



**FORM NO. MGT 9
EXTRACT OF ANNUAL RETURN**

As on financial year ended on 31.03.2020

Pursuant to Section 92 (3) of the Companies Act, 2013 and rule 12(1) of the Company (Management & Administration) Rules, 2014.

I. REGISTRATION & OTHER DETAILS:

1.	CIN	U65910KL1996PLC010270
2.	Registration Date	09/04/1996
3.	Name of the Company	JMJ FINANCE LIMITED
4.	Category/Sub-category of the Company	Company limited by shares
5.	Address of the Registered office & contact details	Door No.21/349/29, West Fort Tower, Civil Lane Road, West Fort Junction, Poothole P.O,Thrissur-680004.
6.	Whether listed company	Unlisted
7.	Name, Address & contact details of the Registrar & Transfer Agent, if any.	S.K.D.C. Consultants Limited, Kanapathy Towers, 3rd Floor 1391/A1, Sathy Road, Ganapathy, Coimbatore – 641 006. info@skdc-consultants.com Ph: 91-422-4958995,2539835-36

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY (All the business activities contributing 10 % or more of the total turnover of the company shall be stated)

S. No.	Name and Description of main products / services	NIC Code of the Product/service	% to total turnover of the company
1	NBFC engaged in loan financing	64920	100%



III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES -

Sl.No.	Name and address of the Company	CIN/ GLN	Holding/Subsidi ary/Associate	% of shares held	Applicable Section
Not Applicable					

IV. SHARE HOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity) Category-wise Share Holding

Category of Shareholders	No. of Shares held at the end of the year[As on 31-March-2019]				No. of Shares held at the end of the year[As on 31-March-2020]				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
A. Promoters									
(1) Indian	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
a) Individual/ HUF	Nil	3795460	3795460	14.49	2111650	2074310	4185960	16.00	+1.51
b) Central Govt	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c) State Govt(s)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d) Bodies Corp.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e) Banks / FI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
f) Any other	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Total shareholding of Promoter (A)	Nil	3795460	3795460	14.49	2111650	2074310	4185960	16.00	+1.51
B. Public Shareholding	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
1. Institutions	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
a) Mutual Funds	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

b) Banks / FI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c) Central Govt	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d) State Govt(s)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e) Venture Capital Funds	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
f) Insurance Companies	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
g) FIIs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
h) Foreign Venture Capital Funds	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
i) Others (specify)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Sub-total (B)(1):-	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
2. Non-Institutions	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
a) Bodies Corp.									
i) Indian	Nil	230000	230000	0.88	230000	Nil	230000	0.88	0.00
ii) Overseas	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
b) Individuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
i) Individual shareholders holding nominal share capital upto Rs. 1 lakh	Nil	670150	670150	02.56	31000	636650	667650	2.55	-0.01
ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh	Nil	21486340	21486340	82.07	613200	20485140	21098340	80.60	1.47
c) Others (specify)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Non Resident Indians	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Overseas Corporate Bodies	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Nationals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Clearing Members	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Trusts	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Foreign Bodies - D R	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

Sub-total (B)(2):-	Nil	22183840	22183840	84.72	874200	21121790	21995990	84.01	0.720
Total Public Shareholding (B)=(B)(1)+ (B)(2)	Nil	22183840	22183840	84.72	874200	21121790	21995990	84.01	0.720
C. Shares held by Custodian for GDRs & ADRs	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Grand Total (A+B+C)	Nil	26181950	26181950	100	2985850	23196100	26181950	100	Nil

B) Shareholding of Promoters-

SN	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in shareholding during the year
		No. of Shares	% of total Shares of the company	% of Shares Pledged / encumbered to total shares	No. of Shares	% of total Shares of the company	% of Shares Pledged / encumbered to total shares	
1.	JOJU M J	745700	2.85	Nil	982700	3.75	Nil	+ 0.91
2.	SHINY JOJU	714390	2.73	Nil	714390	2.73	Nil	0.00
3.	JOEL M J	261060	0.99	Nil	414560	1.58	Nil	+0.59
4.	ESSAC PK	450400	1.72	Nil	450400	1.72	Nil	0.00
5.	CHACKOCHAN PK	431400	1.65	Nil	431400	1.65	Nil	0.00
6.	ANTONY PERUMADEN	430800	1.65	Nil	430800	1.65	Nil	0.00
7.	BOBY CP	429400	1.64	Nil	429400	1.64	Nil	0.00
8.	ALPHONSA JOHNY	234720	0.90	Nil	234720	0.90	Nil	0.00
9.	JOHNY M L	97590	0.37	Nil	97590	0.37	Nil	0.00



