

FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]



सत्यमेव जयते

Annual Return

(other than OPCs and Small Companies)

Form language ☒ English ☐ Hindi

Refer the instruction kit for filing the form.

I. REGISTRATION AND OTHER DETAILS

(i) * Corporate Identification Number (CIN) of the company

U65922KL2011PLC029231

Pre-fill

Global Location Number (GLN) of the company

* Permanent Account Number (PAN) of the company

AAHCM3845R

(ii) (a) Name of the company

MUTHOOT HOMEFIN (INDIA) L

(b) Registered office address

Muthoot Chambers, Kurians Tower
Banerji Road, Ernakulam North
Cochin
Ernakulam
Kerala
682016

(c) *e-mail ID of the company

secdep@muthootgroup.com

(d) *Telephone number with STD code

04846690599

(e) Website

(iii) Date of Incorporation

26/08/2011

(iv)	Type of the Company	Category of the Company	Sub-category of the Company
	Public Company	Company limited by shares	Indian Non-Government company

(v) Whether company is having share capital

☒ Yes

☐ No

(vi) *Whether shares listed on recognized Stock Exchange(s)

☐ Yes

☒ No

(b) CIN of the Registrar and Transfer Agent

Pre-fill

Name of the Registrar and Transfer Agent

Registered office address of the Registrar and Transfer Agents

(vii) *Financial year From date 01/04/2020 (DD/MM/YYYY) To date 31/03/2021 (DD/MM/YYYY)

(viii) *Whether Annual general meeting (AGM) held ☒ Yes ☐ No

(a) If yes, date of AGM 18/08/2021

(b) Due date of AGM 30/09/2021

(c) Whether any extension for AGM granted ☐ Yes ☒ No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities 1

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K8	Other financial activities	100

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

*No. of Companies for which information is to be given 1

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1	MUTHOOT FINANCE LIMITED	L65910KL1997PLC011300	Holding	99.99

IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

(i) *SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Total number of equity shares	150,000,000	119,155,843	119,155,843	119,155,843
Total amount of equity shares (in Rupees)	1,500,000,000	1,191,558,430	1,191,558,430	1,191,558,430

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of equity shares	150,000,000	119,155,843	119,155,843	119,155,843
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1,500,000,000	1,191,558,430	1,191,558,430	1,191,558,430

(b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes

0

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
Equity shares	Physical	DEMAT	Total			
At the beginning of the year	0	119,155,843	119155843	1,191,558,4	1,191,558,	
Increase during the year	0	0	0	0	0	0
i. Public Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	0
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0	0	0

v. ESOPs	0	0	0	0	0	0
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	0
x. Others, specify <div></div>						
Decrease during the year	0	0	0	0	0	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify <div></div>						
At the end of the year	0	119,155,843	119,155,843	1,191,558,4	1,191,558,	
Preference shares						
At the beginning of the year	0	0	0	0	0	
Increase during the year	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0
iii. Others, specify <div></div>						
Decrease during the year	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify <div></div>						
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) *

☒ Nil

[Details being provided in a CD/Digital Media]

☐

Yes

☐

No

☐

Not Applicable

Separate sheet attached for details of transfers

☐

Yes

☐

No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

Date of the previous annual general meeting			
Date of registration of transfer (Date Month Year)			
Type of transfer		1 - Equity, 2- Preference Shares, 3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred		Amount per Share/ Debenture/Unit (in Rs.)	
Ledger Folio of Transferor			
Transferor's Name			
	Surname	middle name	first name
Ledger Folio of Transferee			

Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

Date of registration of transfer (Date Month Year)	<input type="text"/>
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Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock
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Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
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Ledger Folio of Transferor	<input type="text"/>
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Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

Ledger Folio of Transferee	<input type="text"/>
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Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

(iv) *Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	2,838,092	1000 & 1000000	3,087,842,000
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			3,087,842,000

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	2,837,842,000	250,000,000	0	3,087,842,000
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Total					

V. *Turnover and net worth of the company (as defined in the Companies Act, 2013)

(i) Turnover

2,366,767,210

(ii) Net worth of the Company

4,386,586,568

VI. (a) *SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	

6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	119,155,837	100	0	
10.	Others	0	0	0	
	Total	119,155,837	100	0	0

Total number of shareholders (promoters)

1

(b) *SHARE HOLDING PATTERN - Public/Other than promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	6	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	0	0	0	
10.	Others	0	0	0	

