

RELIANT CREDITS (INDIA) LIMITED

KMC XVI/I/J, Reliant Junction, Kozhippilly Bypass, Kuthukuzhi P.O, Kothamangalam, 686691

CIN: U65921KL1989PLC005568

Email: cs@reliantcreditsindia.com, Website: www.reliantcreditsindia.com

Telephone No: 0485 - 2861312

NOTICE OF THE 35TH ANNUAL GENERAL MEETING

Notice is hereby given that the 35th Annual General Meeting of the members of **RELIANT CREDITS (INDIA) LIMITED** will be held on Monday, September 30, 2024 at Cloud 9 Hotels, Bypass Road, Thankalam, Kothamangalam, Kerala at 05.00 PM to transact the following business:

ORDINARY BUSINESS

1. To receive, consider and adopt the audited Statement of Profit and Loss for the financial year ended March 31, 2024, the Audited Balance Sheet as at that date, together with the Cash Flow Statement, the Reports of the Board of Directors and Independent Auditors, thereon.
2. To appoint a director in place of Mr. Sathyapalan Sivaraman (DIN: 07467468), who retires by rotation and being eligible offers himself for re-appointment.
3. To appoint a director in place of Mr. Antony Rajesh Thekeunel (DIN: 08910713), who retires by rotation and being eligible offers himself for re-appointment.

SPECIAL BUSINESS

4. **Appointment of Mr. Paul Joseph (DIN: 03444740) as Non-Executive Independent Director**

To consider and if thought fit, to pass with or without modification(s), the following resolution as a **Special Resolution**:

“RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 read with Schedule IV and Section 161 (1) read with Companies (Appointment and Qualification of Directors) Rules, 2014, and other applicable provisions, if any of the Companies Act, 2013 (including any statutory modifications or re-enactment thereof for the time being in force), as recommended by the Board of Directors of the Company, the consent of the shareholders of the Company be and is hereby accorded to appoint Mr. Paul Joseph (DIN: 03444740) as the Non-Executive Independent Director on the Board of the Company for a term of five consecutive years from the date of this Annual General Meeting.

RESOLVED FURTHER THAT Mr. Josekutty Xavier, Managing Director and Mr. Jaimon K lype, Chief Executive Officer be and are hereby severally authorized to sign and execute all such documents and papers (including appointment letter etc.) as may be required for the purpose and to do all such acts, deeds and things as may be considered expedient and necessary in this regard.

RESOLVED FURTHER THAT Mr. Josekutty Xavier, Managing Director be and is hereby authorised to file the necessary papers, forms and documents and to do all such acts and things deemed necessary to complete the formalities in this regard.

RESOLVED FURTHER THAT take on record the letter submitted by Mr. Paul Joseph expressing his consent to act as the Independent Director of the Company.

RESOLVED FURTHER THAT any Director and the Company Secretary be and are hereby severally authorised to sign the certified true copy of the resolution of the resolution to be given as and when required.”

5. **Appointment of Mr. Munshi Riaz Ahmed (DIN: 00115808) as Non-Executive Independent Director**

To consider and if thought fit, to pass with or without modification(s), the following resolution as an **Ordinary Resolution**:

“RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 read with Schedule IV and Section 161 (1) read with Companies (Appointment and Qualification of Directors) Rules, 2014, and other applicable provisions, if any of the Companies Act, 2013 (including any statutory modifications or re-enactment thereof for the time being in force), as recommended by the Board of Directors of the Company, the consent of the shareholders of the Company be and is hereby accorded for regularizing the appointment Mr. Munshi Riaz Ahmed (DIN: 00115808) as the Non-Executive Independent Director on the Board of the Company for a term of five consecutive years with effect from March 26, 2024.

RESOLVED FURTHER THAT Mr. Josekutty Xavier, Managing Director and Mr. Jaimon K lype, Chief Executive Officer be and are hereby severally authorized to sign and execute all such documents and papers (including appointment letter etc.) as may be required for the purpose and to do all such acts, deeds and things as may be considered expedient and necessary in this regard.

RESOLVED FURTHER THAT Mr. Josekutty Xavier, Managing Director be and is hereby authorised to file the necessary papers, forms and documents and to do all such acts and things deemed necessary to complete the formalities in this regard.

RESOLVED FURTHER THAT take on record the letter submitted by Mr. Munshi Riaz Ahmed expressing his consent to act as the Independent Director of the Company.

RESOLVED FURTHER THAT any Director and the Company Secretary be and are hereby severally authorised to sign the certified true copy of the resolution of the resolution to be given as and when required.”

