

Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7
(Further Issuance I)_2ii. Series 2019 A/1(FX)/134_INE756I07CP3
(Further Issuance II)_4SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS
AUGUST 21, 2019HDB FINANCIAL SERVICES LIMITED
(CIN: U65993GJ2007PLC051028)

(Incorporated on June 4, 2007, in the name of HDB Financial Services Limited, a company within the meaning of the Companies Act, 1956 and registered with the Reserve Bank of India as a Non-Banking Financial company)

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad – 380 009
Tel: +91 079-30482714

Corporate Office: Zenith House, Opp. Race Course, Keshavrao Khadye Marg, Mahalaxmi, Mumbai – 400034

Tel: 022-39586300 / 49116300; Fax: 022-39586666 / 49116666; Website: www.hdbfs.com;

Contact Person: Mr. Haren Parekh, Chief Financial Officer; e-mail: compliance@hdbfs.com

Supplemental Disclosure Document issued in conformity with Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008 issued vide Circular No. LAD-NRO/GN/2008/13/127878 dated June 6, 2008, as amended from time to time and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time.

PRIVATE PLACEMENT OF 3500 (WITH GREEN SHOE OPTION OF 5000 TO RETAIN TOTAL SUBSCRIPTION UPTO 8500) SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES ("SERIES 2019 / 140 - SERIES 2018 A/1/120_OPTION 1_INE756I07BY7 (FURTHER ISSUANCE I) AND SERIES 2019 / 140 - SERIES 2019 A/1(FX)/134_INE756I07CP3 (FURTHER ISSUANCE II) DEBENTURES" OR "THIS TRANCHE") OF THE FACE VALUE OF RS.10,00,000/- (RUPEES TEN LAKH ONLY) EACH FOR CASH AGGREGATING UPTO RS.350,00,00,000/- (RUPEES THREE HUNDRED FIFTY CRORE ONLY) WITH GREEN SHOE OPTION OF RS.500,00,00,000/- (RUPEES FIVE HUNDRED CRORE ONLY) TO RETAIN TOTAL SUBSCRIPTION UPTO RS. 850,00,00,000/- (RUPEES EIGHT HUNDRED FIFTY CRORE ONLY) ISSUED UNDER THE SHELF DISCLOSURE DOCUMENT DATED APRIL 26, 2019, AS AMENDED / SUPPLEMENTED FROM TIME TO TIME ("SHELF DISCLOSURE DOCUMENT" OR "SHELF DD") FOR PRIVATE PLACEMENT OF SECURED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES AGGREGATING UPTO RS.100,00,00,00,000/- (RUPEES TEN THOUSAND CRORE ONLY), TO BE ISSUED IN ONE OR MORE TRANCHE/ SERIES.

THIS IS A FURTHER ISSUE UNDER SERIES 2018 A/1/120_OPTION 1 (INE756I07BY7) & SERIES 2019 A/1(FX)/134 (INE756I07CP3)

This supplemental disclosure document ("Supplemental Disclosure Document/Supplemental DD") is issued in terms of and pursuant to the Shelf Disclosure Document dated April 26, 2019. All the terms, conditions, information and stipulations contained in the Shelf Disclosure Document, unless the context states otherwise or unless specifically stated otherwise, are incorporated herein by reference as if the same were set out herein. Investors are advised to refer to the same to the extent applicable. This Supplemental Disclosure Document must be read in conjunction with the Shelf Disclosure Document and the Private Placement Offer cum Application Letter.



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7
(Further Issuance I)_2

ii. Series 2019 A/1(FX)/134_INE756I07CP3
(Further Issuance II)_4

**SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS
AUGUST 21, 2019**

This Supplemental DD contains details of this Tranche/ Series and any material changes in the information provided in the Shelf Disclosure Document, as set out herein. Accordingly set out below are the updated particulars / changes in the particulars set out in the Shelf Disclosure Document, which additional / updated information / particulars shall be read in conjunction with other information / particulars appearing in the Shelf Disclosure Document. All other particulars appearing in the Shelf Disclosure Document shall remain unchanged. In case of any inconsistency between the terms of this Supplemental DD and the Shelf DD and/or the terms of this Supplemental DD and/or any other Transaction Document, the terms as set out in this Supplemental DD shall prevail.

All capitalised terms used but not defined herein shall have the meaning ascribed to them in the Shelf Disclosure Document.

