

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]



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

L85110KA1987PLC008699

Pre-fill

Global Location Number (GLN) of the company

* Permanent Account Number (PAN) of the company

AAACC7241A

(ii) (a) Name of the company

CAN FIN HOMES LIMITED

(b) Registered office address

29/1, M N KRISHNA ROA ROAD, NEAR LALBAGH WEST GATE,
BASAVANAGUDI P.S.
BANGALORE.
Karnataka
560004

(c) *e-mail ID of the company

veena.kamath@canfinhomes.c

(d) *Telephone number with STD code

08041261144

(e) Website

www.canfinhomes.com

(iii) Date of Incorporation

29/10/1987

(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



(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
	BSE	1
	NSE	1,024

(b) CIN of the Registrar and Transfer Agent

U85110KA1994PLC016174



Name of the Registrar and Transfer Agent

CANBANK COMPUTER SERVICES LIMITED

Registered office address of the Registrar and Transfer Agents

218, J.P. ROYALE, 1ST FLOOR, 14TH CROSS,
2ND MAIN, SAMPIGE ROAD, MALLESWARAM,

(vii) *Financial year From date 01/04/2021 (DD/MM/YYYY) To date 31/03/2022 (DD/MM/YYYY)

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

(a) If yes, date of AGM 07/09/2022

(b) Due date of AGM 30/09/2022

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

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

*Number of business activities 2

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	99.68
2	K	Financial and insurance Service	K3	Life/Non-life Insurance and Reinsurance activities	0.32

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

*No. of Companies for which information is to be given 0



S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1				



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	350,000,000	133,227,875	133,227,875	133,154,125
Total amount of equity shares (in Rupees)	700,000,000	266,455,750	266,455,750	266,308,250

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of equity shares	350,000,000	133,227,875	133,227,875	133,154,125
Nominal value per share (in rupees)	2	2	2	2
Total amount of equity shares (in rupees)	700,000,000	266,455,750	266,455,750	266,308,250

(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

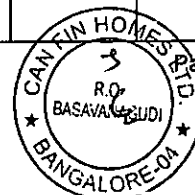
Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)				

(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	1,872,485	131,281,640	133154125	266,308,250	266,308,250	
Increase during the year	0	0	0	409,780	409,780	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				409,780	409,780	0
Dematerialisation of Shares						
Decrease during the year	0	0	0	409,780	409,780	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				409,780	409,780	
Dematerialisation of Shares						
At the end of the year	1,872,485	131,281,640	133154125	266,308,250	266,308,250	

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						
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						
At the end of the year	0	0	0	0	0	

ISIN of the equity shares of the company

INE477A01020

(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

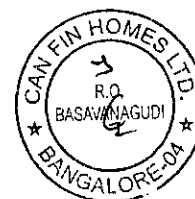
Separate sheet attached for details of transfers

☒ 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					
	Surname	middle name	first name		

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					
	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	34,600	500000, 1000000	33,600,000,000



Particulars	Number of units	Nominal value per unit	Total value
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			33,600,000,000

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	13,470,000,000	21,350,000,000	1,220,000,000	33,600,000,000
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

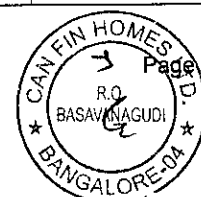
19,878,320,362.5

(ii) Net worth of the Company

30,666,216,789.14

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	39,930,365	29.99	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	39,930,365	29.99	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	31,432,356	23.61	0	
	(ii) Non-resident Indian (NRI)	1,187,654	0.89	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	2,681,532	2.01	0	
4.	Banks	1,854	0	0	
5.	Financial institutions	0	0	0	



6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	28,861,685	21.68	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	26,634,584	20	0	
10.	Others Alternate Investment Fund:	2,424,095	1.82	0	
	Total	93,223,760	70.01	0	0

Total number of shareholders (other than promoters) 95,546

Total number of shareholders (Promoters+Public/
Other than promoters) 95,547

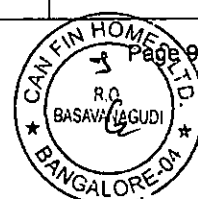
VII. *NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS
(Details, Promoters, Members (other than promoters), Debenture holders)

Details	At the beginning of the year	At the end of the year
Promoters	1	1
Members (other than promoters)	68,589	95,546
Debenture holders	73	87

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	2	1	2	0	0
B. Non-Promoter	1	4	1	4	0	0
(i) Non-Independent	1	0	1	0	0	0
(ii) Independent	0	4	0	4	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	2	6	2	6	0	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 10

