



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

**As on financial year ended on 31.03.2021**

**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 /Non-govt company
5.	Address of the Registered office & contact details	Door No.25/469/23, 3rd Floor, Pooma Complex Naduvilal Jn., M.G Road, Thrissur-680001
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/Subsidiary/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-2020]				No. of Shares held at the end of the year[As on 31-March-2021]				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>A. Promoters</b>									
(1) <b>Indian</b>	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
a) Individual/ HUF	2111650	2074310	4185960	16.00	2619650	Nil	2619650	10.00	-6.00
b) Central Govt	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
		Nil							
	Nil		Nil	Nil	Nil	Nil	Nil	Nil	Nil
c) State Govt(s)									

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
<b>Total shareholding of Promoter (A)</b>	2111650	2074310	4185960	16.00	2619650	Nil	2619650	10.00	-6.00
<b>B. Public Shareholding</b>	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
<b>Sub-total (B)(1):-</b>	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>2. Non-Institutions</b>	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
a) Bodies Corp.									
i) Indian	230000	Nil	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	31000	636650	667650	2.55	37000	596150	633150	2.42	-0.13



ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh	613200	20485140	21098340	80.60	1223400	21475750	22699150	86.7	+6.1
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
<b>Sub-total (B)(2):-</b>	874200	21121790	21995990	84.01	1490400	22071900	23562300	90.00	+6
Total Public Shareholding (B)=(B)(1)+ (B)(2)	874200	21121790	21995990	84.01	1490400	22071900	23562300	90.00	+6
<b>C. Shares held by Custodian for GDRs &amp; ADRs</b>	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>Grand Total (A+B+C)</b>	Nil	<b>26181950</b>	<b>26181950</b>	<b>100</b>	<b>4110050</b>	<b>22071900</b>	<b>26181950</b>	<b>100</b>	<b>Nil</b>

#### 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	982700	3.75	Nil	1142700	4.36	Nil	+ 0.61
2.	SHINY JOJU	714390	2.73	Nil	779390	2.98	Nil	+0.25
3.	JOEL M J	414560	1.58	Nil	697560	2.66	Nil	+1.08

**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	<b>4185960</b>	<b>16</b>	<b>4185960</b>	<b>16</b>
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment /transfer / bonus/ sweat equity etc.):	Change in shareholding due to changes among promoters		<b>(1566310)</b>	<b>(6)</b>
	At the end of the year	<b>2619650</b>	<b>10.00</b>	<b>2619650</b>	<b>10.00</b>

**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
	<b>At the end of the year</b>			<b>467500</b>	<b>1.79</b>
2.	Essac P.K				
	At the beginning of the year	450400	1.72	450400	1.72
	Increase/Decrease in shareholding during the year			0	0

	<b>At the end of the year</b>		450400	1.72
3.	Chackochan P K			
	At the beginning of the year	431400	1.65	431400
	Increase/Decrease in shareholding during the year		0	0
	<b>At the end of the year</b>		431400	1.65
4.	Anthony Perumaden			
	At the beginning of the year	430800	1.65	430800
	Increase/Decrease in shareholding during the year		0	0
	<b>At the end of the year</b>		430800	1.65
5.	Boby C P			
	At the beginning of the year	429400	1.64	429400
	Increase/Decrease in shareholding during the year		0	0
	<b>At the end of the year</b>		429400	1.64
6.	Aparna Gopakumar			
	At the beginning of the year	382000	1.46	382000
	Increase/Decrease in shareholding during the year		0	0
	<b>At the end of the year</b>		382000	1.46
7.	Komalam Ayyappan			
	At the beginning of the year	348500	1.33	348500
	Increase/Decrease in shareholding during the year		0	0
	<b>At the end of the year</b>		348500	1.33
8.	Rema Gopakumar			
	At the beginning of the year	335000	1.28	335000
	Increase/Decrease in shareholding during the year		0	0
	<b>At the end of the year</b>		335000	1.28

9.	Balu V B				
	At the beginning of the year	335000	1.28	335000	1.28
	Increase/Decrease in shareholding during the year			0	0.00
	<b>At the end of the year</b>			<b>335000</b>	<b>1.28</b>
10.	Radhika Gopakumar				
	At the beginning of the year	330000	1.26	330000	1.26
	Increase/Decrease in shareholding during the year			0	0
	<b>At the end of the year</b>			<b>330000</b>	<b>1.26</b>