This Supplemental DD is dated August 21, 2019



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7
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(Further Issuance II)_4SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
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AUGUST 21, 2019**SUMMARY TERM SHEET**

Issuer	HDB Financial Services Limited
Type of Instrument	Secured, Rated, Listed, Redeemable, Non-Convertible Debentures
Nature of Instrument	Secured
Seniority	Senior
Mode of Issue	Private placement
Eligible Investors	Please refer paragraph "Who can apply" of the Shelf Disclosure Document dated April 26, 2019
Listing	<p>The ISIN No. INE756I07BY7 & INE756I07CP3 are already listed on the BSE. Necessary arrangements will be made to give effect to the further issuance.</p> <p>The Series 2019 / 140 is proposed to be listed on WDM segment of BSE Limited. BSE has given its in-principle approval to list the NCDs issued under this Tranche to be issued and allotted in terms of the Shelf DD vide its letter dated April 26, 2019.</p> <p>In the event that any Debenture Holders are Foreign Institutional Investors or sub-accounts of Foreign Institutional Investors, or Qualified Foreign Investors, the Issuer shall get the securities listed on the BSE within 15 days of allotment.</p> <p>In case of delay in listing of this Tranche beyond 20 (Twenty) days from the deemed date of allotment, the Company will pay penal interest, of 1% (one percent) p.a. over the interest/coupon rate/implicit yield from the expiry of 30 (thirty) days from the deemed date of allotment till the listing of this Tranche, to the investor.</p>
Rating of the Instrument	CARE Ratings Ltd has assigned a "CARE AAA; Stable" (pronounced "CARE Triple A with stable outlook") and CRISIL Limited has assigned a "CRISIL AAA/Stable" (pronounced "CRISIL Triple A with stable outlook"), to this long term Non-convertible Debenture issue programme of upto Rs.9,000 crores, of the Company. Instruments with this rating are considered to have the high degree of safety regarding timely servicing of financial obligations. Such instruments carry very low credit risk.
Issue Size	The aggregate size of the Issue program is for Rs.100,00,00,00,000/- (Rupees Ten Thousand Crore only), including Market Linked Debentures amounting to Rs.1000 crore, which Issue shall comprise of one or more Tranches of Debentures, out of which the aggregate size of this Tranche is Rs. 350,00,00,000/- (Rupees Three Hundred Fifty Crore Only) with Green Shoe Option of Rs. 500,00,00,000/- (Rupees Five Hundred Crore Only) to retain total subscription upto Rs. 850,00,00,000/- (Rupees Eight Hundred Fifty Crore only)
Option to retain	Yes, Green Shoe Option of Rs. 500,00,00,000/- (Rupees Five Hundred Crore



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7

(Further Issuance I)_2

ii. Series 2019 A/1(FX)/134_INE756I07CP3

(Further Issuance II)_4

SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS

AUGUST 21, 2019

oversubscription (Amount)	Only)
Past Issue history: <ul style="list-style-type: none"> Series 2018 A/1/120_Option 1 Series 2019 A/1(FX)/134 Series 2019 A/1(FX)/134_INE756I07CP3 (Further Issuance I) 	Rs.215,00,00,000 (Rupees Two Hundred & Fifteen Crore Only) allotted on Wednesday, June 27, 2018 Rs.225,00,00,000 (Rupees Two Hundred & Twenty Five Crore Only) allotted on Friday, May 03, 2019 Rs.305,00,00,000 (Rupees Three Hundred & Five Crore Only) allotted on Friday, June 21, 2019
Objects of the Issue	The funds raised through the issue comprising of this Tranche will be utilized as per the section "Utilisation of Issue Proceeds" stipulated in the Shelf DD dated April 26, 2019
Details of the utilization of the Proceeds	The proceeds of the Issue comprising of this Tranche would be utilised by the Company, inter-alia, for disbursements of loans to borrowers, refinancing existing borrowings, augmenting the working capital requirements of the Company, and for the general corporate purposes of the Company.
Repurchase, Reissue and Consolidation of Debentures	The Company shall be entitled to re-purchase and re-issue and/or consolidate the Debentures as per the terms and in the manner set out in the Debenture Trust Deed.
Consolidation of ISINs	The Company shall have the right/shall be entitled to add additional securities (for such additional amounts as may be issued by the Company from time to time) to the existing ISINs from time to time in accordance with the terms as set out in the Debenture Trust Deed.
Step Up/Step Down Coupon Rate	N.A.
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc.).	N.A.
Day Count Basis	Actual/ Actual
Default Interest Rate	In case of default in payment of interest and/or principal redemption on the due dates, additional interest @ 2% (Two percent) p.a. over the applicable coupon rate will be payable by the Company from the date of the occurrence of the default until the default is cured or the debentures are redeemed pursuant to such default, as applicable.
Put Option Date	N.A.
Put Option Price	N.A.
Call Option Date	N.A.
Call Option Price	N.A.
Put Notification Time	N.A.