(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)
NAGANATHAN GANES	00423686	Director	0	07/09/2022
AJAI KUMAR	02446976	Director	0	
AMITABH CHATTERJE	09219651	Whole-time director	0	
DEBASHISH MUKHER.	08193978	Director	0	
KOUSGI SREENIVASA	08524205	Managing Director	0	
SATISH KUMAR KALR.	01952165	Director	0	
SHUBHALAKSHMI AAM	02599310	Director	0	
LINGAM VENKATA PR.	08110715	Director	0	
VEENA GANESH KAM/	AKRPK4488R	Company Secretar	0	
PRASHANTH JOISHY	ADCPJ9862A	CFO	25	

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

4

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)
SHREEKANT MOHANF	08120906	Whole-time director	27/04/2021	Cessation
AMITABH CHATTERJE	09219651	Whole-time director	15/07/2021	Appointment
AJAI KUMAR	02446976	Director	31/07/2021	Appointment
YELURI VIJAYANAND	00594503	Director	08/09/2021	Cessation

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	08/09/2021	79,758	91	31.76

B. BOARD MEETINGS

*Number of meetings held

10

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	30/04/2021	7	6	85.71
2	15/07/2021	8	7	87.5
3	22/07/2021	8	8	100
4	31/07/2021	8	8	100
5	21/10/2021	8	8	100
6	25/11/2021	8	8	100
7	14/12/2021	8	7	87.5
8	25/01/2022	8	8	100
9	16/03/2022	8	8	100
10	29/03/2022	8	8	100

C. COMMITTEE MEETINGS

Number of meetings held

28

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 COMM	30/04/2021	4	4	100
2	AUDIT COMM	22/07/2021	4	4	100



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
3	AUDIT COMM	30/07/2021	4	4	100
4	AUDIT COMM	11/08/2021	4	3	75
5	AUDIT COMM	21/10/2021	3	3	100
6	AUDIT COMM	27/12/2021	4	4	100
7	AUDIT COMM	31/12/2021	4	4	100
8	AUDIT COMM	25/01/2022	4	3	75
9	AUDIT COMM	14/02/2022	4	4	100
10	AUDIT COMM	16/03/2022	4	4	100

D. *ATTENDANCE OF DIRECTORS

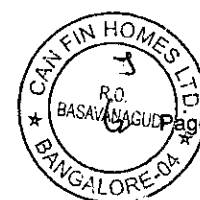
S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	07/09/2022
								(Y/N/NA)
1	NAGANATHA	10	10	100	3	3	100	Yes
2	AJAI KUMAR	6	5	83.33	9	9	100	Yes
3	AMITABH CH	9	9	100	10	10	100	Yes
4	DEBASHISH I	10	8	80	18	16	88.89	Yes
5	KOUSGI SRE	10	10	100	13	13	100	Yes
6	SATISH KUM	10	9	90	6	6	100	Yes
7	SHUBHALAKS	10	10	100	18	17	94.44	Yes
8	LINGAM VENI	10	10	100	3	3	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

3



S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	GIRISH KOUSGI	Managing Director	9,999,996	0	0	2,065,991	12,065,987
2	AMITABH CHATTE	Whole-time Director	2,183,756	0	0	41,822	2,225,578
3	SHREEKANT MOH	Whole-time Director	0	0	0	300,000	300,000
	Total		12,183,752	0	0	2,407,813	14,591,565

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

3

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	PRASHANTH JOIS	Chief Financial Officer	1,813,494	0	0	260,600	2,074,094
2	VEENA G KAMATH	Company Secretary	1,851,229	0	0	302,700	2,153,929
3	SHAMILA M	General Manager	2,223,347	0	0	405,000	2,628,347
	Total		5,888,070	0	0	968,300	6,856,370

Number of other directors whose remuneration details to be entered

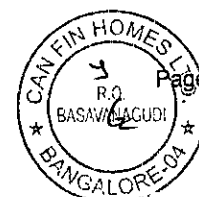
7

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	NAGANATHAN GA	Director	0	0	0	670,500	670,500
2	VIJAYANAND YELU	Director	0	0	0	234,000	234,000
3	DEBASHISH MUKH	Director	0	0	0	459,000	459,000
4	SATISH KUMAR KA	Director	0	0	0	387,000	387,000
5	SHUBHALAKSHMI	Director	0	0	0	416,500	416,500
6	LINGAM VENKATA	Director	0	0	0	369,000	369,000
7	AJAI KUMAR	Director	0	0	0	279,000	279,000
	Total		0	0	0	2,815,000	2,815,000

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

(In case of 'No', submit the details separately through the method specified in instruction kit)

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

Phaniraj H.S, Partner, PSRA & Associates

Whether associate or fellow

☒ Associate ☐ Fellow

Certificate of practice number

9559

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. ...

