FORM NO. MGT-7

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11of 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: U65921KL1989PLC005568 [Pre-fill]

Global Location Number (GLN) of the company:

* Permanent Account Number (PAN) of the company: AABCR8583K

(ii) (a) Name of the company: RELIANT CREDITS (INDIA) LIMIT

(b) Registered office address

KMC XVI/I/J, Reliant Junction,
Kozhippilly Byepass, Kuthukuzhi P.O,
Kothamangalam
Kerala
686691
India

(c) *e-mail ID of the company: cs@reliantcreditsindia.com

(d) *Telephone number with STD code: 919995809064

(e) Website: www.reliantcreditsindia.com

(iii) Date of Incorporation: 29/12/1989

(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: U72400MH2004PLC147094 [Pre-fill]

Name of the Registrar and Transfer Agent

NSDL DATABASE MANAGEMENT LIMITED

Registered office address of the Registrar and Transfer Agents

4th Floor, Tower 3, One International Center Senapati Bapat
Marg, Prabhadevi, Mumbai - 400 013 Delisle Road

(vii) *Financial year From date 01/04/2022 (DD/MM/YYYY) To date 31/03/2023 (DD/MM/YYYY)

(viii) *Whether Annual general meeting (AGM) held ◉ Yes ○ No

(a) If yes, date of AGM 15/09/2023

(b) Due date of AGM 30/09/2023

(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 0 Pre-fill All

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	80,000,000	54,977,537	54,977,537	54,977,537
Total amount of equity shares (in Rupees)	800,000,000	549,775,370	549,775,370	549,775,370

Number of classes 1

Class of Shares Equity	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of equity shares	80,000,000	54,977,537	54,977,537	54,977,537
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	800,000,000	549,775,370	549,775,370	549,775,370

(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	7,382,000	20,746,000	28128000	281,280,000	281,280,00	
Increase during the year	0	27,765,537	27765537	277,655,370	277,655,37	0
i. Pubic Issues	0	0	0	0	0	0
ii. Rights issue	0	26,849,537	26849537	268,495,370	268,495,37	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 Demat of physical shares		916,000	916000	9,160,000	9,160,000	0
Decrease during the year	916,000	0	916000	9,160,000	9,160,000	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 Demat of physical shares	916,000		916000	9,160,000	9,160,000	
At the end of the year	6,466,000	48,511,537	54977537	549,775,370	549,775,37	
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 | INE02VO01012

(ii) Details of stock split/consolidation during the year (for each class of shares) | 1 |

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares	40,000		
	Face value per share	20,000		
After split / Consolidation	Number of shares	80,000,000		
	Face value per share	10		

(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	109,420	1000/100000/50000	177,285,000
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
Total			177,285,000

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	175,755,000	40,255,000	38,725,000	177,285,000
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 396,143,420

(ii) Net worth of the Company 571,912,510

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	13,439,737	24.45	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	13,439,737	24.45	0	0

Total number of shareholders (promoters) 3

(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	41,537,800	75.55	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	41,537,800	75.55	0	0

Total number of shareholders (other than promoters) 331

Total number of shareholders (Promoters+Public/ Other than promoters) 334

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	10	3
Members (other than promoters)	169	331
Debenture holders	336	342

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**	3	7	2	1	6.07	18.37
B. Non-Promoter	0	2	1	8	0.09	3.69
(i) Non-Independent	0	0	1	6	0.09	2.98
(ii) Independent	0	2	0	2	0	0.71
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	3	9	3	9	6.16	22.06

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 15

(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)
Chittilappilly Jacob Sunn	02017081	Director	10,100,000	
James Arambankudyil J	06566906	Whole-time directo	1,587,000	
Josekutty Xavier	02073994	Managing Director	1,752,737	
Babu Peechakara Kuria	00762513	Whole-time directo	52,000	19/08/2023
Alias Abraham	00688660	Director	156,000	
Robin Xavier	00688670	Director	276,000	20/09/2023
Unni Sebastian Kappen	06569554	Director	200,000	
Soji Thomas	07279260	Director	760,000	20/09/2023
Baby Mathew	00660637	Director	220,000	
Thirunilath Vinayakumar	00044594	Director	170,000	
Sathyapalan Sivaraman	07467468	Director	176,000	
Antony Rajesh Thekeun	08910713	Director	70,000	
THOMAS PANTHANAL	ABBPE8407D	CFO	0	05/10/2023
ABHIJITH JAYAN	BRHPA0621C	Company Secretar	0	
JAIMON K IYPE	AANPI8574N	CEO	0	