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7
(Further Issuance I)_2ii. Series 2019 A/1(FX)/134_INE756I07CP3
(Further Issuance II)_4SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS
AUGUST 21, 2019

Call Notification Time	N.A.
Rollover Option	N.A.
Face Value	Rs. 10,00,000/- (Rs. Ten Lakh only) per Debenture
Minimum Application and in multiples of __ Debt securities thereafter	Minimum 10 Debentures and in multiples of 1 Debenture thereafter
Issuance mode of the Instrument	Demat only
Trading mode of the Instrument	Demat only
Settlement mode of the Instrument	NEFT / RTGS
Depository(ies)	NSDL / CDSL
Business Day	means any day of the week (excluding non-working Saturdays, Sundays and any day which is a public holiday for the purpose of Section 25 of the Negotiable Instruments Act, 1881 (26 of 1881) (as may be amended/supplemented from time to time) or any other day on which banks are closed for customer business in Mumbai, India) on which money market is functioning in Mumbai.
Business Day Convention	Should any of the Due Date(s) fall on a non-Business Day, the next Business Day shall be considered as the effective date for the purpose of coupon/interest payment and the previous Business Day shall be considered as the effective date for the purpose of payment of redemption proceeds. However, in case any such payment falls on a holiday, the amount of that payment and the amounts and dates of all future payments shall remain as originally stipulated at the time of issuing the Debentures.
Record Date	Means in relation to any Due Date on which any payments are scheduled to be made by the Issuer to the Debenture Holders, the day falling at least 15 (Fifteen) calendar days prior to such Due Date.
Security (where applicable) (Including description, type of security, type of charge, likely date of creation of security, minimum security cover, revaluation, replacement of security) and Ranking of Security.	<p>Series 2019 / 140 being issued under this Disclosure Document shall be secured through:</p> <p>First and exclusive charge by way of hypothecation over present and future receivables of the Issuer having minimum asset cover of 1.10 times of the principal outstanding and interest accrued but not paid, to be maintained throughout the tenure of the NCDs.</p> <p>and</p> <p>First pari passu mortgage in favour of the Trustees on all the Company's immovable property situated at Heera Panna Commercial Complex, 3rd Floor, Dr. Yagnik Road, Rajkot.</p> <p>The Company shall endeavor for security to be created prior to allotment of</p>



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7

(Further Issuance I)_2

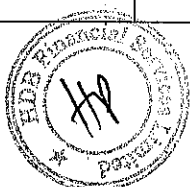
ii. Series 2019 A/1(FX)/134_INE756I07CP3

(Further Issuance II)_4

SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS

AUGUST 21, 2019

	the NCDs being issued and allotted under each Tranche. The Company may provide or cause to be provided (without being obliged to) such further security (including over moveable/immoveable property) for securing its obligations in respect of the Debentures or any Tranche(s) thereof as may be decided by the Company without requiring the consent of the Debenture Trustee and/or the Debenture Holders.
Transaction Documents	Shelf Disclosure Document, Supplemental Disclosure Document, Debenture Trust Deed, Debenture Trustee Agreement, Deed of Hypothecation and any other document that may be designated by the Debenture Trustee as a Transaction Document
Delay in execution of the Debenture Trust Deed/ Security Documents	In the event of delay in execution of the Debenture Trust Deed and/or the Deed of Hypothecation beyond a period of 3 month from the Deemed Date of Allotment, the Company will ensure refund of the Application Money at an agreed rate of interest or will pay penal interest of 2% over the coupon rate/ yield from the date being the 31 st date from the Deemed Date of Allotment till the execution of Debenture Trust Deed and Deed of Hypothecation are complied with at the option of the investor
Conditions Precedent to Disbursement	As per the relevant Debenture Trust Deed
Condition Subsequent to Disbursement	As per the relevant Debenture Trust Deed
Events of Default	As per the relevant Debenture Trust Deed
Provisions related to Cross Default Clause	As per the relevant Debenture Trust Deed
Covenants	As per the relevant Debenture Trust Deed
Role and Responsibilities of Debenture Trustee	To oversee and monitor the overall transaction for and on behalf of the Debenture Holders as customary for transaction of a similar nature and size and as executed under the appropriate Transaction Documents.
Governing Law and Jurisdiction	The Debentures are governed by and will be construed in accordance with the Indian Law and the parties submit to the exclusive jurisdiction of the courts and tribunals in Ahmedabad or Mumbai.
FII Investment	The guideline for FII Investment in Debt Securities issued by RBI on March 1, 2012 vide its circular no.89 will be complied with for listing of the above Debentures.
Manner of bidding in the issue	Open bidding on the BSE Electronic Bidding platform.
Manner of settlement	Through Indian Clearing Corporation Limited
Settlement cycle	Settlement shall be on T+1 day
Manner of allotment	Series 2019 / 140 - <ul style="list-style-type: none"> Series 2018 A/1/120_Option 1_INE756I07BY7 (Further Issuance I)- Uniform (Fixed Rate issue) Series 2019 A/1(FX)/134_INE756I07CP3 (Further Issuance II)- Uniform (Fixed Rate issue)



