## Brief Profile of Ms. Renu Karnad

Ms. Renu Karnad,66, is Managing Director of HDFC Limited and in-charge of the lending operations of the company and is responsible for spearheading HDFC's expansion. A Post Graduate in Economics from the University of Delhi and a degree holder of Law from the University of Mumbai, Ms. Karnad brings with her rich experience and enormous knowledge in the mortgage sector, having been part of the nascent real estate & mortgage sectors in India. She is also a Parvin Fellow - Woodrow Wilson School of International Affairs, Princeton University, U.S.A. Additionally, she has under her fold the Human Resources and Communications functions. Apart from being HDFC's brand custodian, she is the guiding force behind formulation of the organization's communication strategy and public image.

Owing to her successful spell with the mortgage sector, Ms. Karnad has served as the President of the International Union for Housing Finance (IUHF), an association of housing finance firms present across the globe. She has also served as Director, Asian Real Estate Society. Besides being on the Board of several HDFC Group Companies, she is also on the Indian boards of ABB, Maruti Suzuki, Bangalore International Airport Limited and international board of WNS.