**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.	Joel M J (Director)				
	At the beginning of the year	414560	1.58	414560	1.58
	Increase/Decrease in shareholding during the year			283000	1.08
	<b>At the end of the year</b>			<b>697560</b>	<b>2.66</b>
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
	<b>At the end of the year</b>			<b>179700</b>	<b>0.69</b>
3	Shaji T D (Wholetime Director)				
	At the beginning of the year	76200	0.29	76200	0.29
	Increase/Decrease in shareholding during the year			0	0.00
	<b>At the end of the year</b>			<b>76200</b>	<b>0.29</b>

4	Sherbin K T (CFO)				
	At the beginning of the year	1000	0.004	1000	0.004
	Increase/Decrease in shareholding during the year			0	0.00
	<b>At the end of the year</b>			<b>1000</b>	<b>0.004</b>
5	PK KumareshBabu (Independent Director)				
	At the beginning of the year	0	0	0	0
	Increase/Decrease in shareholding during the year			0	0.00
	<b>At the end of the year</b>			<b>0</b>	<b>0.00</b>
6.	Indu Ravindran (Independent Director)				
	At the beginning of the year	0	0	0	0.00
	Increase/Decrease in shareholding during the year			0	0.00
	<b>At the end of the year</b>			<b>0</b>	<b>0.00</b>
7.	Victor John Uruvath (CS)				
	At the beginning of the year	0	0	0	0.00
	Increase/Decrease in shareholding during the year			0	0.00
	<b>At the end of the year</b>			<b>0</b>	<b>0.00</b>
	<b>Total</b>			<b>95,44,60</b>	<b>3.64</b>

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
<b>Indebtedness at the beginning of the financial year</b>				
i) Principal Amount	20,19,12,863	Nil	45,68,41,000	65,87,53,863
ii) Interest due but not paid	Nil	Nil	3,80,52,767	3,80,52,767
iii) Interest accrued but not due	Nil	Nil	Nil	Nil
<b>Total (i+ii+iii)</b>	20,19,12,863	Nil	49,48,93,767	69,68,06,630
<b>Change in Indebtedness during the financial year</b>				



* Addition	Nil	Nil	13,60,63,722	13,60,63,722
* Reduction	(4,66,34,508)	Nil	-	(4,66,34,508)
<b>Net Change</b>	<b>(4,66,34,508)</b>	<b>Nil</b>	<b>13,60,63,722</b>	<b>8,94,29,214</b>
<b>Indebtedness at the end of the financial year</b>				
i) Principal Amount	15,52,78,355	Nil	58,87,68,000	74,40,46,355
ii) Interest due but not paid	Nil	Nil	4,21,89,489	4,21,89,489
iii) Interest accrued but not due	Nil	Nil	Nil	Nil
<b>Total (i+ii+iii)</b>	<b>15,52,78,355</b>	<b>Nil</b>	<b>63,09,57,489</b>	<b>78,62,35,844</b>

## 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)	SHAJI TD (Wholetime Director)	
				-----
1	Gross salary			
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	2,36,667	3,70,000	6,06,667
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	Nil	Nil	Nil
	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961	Nil	Nil	Nil
2	Stock Option	Nil	Nil	Nil
3	Sweat Equity	Nil	Nil	Nil

4	Commission - as % of profit - others	Nil	Nil	Nil
5	Others, please specify	Nil	Nil	Nil
	Total (A)	2,36,667	3,70,000	6,06,667

#### B. Remuneration to other directors

SN.	Particulars of Remuneration	Name of Directors					Total Amount
		KUMARESH BABU (Independent Director)	DISOLA K (Independent Director)	Roy N R (Director)	Shiny Joju (Director)	Joel Joju (Director)	
1	Gross Salary		NIL				
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	NIL	NIL	3,70,000	37,333	NIL	4,07,333
	Fee for attending board committee meetings	NIL	NIL	Nil	Nil	NIL	Nil
	Commission	NIL	NIL	1,16,600	Nil	240,300	3,56,900
	Others, please specify	NIL	NIL	Nil	Nil	NIL	Nil
	Total (1)	NIL	NIL	Nil	Nil	NIL	Nil
	Total Remuneration	NIL	NIL	4,86,600	37,333	240,300	7,64,233

**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	6,73,166	3,61,500	10,34,666
	(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	29,400	20,980	50,380
5	Others	Nil	Nil	Nil	Nil
	Total	Nil	7,02,566	382480	1,085,046



**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)
<b>A. COMPANY</b>					
Penalty	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil
Compounding	Nil	Nil	Nil	Nil	Nil
<b>B. DIRECTORS</b>					
Penalty	Nil	Nil	Nil	Nil	Nil
Punishment	Nil	Nil	Nil	Nil	Nil
Compounding	Nil	Nil	Nil	Nil	Nil
<b>C. OTHER OFFICERS IN DEFAULT</b>					
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/-

Director

Place: Thrissur  
Date: 01-09-2021