	Total	6	0	0	0
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Total number of shareholders (other than promoters)

6

Total number of shareholders (Promoters+Public/
Other than promoters)

7

VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
(Details, Promoters, Members (other than promoters), Debenture holders)

Details	At the beginning of the year	At the end of the year
Promoters	1	1
Members (other than promoters)	6	6
Debenture holders	9,857	9,903

VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

(A) *Composition of Board of Directors

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A. Promoter	1	4	1	3	0	0
B. Non-Promoter	0	4	0	4	0	0
(i) Non-Independent	0	1	0	1	0	0
(ii) Independent	0	3	0	3	0	0
C. Nominee Directors representing	0	0	0	0	0	0
(i) Banks & FIs	0	0	0	0	0	0
(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0
(v) Others	0	0	0	0	0	0
Total	1	8	1	7	0	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

11

(B) (i) *Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
GEORGE ALEXANDER	00016787	Director	1	
GEORGE THOMAS ML	00018281	Director	1	
EAPEN ALEXANDER	03493601	Whole-time director	0	
ANNA ALEXANDER	00017147	Director	0	
KUTTICKATTU RAJAPI	00023071	Director	0	
JOSE KURIAN	07258367	Director	0	
JAMES VADAKKEDATI	01398943	Director	0	
JACOB KOTTAKUZHAY	07261140	Director	0	
VIKRAM ROOPRAI	ADZPR6244D	CEO	0	
PANDURANG ANNARAJU	APQPK4173D	CFO	0	
JINU MATHEN	AQOPJ0514E	Company Secretary	0	

(ii) Particulars of change in director(s) and Key managerial personnel during the year

3

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
ALEXANDER GEORGE	00938073	Director	23/10/2020	Cessation
RAMRATTHINAM SESI	AVUPS2032D	CEO	02/02/2021	Cessation
VIKRAM ROOPRAI	ADZPR6244D	CEO	05/02/2021	Appointment

IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS**A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS**

Number of meetings held

1

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	26/08/2020	7	5	99.99

B. BOARD MEETINGS

*Number of meetings held

4

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	12/05/2020	9	9	100
2	04/08/2020	9	9	100
3	23/10/2020	8	8	100
4	02/02/2021	8	8	100

C. COMMITTEE MEETINGS

Number of meetings held

8

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	12/05/2020	4	4	100
2	Audit Committee	04/08/2020	4	4	100
3	Audit Committee	23/10/2020	4	4	100
4	Audit Committee	02/02/2021	4	4	100
5	Nomination & Remuneration Committee	12/05/2020	4	4	100
6	Nomination & Remuneration Committee	02/02/2021	4	4	100
7	CSR Committee	04/08/2020	3	3	100
8	Stakeholder Relationship Committee	23/10/2020	3	3	100

D. *ATTENDANCE OF DIRECTORS

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	18/08/2021
								(Y/N/NA)
1	GEORGE ALEXANDER	4	4	100	0	0	0	Yes
2	GEORGE THOMAS	4	4	100	0	0	0	Yes

3	EAPEN ALEX	4	4	100	6	6	100	Yes
4	ANNA ALEXA	4	4	100	0	0	0	Yes
5	KUTTICKATTI	4	4	100	3	3	100	Yes
6	JOSE KURIAN	4	4	100	8	8	100	Yes
7	JAMES VADA	4	4	100	7	7	100	Yes
8	JACOB KOTT	4	4	100	6	6	100	Yes

X. *REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

1

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Eapen Alexander	Whole time Dire	2,100,000				2,100,000
	Total		2,100,000	0			2,100,000

Number of CEO, CFO and Company secretary whose remuneration details to be entered

4

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	RAMRATTHINAM S	CEO	12,529,557				12,529,557
2	PANDURANG ANN	CFO	2,928,621				2,928,621
3	JINU MATHEN	Company Secre	892,831				892,831
4	VIKRAM ROOPRAI	Interim CEO	882,680				882,680
	Total		17,233,689	0	0		17,233,689

Number of other directors whose remuneration details to be entered

4

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	JOSE KURIAN	Independent Dir	0			185,000	185,000
2	JAMES VADAKKE	Independent Dir	0			175,000	175,000
3	JACOB KOTTAKUZ	Independent Dir	0			215,000	215,000
4	KUTTICKATTU RA	Non-Executive D	0			205,000	205,000
	Total		0			780,000	780,000

XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

* A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year ☒ Yes ☐ No

B. If No, give reasons/observations

XII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

(B) DETAILS OF COMPOUNDING OF OFFENCES ☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

☒ Yes ☐ No

XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

SARATH V GOPAN

Whether associate or fellow

☐ Associate ☒ Fellow

Certificate of practice number

12709

I/We certify that:

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.