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7
(Further Issuance I)_2ii. Series 2019 A/1(FX)/134_INE756I07CP3
(Further Issuance II)_4SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS
AUGUST 21, 2019**Gross Debt: Equity Ratio of the Company:**

Before the issue of debt securities	6.84
After the issue of debt securities	6.93

Note: The Company reserves the right to amend the Series timetable including the Date of Allotment, as per its discretion.

Series 2019 / 140 - Series 2018 A/1/120 Option 1 INE756I07BY7 (Further Issuance I)

Arranger	HDFC Bank Ltd
Tranche Size of the Further Issuance	Rs. 250,00,00,000/- (Rupees Two Hundred Fifty Crore Only) with Green Shoe Option of Rs. 200,00,00,000/- (Rupees Two Hundred Crore Only) to retain total subscription upto Rs. 450,00,00,000/- (Rupees Four Hundred Fifty Crore only)
Issue Price (Original Issuance)	Rs.10,00,000/- per debenture
Issue Price (Further Issuance)	Clean Price : Rs. 10,14,765.00/-per debenture and accrued interest of Rs. 13,479.78/- per debenture till pay in date (Accrued interest calculated for 56 days i.e. June 27, 2019 to August 21, 2019 includes interest for August 21, 2019)
Pay-in Amount (Further Issuance)	Rs. 10,28,244.78/- per debenture
Premium/Discount at which security is issued	Premium of Rs.14,765.00/- per debenture Effective Yield- 7.90% p.a.
Interest/Coupon Rate	8.81% p.a.
Coupon Type	Annual Coupon
Redemption Premium / Discount	N.A.
Redemption Amount	Rs. 10,00,000/- per Debenture
Interest on Application Money	8.81% p.a. Also refer Shelf Disclosure Document.
Tenor (Original Tenor)	1106 days from the deemed date of allotment i.e. Wednesday, June 27, 2018
Tenor (Further Issuance) (Residual Maturity)	685 days from the deemed date of allotment i.e. Thursday, August 22, 2019
Issue Timing (Further Issuance)	Tranche Opening Date : Wednesday, August 21, 2019 Tranche Closing Date : Wednesday, August 21, 2019 Pay-in Date : Thursday, August 22, 2019 Deemed Date of Allotment : Thursday, August 22, 2019
Redemption Date	Wednesday, July 07, 2021



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7

(Further Issuance I)_2

ii. Series 2019 A/1(FX)/134_INE756I07CP3

(Further Issuance II)_4

SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS
AUGUST 21, 2019Disclosure of cash flows (pursuant to SEBI Circular no. CIR/IMD/DF/18/2013 dated 29th October 2013)

Company	HDB Financial Services Limited
Face Value (per security)	Rs.10,00,000/- per instrument
Date of Allotment	Thursday, August 22, 2019
Redemption	Wednesday, July 07, 2021
Coupon Rate	8.81% p.a.
Frequency of the interest payment with specified dates	Payable Annually, Saturday, June 27, 2020 Sunday, June 27, 2021 Wednesday, July 07, 2021
Day Count Convention	Actual/Actual

Cash Flows	Date	Day	No. Of Days in Coupon Period	Amount in Rupees per debenture of Rs.10 lakh
Principal inflow including accrued interest (Further Issuance)	August 22, 2019	Thursday	-	10,28,244.78
1st coupon*	June 27, 2020	Saturday	366	88,100.00
2 nd coupon*	June 27, 2021	Sunday	365	88,100.00
3 rd coupon	July 07, 2021	Wednesday	10	2,413.70
Principal Repayment	July 07, 2021	Wednesday	N.A.	10,00,000.00

* Since June 27, 2020 will be falling on Saturday and June 27, 2021 would be falling on Sunday, interest payment due on those days may be made on the next working day (as per SEBI Circular No. CIR/IMD/DF-1/122/2016 dated November 11, 2016). All other interest calculations remain same.