Total	3795460	14.50	Nil	4185960	15.99	Nil	+1.49
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C) Change in Promoters' Shareholding (please specify, if there is no change)

SN	Particulars	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
	At the beginning of the year	3795460	14.50	3795460	14.50
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment /transfer / bonus/ sweat equity etc.):	There is increase in number of shares held by promoters due to transfer of shares		390500	1.49
	At the end of the year	Nil	Nil	4185960	15.99

**D) Shareholding Pattern of top ten Shareholders:
Other than Directors, Promoters and Holders of GDRs and ADRs):**

SN	For Each of the Top 10 Shareholders	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
1.	Roshan Joseph				
	At the beginning of the year	467500	1.79	467500	1.79
	Increase/Decrease in shareholding during the year			0	0.00
	At the end of the year			467500	1.79
2.	Aparna				
	At the beginning of the year	382000	1.46	382000	1.46

	Increase/Decrease in shareholding during the year		0	0
	At the end of the year		382000	1.46
3.	Komalam Ayyappan			
	At the beginning of the year	348500	1.33	348500
	Increase/Decrease in shareholding during the year		0	0
	At the end of the year		348500	1.33
4.	Rema			
	At the beginning of the year	335000	1.28	335000
	Increase/Decrease in shareholding during the year		0	0
	At the end of the year		335000	1.28
5.	Balu			
	At the beginning of the year	335000	1.28	335000
	Increase/Decrease in shareholding during the year		0	0
	At the end of the year		335000	1.28
6.	Radhika			
	At the beginning of the year	330000	1.26	330000
	Increase/Decrease in shareholding during the year		0	0
	At the end of the year		330000	1.26
7.	Gopakumar			
	At the beginning of the year	327000	1.25	327000
	Increase/Decrease in shareholding during the year		0	0
	At the end of the year		327000	1.25



8.	Manoharan				
	At the beginning of the year	310500	1.18	310500	1.18
	Increase/Decrease in shareholding during the year			0	0.00
	At the end of the year			310500	1.18
9.	Chakrapani				
	At the beginning of the year	310000	1.18	310000	1.18
	Increase/Decrease in shareholding during the year			0	0
	At the end of the year			310000	1.18
10.	Anju				
	At the beginning of the year	290000	1.11	290000	1.11
	Increase/Decrease in shareholding during the year			0	0
	At the end of the year			290000	1.11

E) Shareholding of Directors and Key Managerial Personnel:

S N	Shareholding of each Directors and each Key Managerial Personnel	Shareholding at the beginning of the year		Cumulative Shareholding during theyear	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
1.	Joju M J (Managing Director)				
	At the beginning of the year	745700	2.84	745700	2.84
	Increase/Decrease in shareholding during the year			237000	0.91
	At the end of the year			982700	3.75
2	Roy N R (Director)				
	At the beginning of the year	179700	0.69	179700	0.69

	Increase/Decrease in shareholding during the year		0	0.00
	At the end of the year		179700	0.69
3	Shaji T D (Additional Director)			
	At the beginning of the year	76200	0.29	76200
	Increase/Decrease in shareholding during the year		0	0.00
	At the end of the year		76200	0.29
4	Joel M J (Director)			
	At the beginning of the year	261060	0.99	261060
	Increase/Decrease in shareholding during the year		153500	0.59
	At the end of the year		414560	1.58
5	Shiny Joju (Director)			
	At the beginning of the year	714390	2.72	714390
	Increase/Decrease in shareholding during the year		0	0.00
	At the end of the year		714390	2.72
6.	Sherbin K T (CFO)			
	At the beginning of the year	1000	0.004	1000
	Increase/Decrease in shareholding during the year		0	0.00
	At the end of the year		1000	0.004
7.	PK KumareshBabu (Independent Director)			
	At the beginning of the year	0	0	0
	Increase/Decrease in shareholding during the year		0	0.00
	At the end of the year		0	0.00
8.	Disola Jose Koodaly (Independent Director)			
	At the beginning of the year	0	0	0
	Increase/Decrease in shareholding during the year		0	0.00
	At the end of the year		0	0.00
9.	Victor John Uruvath (CS)			
	At the beginning of the year	0	0	0
	Increase/Decrease in shareholding during the year		0	0.00
	At the end of the year		0	0.00
	Total		2368550	9.034



V) **INDEBTEDNESS** -Indebtedness of the Company including interest outstanding/accrued but not due for payment.