12

dated

09/03/2015

(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:

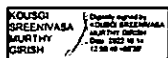
- Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
- All the required attachments have been completely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

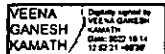
Director



DIN of the director

08524205

To be digitally signed by



☒ Company Secretary

☐ Company secretary in practice

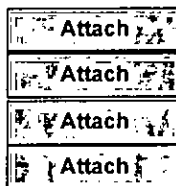
Membership number

23788

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



List of attachments

MGT 8.pdf
Details of transfer transmission.pdf
Final ROC Clarification Letter.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



Ref: PSRA/07/2022-23

Form No. MGT-8

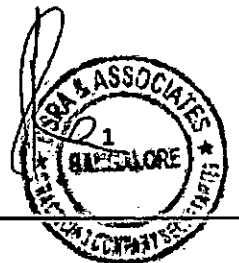
*[Pursuant to section 92 (2) of the Companies Act, 2013 and rule 11(2) of
Companies (Management and Administration) Rule, 2014]*

CERTIFICATE BY A COMPANY SECRETARY IN PRACTICE

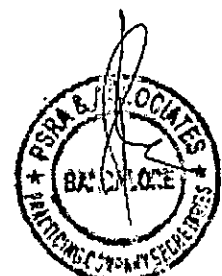
We have examined the registers, secretarial records and secretarial books and related papers of M/s Can Fin Homes Limited (the Company) having CIN: L85110KA1987PLC008699 as required to be maintained under the Companies Act, 2013 ("the Act") and the rules made thereunder for the financial year ended on 31.03.2022 (2021-22). In our opinion and to the best of our information and according to the examinations carried out by us and explanations furnished to us by the Company, its officers and agents including the clarifications provided by the Company to the Registrar of Companies, Karnataka on the particulars provided in the Form MGT 7;

We 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 has generally complied with provisions of the Act & Rules made there under in respect of:
 1. Its status under "the Act".
 2. Maintenance of registers and records & making entries therein within the time prescribed therefor.
 3. Filing of forms and returns during the financial year with the Registrar of Companies. There was no requirement of filing of forms and returns with Regional Director, Central Government, Tribunal, Court or other authorities.



4. Calling, convening and holding meetings of Board of Directors or its 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 and resolutions have been properly recorded in the Minute Books and Registers maintained for the purpose and the same have been signed appropriately.
5. The Company has fixed Friday, August 20, 2021 as 'Record Date' for determining entitlement of the members to Dividend for the financial year ended 31.03.2021.
6. The Company has not provided any advances, loans to its directors and or persons of firms or companies referred in Section 185 of the Act.
7. The Company has entered into contract and arrangements with related parties as specified in section 188 of the Act as mentioned in the Financial Statements for financial year ended 31.03.2022.
8. The Company has issued security certificates on transmissions or loss of security certificates as mentioned in the form MGT 7 for the aforesaid Financial Year.
9. There were no instances of keeping 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. The Company has made declaration and payment of dividend including transfer of unpaid, unclaimed dividend and other amounts as applicable to the Investor Education and Protection Fund in accordance with the applicable provisions of the Act, to the extent notified.
11. The Company has complied with signing of audited financial statements as per the provisions of section 134 of the Act and Report of Directors is as per sub-section (3), (4) and (5) thereof.



12. There were changes in the Board structure during the financial year and the details of the same are as provided in form MGT 7 for FY 2021-22
13. The Company has appointed Auditors as per the provisions of sections 139 of the Act and there was no need for appointment of auditor to fill casual vacancy during the year under review.
14. There were no transactions/instances in the Company requiring obtainment of any approval(s) from the Central Government, Tribunal Regional Director, Registrar, Court or Such other authorities under the various provisions of "the Act".
15. The Company being a Housing Finance Company has accepted public deposits and has complied with requisite provisions of the "Act" to the extent applicable.
16. The Company has borrowed loans from financial institutions and banks and has complied with relevant provisions to the extent applicable.
17. The Company being a housing finance Company the provisions of section 186 of the Act are not applicable.
18. The Company has not made any alterations of the clauses of the Memorandum and of the clauses of the Articles of Association of the Company during the FY 2021-22.

Place: Bangalore
Date: 29.09.2022
UDIN: A025547D001078931

For PSRA & Associates

Phaniraj H S

Partner

C.P.No: 9559