(b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

Declaration

I am Authorised by the Board of Directors of the company vide resolution no. ... dated

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form.

Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.

To be digitally signed by

Director

DIN of the director

To be digitally signed by

☒ Company Secretary

☐ Company secretary in practice

Membership number

Certificate of practice number

Attachments

1. List of share holders, debenture holders
2. Approval letter for extension of AGM;
3. Copy of MGT-8;
4. Optional Attachment(s), if any

Attach

Attach

Attach

Attach

List of attachments

Shareholders - Debentureholders.pdf
MHIL MGT 8.pdf
Clarification to MGT 7.pdf

Remove attachment

Modify

Check Form

Prescrutiny

Submit

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company

Clarification to Form MGT-7

A. Debentures (outstanding at the end of the financial year) Point IV (iv)

Due to different types of debentures of the Company and limitations in MGT-7, we are attaching a separate sheet for Point No IV (iv) regarding the debentures (outstanding at the end of the financial year)

Classification of debentures as on 31.03.2021

Particulars	Number of Units	Nominal value per unit	Total value
Non-Convertible debentures	2,838,092	Refer Note below*	3,087,842,000
Partly Convertible debentures	0	0	0
Fully Convertible debentures	0	0	0
Total			11,778,167,030

Note*

Particulars	Number of units	Nominal value per unit	Total value
Non-Convertible debentures			
- of Rs 1,000	2,837,842	1000	2,837,842,000
- of Rs 10,00,000	250	1,000,000	250,000,000
Total	2838092		3,087,842,000

B. Shareholding Pattern Point VI (a) & (b)

The breakup of the shareholding pattern of the company as on March 31, 2021 is given below

Sl No	Category	No: of shares	Percentage of holding
1	Promoter & Promoter Group	119,155,843	100%
2	Public	NIL	NA

Minimum Number of shareholders of the company was reduced to 6 as on March 31, 2021 due to the death of a registered shareholder and further transmission of his share to his nominee. Since a reduced number of shareholders cannot be entered in Form MGT-7, the number of shareholders as on March 31, 2021 is given as 7. We have maintained minimum number of shareholders required for a public company as on June 30, 2021.

**Muthoot Homefin (India) Limited**

Corporate Office: 1201 & 1202, 12th Floor, 'A' Wing, Lotus Corporate Park,
Off Western Express Highway, Goregaon East, Mumbai - 400 063
Tel: 022 - 39 110 900 / 999 | Email: enquiry@muthoothomefin.com |
Website: www.muthoothomefin.com | CIN: U65922KL2011PLC029231

In point VI (a) of Form MGT 7 the shareholding pattern of the Promoter is shown whereas the shareholding of the remaining promoter group members are shown under point VI (b) under the head 'Shareholding pattern – Public / other than Promoters'. Given below is the breakup of the shareholding of the Promoter and Promoter Group as on March 31, 2021

Sl No	Category	No: of shares	Percentage of holding
	Promoter		
1	Muthoot Finance Limited	119,155,837	100%
	Promoter Group		
1	George Alexander Muthoot	1	Negligible
2	George Thomas Muthoot	1	Negligible
3	George Jacob Muthoot	1	Negligible
4	Sara George *	2	Negligible
5	Susan Thomas	1	Negligible

** One share of Mrs Sara George transferred to Mr. Alexander George (Promoter Group) after the financial year end thereby maintaining the minimum number of 7 shareholders*

C. Composition of Board of Directors under Point VIII

The below mentioned Directors part of the Promoter Group are counted under "A. Promoter" of VIII (A) Composition of Board of Directors

	Promoter Group	
1	Eapen Alexander	Executive Director
2	George Alexander Muthoot	Non-Executive Director
3	George Thomas Muthoot	Non-Executive Director
4	Anna Alexander	Non-Executive Director
5	Alexander George	Non-Executive Director (director at the beginning of the year)

For Muthoot Homefin (India) Limited

Jinu Mathen
Company Secretary

The Muthoot Group

Registered Office: Muthoot Chambers, Kurian Towers, Banerji Road, Ernakulam North, Kochi - 682 018



SARATH VGOPAN
COMPANY SECRETARY IN PRACTICE

55/514 A, 4th Cross Road
Thoundayil Lane,
Panampilly Nagar, Kochi,
Kerala, India – 682 036.

