 29, 2022 (5:00 PM). During this period, Members of the Company, holding shares either in physical form or in dematerialised form, as on the cut-off date of Friday, September 23, 2022, may cast their vote through remote e-voting. The remote e-voting module shall be disabled by NSDL for voting thereafter. Once the vote on a resolution is cast by the Member, the Member shall not be allowed to change it subsequently. Those Members, who will be present in the AGM through VC/OAVM facility and have not cast their vote on the Resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the AGM.
3. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned below for remote e-voting.
4. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
5. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
6. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.
7. Mr. Chintal D Sakaria (Membership No. F-9477/Certificate of Practice No. 20063), Proprietor of M/s. C D Sakaria & Associates, Practicing Company Secretaries has been appointed as the Scrutiniser to scrutinise the remote e-voting process and voting conducted through Polling Paper at the AGM in a fair and transparent manner.
8. The voting rights of Members shall be in proportion to their shares in the paid up equity share capital of the Company as on the cut-off date i.e. September 23, 2022.

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING GENERAL MEETING ARE AS UNDER:-

The remote e-voting period begins on Tuesday, September 27, 2022 at 9.00 A.M. and ends on Thursday, September 29, 2022 at 5:00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. September 23, 2022, may cast their vote electronically. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being September 23, 2022

How do I vote electronically using NSDL e-Voting system?





The way to vote electronically on NSDL e-Voting system consists of “Two Steps” which are mentioned below:

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	<ol style="list-style-type: none"> Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select “Register Online for IDeAS Portal” or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/ Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number held with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Shareholders/Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience. <p>NSDL Mobile App is available on</p> <div style="display: flex; justify-content: space-around; align-items: center;"> <div style="text-align: center;">  App Store </div> <div style="text-align: center;">  Google Play </div> </div> <div style="display: flex; justify-content: space-around; align-items: center; margin-top: 10px;">   </div>

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with CDSL	<ol style="list-style-type: none"> Existing users who have opted for Easi / Easiest, they can login through their user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasi/home/login or www.cdslindia.com and click on New System Myeasi. After successful login of Easi/Easiest the user will be also able to see the E Voting Menu. The Menu will have links of e-Voting service provider i.e. NSDL. Click on NSDL to cast your vote. If the user is not registered for Easi/Easiest, option to register is available at https://web.cdslindia.com/myeasi/Registration/EasiRegistration Alternatively, the user can directly access e-Voting page by providing demat Account Number and PAN No. from a link in www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the demat Account. After successful authentication, user will be provided links for the respective ESP i.e. NSDL where the e-Voting is in progress.
Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at toll free no.: 1800 1020 990 and 1800 22 44 30
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at 022- 23058738 or 022-23058542-43

B) Login Method for e-Voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

- Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a Personal Computer or on a mobile.
- Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/ Member' section.
- A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.