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

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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)
Alias Abraham	00688660	Director	01/06/2022	Change in Designation
James Arambankudyil J	06566906	Whole-time directo	27/08/2022	Change in Designation
Chittilappilly Jacob Sunn	02017081	Director	23/09/2022	Change in Designation
Anaswara Kodithottathil	DANPR0031L	Company Secretar	30/09/2022	Cessation
Abhijith Jayan	BRHPA0621C	Company Secretar	03/10/2022	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: 2

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
AGM	23/09/2022	179	58	24.59
EGM	01/03/2023	334	18	43.61

B. BOARD MEETINGS

*Number of meetings held: 16

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	04/04/2022	12	9	75
2	31/05/2022	12	12	100
3	02/06/2022	12	12	100
4	06/06/2022	12	12	100
5	05/07/2022	12	12	100
6	14/07/2022	12	12	100
7	27/08/2022	12	9	75
8	24/09/2022	12	11	91.67
9	05/11/2022	12	10	83.33
10	12/12/2022	12	9	75
11	16/12/2022	12	9	75
12	03/02/2023	12	9	75

C. COMMITTEE MEETINGS

Number of meetings held: 9

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 Committe	02/06/2022	3	3	100
2	Audit Committe	27/08/2022	3	2	66.67
3	Audit Committe	05/11/2022	3	2	66.67
4	Audit Committe	01/03/2023	3	3	100
5	Nomination an	31/05/2022	3	3	100
6	Nomination an	27/08/2022	3	2	66.67
7	Nomination an	24/09/2022	3	3	100
8	Stakeholder Re	01/03/2023	3	3	100
9	Corporate Soc	01/03/2023	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	15/09/2023
								(Y/N/NA)
1	Chittilappilly Ja	16	13	81.25	0	0	0	No
2	James Aramba	16	16	100	1	1	100	Yes
3	Josekutty Xav	16	16	100	0	0	0	Yes
4	Babu Peechak	16	13	81.25	7	6	85.71	No
5	Alias Abraham	16	12	75	1	1	100	No
6	Robin Xavier	16	15	93.75	2	2	100	No
7	Unni Sebastia	16	16	100	0	0	0	Yes
8	Soji Thomas	16	16	100	2	2	100	Yes
9	Baby Mathew	16	10	62.5	7	5	71.43	Yes
10	Thirunilath Vin	16	12	75	7	7	100	Yes
11	Sathyapalan S	16	16	100	0	0	0	Yes
12	Antony Rajesh	16	15	93.75	0	0	0	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	Josekutty Xavier	Managing Direct	3,804,000	0	0	0	3,804,000
	Total		3,804,000	0	0	0	3,804,000

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	Jaimon K Iype	CEO	1,998,000	0	0	0	1,998,000
2	Anaswara Kodithotta	Company Secre	120,000	0	0	0	120,000
3	THOMAS PANTHAN	CFO	644,906	0	0	124,359	769,265
4	Abhijith Jayan	Company Secre	442,215	0	0	0	442,215
	Total		3,205,121	0	0	124,359	3,329,480

Number of other directors whose remuneration details to be entered: 0

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1							0
	Total						

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 KUMAR V

Whether associate or fellow: ◉ Associate ○ Fellow

Certificate of practice number: 12322

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. .. 3 dated 24/09/2022 (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 compiled 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: JOSEKUTTY XAVIER Digitally signed by JOSEKUTTY XAVIER Date: 2023.11.10 17:13:46 +05'30'

DIN of the director: 02073994

To be digitally signed by ABHIJITH JAYAN Digitally signed by ABHIJITH JAYAN Date: 2023.11.10 17:14:47 +05'30'

(◉) Company Secretary

( ) Company secretary in practice

Membership number 48974 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 Attachement(s), if any

List of attachments

reliant mgt-8.pdf

Attach **Attach** **Attach** **Attach**

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