Ph: +91 484 281 33 81
Mob: +91 90 37 74 07 45
Email: sarath.vg@gmail.com

Form No. MGT-8

[Pursuant to section 92(2) of the Companies Act, 2013 and rule 11(2) of Companies
(Management and Administration) Rules, 2014]

CERTIFICATE BY A COMPANY SECRETARY IN PRACTICE

I have examined the registers, records and books and papers of **M/s MUTHOOT HOMEFIN (INDIA) LIMITED** (the Company) as required to be maintained under the Companies Act, 2013 (the Act) and the Rules made thereunder for the financial year ended on 31st March, 2021. In my opinion and to the best of my information and according to the examinations carried out by me and explanations furnished to me by the Company, its officers and agents, I certify that:

- A. the Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.
- B. during the aforesaid financial year the Company:
 1. has complied with provisions of the Act & Rules made thereunder in respect of its status under the Act;
 2. has complied with provisions of the Act & Rules made thereunder in respect of maintenance of registers/records & making entries therein within the time prescribed therefor;
 3. has complied with provisions of the Act & Rules made thereunder in respect of filing of forms and returns as stated in the annual return, with the Registrar of Companies within / beyond the prescribed time. No forms or returns were filed with the Regional Director, Central Government, the Tribunal, Court or other authorities during the financial year;
 4. has complied with provisions of the Act & Rules made thereunder in respect of calling, convening, holding meetings of Board of Directors, Committees and the meetings of the members of the Company on due dates as stated in the annual return in respect of which



meetings, proper notices were given and the proceedings, including the circular resolutions, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed.

5. has not closed Register of Members / Security holders;
6. has not made advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
7. has complied with provisions of the Act & Rules made thereunder in respect of contracts/arrangements with related parties as specified in section 188 of the Act;

Remarks: Comments in respect of contracts/arrangements with related parties are based on the information provided to me by the management and which is also disclosed in financials of the Company, transactions approved by Audit Committee/Board of Directors/ Shareholders of the Company as the case may be and all the transactions were on Arm's Length Basis.

8. has complied with provisions of the Act & Rules made thereunder in respect of issue or allotment of securities and issue of security certificates in all instances. The Company has not made any transfer, transmission or buy back of securities / redemption of preference shares or debentures / reduction of share capital / conversion of shares / securities during the year under review.

Remarks: It has been observed that due to the death of one of the shareholders of the Company, the minimum number of shareholders limit went down below the statutory limits for some time during the period under review and the Company has maintained the minimum number of shareholders as on the date of this report.

9. has not kept in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in compliance with the provisions of the Act;
10. has not declared/ paid dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor Education and Protection Fund in accordance with section 125 of the Act;
11. has complied with provisions of the Act & Rules made thereunder in respect of signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub-sections (3), (4) and (5) thereof;
12. has complied with provisions of the Act & Rules made thereunder in respect of constitution/ appointment/ re-appointments/ retirement/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them. There were no casual vacancies during the financial year;



13. has complied with provisions of the Act & Rules made thereunder in respect of appointment / reappointment of auditors as per the provisions of section 139 of the Act. There was no casual vacancy of auditors during the period under review;

14. has not required to obtain any approvals from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;

15. has not accepted/ renewed any public deposits, nor was it required to repay any deposits;

16. has complied with the provisions of the Act & Rules made thereunder in respect of the borrowings from its members, banks and financial institutions and creation / modification / satisfaction of charge in that respect, wherever applicable. The Company has not borrowed from its directors during the period under review

17. has not granted loans or made investments or given guarantees or provided securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;

Remarks: Pursuant to Section 186 (11) of the Companies Act 2013, loans made, guarantee given or security provided in the ordinary course of business by a Housing Finance Company are exempt from the applicability of the provisions of Section 186.

18. The Company has not altered the provisions of the Memorandum of Association and Articles of Association of the Company during the period under review

Forms and Returns filed by the Company with the Registrar of Companies during the period is annexed hereto as Annexure -1.