	Secured Loans excluding deposits	Unsecured Loans	Subordinated Debt	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount	Nil	Nil	32,18,85,000	32,18,85,000
ii) Interest due but not paid	Nil	Nil	46,52,841	46,52,841
iii) Interest accrued but not due	Nil	Nil	2,66,40,898	2,66,40,898
Total (i+ii+iii)	Nil	Nil	35,31,78,739	35,31,78,739
Change in Indebtedness during the financial year				
* Addition	Nil	Nil	14,18,94,317	14,18,94,317
* Reduction	Nil	Nil	-	-
Net Change	Nil	Nil	-	-
Indebtedness at the end of the financial year				
i) Principal Amount	Nil	Nil	45,68,41,000	45,68,41,000
ii) Interest due but not paid	Nil	Nil	70,14,064	70,14,064
iii) Interest accrued but not due	Nil	Nil	3,12,17,992	3,12,17,992
Total (i+ii+iii)	Nil	Nil	49,50,73,056	49,50,73,056

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL-

A. Remuneration to Managing Director, Whole-time Directors and/or Manager:

SN.	Particulars of Remuneration	Name of MD/WTD/ Manager			Total Amount
		JOJU M J (Managing Director)	-	-	
1	Gross salary				-----

	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	12,00,000	Nil	Nil	Nil	12,00,000
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	Nil	Nil	Nil	Nil	Nil
	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961	Nil	Nil	Nil	Nil	Nil
2	Stock Option	Nil	Nil	Nil	Nil	Nil
3	Sweat Equity	Nil	Nil	Nil	Nil	Nil
4	Commission - as % of profit - others	1076	Nil	Nil	Nil	1076
5	Others, please specify	Nil	Nil	Nil	Nil	Nil
	Total (A)	12,01,076	Nil	Nil	Nil	12,01,076

B. Remuneration to other directors

SN.	Particulars of Remuneration	Name of Directors						Total Amount
		SAJEETH M (Independent Director)	SHAJI TD (1 Director)	Roy N R (Director)	Shiny Joju (Director)	KUMARESH BABU (Independent Director)	DISOLA K (Independent Director)	
1	Gross Salary	Nil						
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	Nil	3,00,000	3,00,000	2,40,000	NIL	NIL	8,40,000
	Fee for attending board committee meetings	Nil	Nil	Nil	Nil	NIL	NIL	Nil
	Commission	Nil	6593	42863	Nil	NIL	NIL	49456
	Others, please specify	Nil	Nil	Nil	Nil	NIL	NIL	Nil
	Total (1)	Nil	Nil	Nil	Nil	NIL	NIL	Nil
	Total Remuneration		3,06,593	3,42,863	2,40,000	NIL	NIL	889456

C. REMUNERATION TO KEY MANAGERIAL PERSONNEL OTHER THAN MD/MANAGER/WTD

SN	Particulars of Remuneration	Key Managerial Personnel			
		CEO	CS	CFO	Total
1	Gross salary	Nil	456855	314963	771818
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	Nil	Nil	Nil	Nil
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	Nil	Nil	Nil	Nil
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	Nil	Nil	Nil	Nil
2	Stock Option	Nil	Nil	Nil	Nil
3	Sweat Equity	Nil	Nil	Nil	Nil
4	Commission	Nil	Nil	Nil	Nil
	- as % of profit	Nil	Nil	Nil	Nil
	others, specify...	Nil	Nil	Nil	Nil
5	Others	Nil	8800	500	9300
	Total	Nil	465655	315463	781118

VII. PENALTIES / PUNISHMENT/ COMPOUNDING OF OFFENCES:

Type	Section of the Companies Act	Brief Description	Details of Penalty / Punishment/ Compounding fees imposed	Authority [RD / NCLT/ COURT]	Appeal made, if any (give Details)
A. COMPANY					
Penalty	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil



Compounding	Nil	Nil	Nil	Nil	Nil
B. DIRECTORS					
Penalty	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil
Compounding	Nil	Nil	Nil	Nil	Nil
C. OTHER OFFICERS IN DEFAULT					
Penalty	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil
Compounding	Nil	Nil	Nil	Nil	Nil

**By Order of Board of Directors
For JMJ FINANCE LIMITED
Sd/-**

**Place: Thrissur
Date: 01-09-2020**

Director