Series 2019 / 140 - Series 2019 A/1(FX)/134 INE756I07CP3 (Further Issuance II)

Arranger	HDFC Bank Ltd
Tranche Size of the Further Issuance	Rs. 100,00,00,000/- (Rupees One Hundred Crore Only) with Green Shoe Option of Rs. 300,00,00,000/- (Rupees Three Hundred Crore Only) to retain total subscription upto Rs. 400,00,00,000/- (Rupees Four Hundred Crore only)
Issue Price (Original Issuance)	Rs.10,00,000/- per debenture
Issue Price (Further Issuance)	Clean Price : Rs. 10,13,617.94/-per debenture and accrued interest of Rs. 15,409.02/- per debenture till pay in date (Accrued interest



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7

(Further Issuance I)_2

ii. Series 2019 A/1(FX)/134_INE756I07CP3

(Further Issuance II)_4

**SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
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AUGUST 21, 2019**

	calculated for 66 days i.e. June 17, 2019 to August 21, 2019 includes interest for August 21, 2019)
Pay-in Amount (Further Issuance)	Rs. 10,29,026.96/- per debenture
Premium/Discount at which security is issued	Premium of Rs.13,617.94/- per debenture Effective Yield- 7.96% p.a.
Interest/Coupon Rate	8.5450% p.a.
Coupon Type	Annual Coupon
Redemption Premium / Discount	N.A.
Redemption Amount	Rs. 10,00,000/- per Debenture
Interest on Application Money	8.5450% p.a. Also refer Shelf Disclosure Document.
Tenor (Original Tenor)	1141 days from the deemed date of allotment i.e. Friday, May 03, 2019
Tenor (Further Issuance) (Residual Maturity)	1030 days from the deemed date of allotment i.e. Thursday, August 22, 2019
Issue Timing (Further Issuance)	Tranche Opening Date : Wednesday, August 21, 2019 Tranche Closing Date : Wednesday, August 21, 2019 Pay-in Date : Thursday, August 22, 2019 Deemed Date of Allotment : Thursday, August 22, 2019
Redemption Date	Friday, June 17, 2022

Disclosure of cash flows (pursuant to SEBI Circular no. CIR/IMD/DF/18/2013 dated 29th October 2013)

Company	HDB Financial Services Limited
Face Value (per security)	Rs.10,00,000/- per instrument
Date of Allotment	Thursday, August 22, 2019
Redemption	Friday, June 17, 2022
Coupon Rate	8.5450% p.a.
Frequency of the interest payment with specified dates	Payable Annually, Wednesday, June 17, 2020, Thursday, June 17, 2021 And on maturity i.e. Friday, June 17, 2022
Day Count Convention	Actual/Actual

Cash Flows	Date	Day	No. Of Days in Coupon Period	Amount in Rupees per debenture of Rs.10 lakh
Principal inflow including accrued interest (Further Issuance)	August 22, 2019	Thursday	-	10,29,026.96



Series 2019/140 –

i. Series 2018 A/1/120_Option 1_INE756I07BY7
(Further Issuance I)_2ii. Series 2019 A/1(FX)/134_INE756I07CP3
(Further Issuance II)_4SUPPLEMENTAL DISCLOSURE DOCUMENT FOR ISSUE OF
NON-CONVERTIBLE DEBENTURES ON A PRIVATE PLACEMENT BASIS
AUGUST 21, 2019

1st coupon	June 17, 2020	Wednesday	366	85,450.00
2 nd coupon	June 17, 2021	Thursday	365	85,450.00
3 rd coupon	June 17, 2022	Friday	365	85,450.00
Principal Repayment	June 17, 2022	Friday	N.A.	10,00,000.00

MODE OF PAYMENT

All transfers/RTGS must be made payable to "ICCL". Details for RTGS payments are mentioned herein below:

Name of Bank	HDFC BANK
IFSC Code	HDFC0000060
Account number	ICCLEB
Name of beneficiary	INDIAN CLEARING CORPORATION LIMITED

Name of Bank	ICICI Bank Ltd.
IFSC Code	ICIC0000106
Account number	ICCLEB
Name of beneficiary	INDIAN CLEARING CORPORATION LTD

Name of Bank	YES BANK
IFSC Code	YESBOCMSNOC
Account number	ICCLEB
Name of beneficiary	INDIAN CLEARING CORPORATION LTD

For HDB Financial Services Limited



Authorised Signatory

Name: Haren Parekh

Title : Chief Financial Officer

Date : August 21, 2019