Place: Ernakulam
Date: 06/09/2021

Signature:

UDIN: F010069C000907273



SARATH V GOPAN
Company Secretary in Practice
FCS 10069; COP: 12709



ANNEXURE-1

Forms and Returns filed by the Company with the Registrar of Companies during the period ending on 31st March 2021

Forms	Date of Filing	Purpose of Filing	Filed whether within the period/during the extension time granted by MCA
CHG 1	18.04.2020	Creation of charge in favour of Axis Bank Limited	Yes
CHG-4	06.05.2020	Satisfaction of charge created on 21.03.2017 in favour of Yes Bank Ltd	Yes
MR 1	17.06.2020	Re-appointment of Mr. Eapen Alexander as the Whole time Director	Yes
CHG-1	06.07.2020	Creation of charge in favour of Indian Bank for term loan of INR 100 crores	Yes
MGT 14	17.06.2020	Resolutions passed by the Board of Directors on 12.05.2020	Yes
CHG-9	15.07.2020	Creation of charge in favour of Milestone Trusteeship Services Pvt Ltd for private placement NCD issue of INR 50 crores	Yes
CHG-1	29.07.2020	Creation of charge in favour of Indusind Bank Ltd for medium term loan of INR 50 crore	Yes
MGT 14	28.08.2020	Board resolution approving the report of the Board of Directors for the financial year ended 31.03.2020	Yes
CHG-1	28.08.2020	Creation of charge in favour of Indusind Bank Ltd for financial bank guarantee of INR 12.50 crores	Yes
MGT 14	15.09.2020	Resignation of Whole time Director from the office of Key Managerial Personnel under section 203 of the Companies Act, 2013	Yes
MGT 14	15.09.2020	Board resolution accepting the resignation of whole time director from office key managerial personnel under section 203 of the Companies Act, 2013	Yes
MGT 14	17.09.2020	Special resolution passed at the annual general meeting held on 26.08.2020	Yes
MGT 15	23.09.2020	Report on annual general meeting held on 26.08.2020	Yes
CHG-4	26.09.2020	Satisfaction of charge created in favour of Canara Bank on 24.03.2017	Yes
CHG-4	05.10.2020	Satisfaction of charge created in favour of Oriental Bank of Commerce 27.06.2017	Yes
CHG-4	07.10.2020	Satisfaction of charge created on 17.01.2017 in favour of Syndicate Bank	Yes
CHG-4	07.10.2020	Satisfaction of charge created on 19.02.2018 in favour of Syndicate Bank	Yes
CHG-4	07.10.2020	Satisfaction of charge created on 25.03.2019 in favour of	Yes

		Syndicate Bank	
MGT 7	11.11.2020	Annual return for the financial year ended 31.03.2020	Yes
AOC-4	12.11.2020	Financial statements for the financial year ended 31 st March 2020	Yes
MGT 14	19.11.2020	Board resolution approving Mr. Eapen Alexander to continue as whole time director with no remuneration for the remaining term of his appointment	Yes
DIR 12	19.11.2020	Cessation of Non-Executive Director, Mr. Alexander George	Yes
CHG-4	04.01.2021	Satisfaction of charge created in favour of HDFC Bank Ltd on 31.10.2016	Yes
CHG-4	16.02.2021	Satisfaction of charge created in favour of Karnataka Bank Ltd on 27.06.2017	Yes
CHG-4	16.02.2021	Satisfaction of charge created in favour of Karnataka Bank Ltd on 29.08.2018	Yes
DIR 12	17.02.2021	Cessation of Mr. Ramratthinam. S from office of CEO & KMP and appointment of Mr. Vikram Rooprai as the interim CEO & KMP	Yes
MGT 14	17.02.2021	Board resolutions accepting the resignation of Mr. Ramratthinam S from office of CEO & KMP and appointing Mr. Vikram Rooprai as the interim CEO & KMP of the Company	Yes
CHG-1	23.03.2021	Creation of charge in favour of HDFC Bank Ltd for fund based working capital facility of INR 10 crores	Yes
CHG-4	26.03.2021	Satisfaction of charge created on 28.02.2018 in favour of Shinhan Bank	Yes
CHG-9	29.03.2021	Modification of charge created in favour of Milestone Trusteeship Services Pvt Ltd reducing the amount secured to INR 25 crores	Yes


 CS SARATH V GOPAN, FCS
 M. No 10069
 COP 12709
 Cochin, Kerala