6. **Re-appointment of Mr. Josekutty Xavier (DIN: 02073994) as Managing Director and fixing remuneration terms**

To consider and if thought fit, to pass with or without modification(s), the following resolution as a **Special Resolution**:

“RESERVED THAT pursuant to the provisions of Sections 196, 197, 203 and other applicable provisions of the Companies Act, 2013, as recommended by the Board of Directors of the Company, approval of the shareholders of the Company be and is hereby accorded for the re-appointment of Mr. Josekutty Xavier as Managing Director of the Company for a period of 5 years from February 01, 2024, under the Articles of Association of the Company, on the following terms and conditions:

1	Salary: ₹ 65,00,000/- per annum (Rupees Sixty-Five Lakhs only) (including perquisites) w.e.f. February 01, 2024 till January 31, 2025.
2	Perquisites: Total perquisites shall be limited to ₹ 15,00,000/- per annum (Rupees Fifteen Lakhs only). Note: Perquisites includes benefits and allowances like accommodation (furnished or otherwise) or house rent allowance in lieu thereof, reimbursement of expenditure or allowance in respect of maintenance, utilities such as gas, electricity, water, furnishings and house repairs, medical reimbursement for himself and his family, medical insurance for himself and his family, and leave on full pay, leave travel concession for himself and his family, personal accident insurance, club fees, etc. and such other allowances, perquisites and benefits in accordance with the rules of

	<p>the Company or as may be allowed by the Board from time to time.</p> <p>Car, Telephone, Cell Phone, PC shall be provided and their maintenance and running expenses shall be met by the Company. The use of above at residence, for official purpose, shall not be treated as perquisites.</p> <p>He shall also be entitled to reimbursement of all entertainment and other expenses properly incurred for the business of the Company.</p> <p>For the purpose of above monetary limits, the following perquisites shall not be included:</p> <ul style="list-style-type: none"> a) Contribution to Provident Fund, Superannuation Fund or Annuity Fund to the extent these either singly or put together are not taxable under the Income Tax Act, 1961. b) Gratuity payable in terms of the provisions of the Payment of Gratuity Act, 1972 and the Gratuity Scheme adopted by the Company. c) Encashment of leave at the end of the tenure as per the leave encashment policy adopted by the Company.
3	<p>Remuneration in the event of loss or inadequacy of profits</p> <p>Where, in any financial year, the Company has no profits or its profits are inadequate, the remuneration as decided above to be paid.</p>

Other Terms and Conditions:

The terms and conditions of appointment of Managing Director may be altered and varied from time to time by the Board in such manner as may be mutually agreed, subject to such approvals as may be required and within applicable limits of the Companies Act, 2013.

No sitting fees shall be paid to the Managing Director for attending meeting of the Board of Directors or any Committee thereof.

The appointment may be terminated by either party by giving three months' notice of such termination or salary in lieu thereof or by mutual consent.

RESOLVED FURTHER THAT any Director or Mr. Jaimon Iype, Chief Executive Officer or Mr. Abhijith Jayan, Company Secretary be and is hereby severally authorised to take such steps and to do all such acts, deeds, matters and things as may be required to give effect to the foregoing resolution."

7. Payment of remuneration to Mr. James Arambankudyil Joseph, Whole-Time Director (DIN: 06566906)

To consider and if thought fit, to pass with or without modification(s), the following resolution as a **Special Resolution**:

"RESOLVED THAT pursuant to the provisions of Sections 196, 197, Schedule V and other applicable provisions of the Companies Act, 2013 (including any statutory modification or re-enactment thereof), applicable clauses of the Articles of Association of the Company and as recommended by the Board of Directors of the Company, the approval of the shareholders be and is hereby accorded for paying a remuneration to Mr. James Arambankudyil Joseph (DIN: 06566906), Whole-Time Director of the Company amounting to ₹ 9,00,000/- p.a. (Rupees

Nine Lakhs Only) plus such incentives as may be agreed between the Director and the Board from time to time, with effect from April 01, 2024.

RESOLVED FURTHER THAT where, in any financial year, the Company has no profits or its profits are inadequate, the remuneration as decided above shall be paid.

RESOLVED FURTHER THAT any Director and the Company Secretary be and are hereby severally authorised to take such steps and to do all such acts, deeds, matters and things as may be required to give effect to the foregoing resolution.”

For and on behalf of the Board of
RELIANT CREDITS (INDIA) LIMITED

Sd/-

Date: 04-09-2024
Place: Kothamangalam

JOSEKUTTY XAVIER
Managing Director
(DIN: 02073994)

Notes:

1. **A member entitled to attend and vote at the meeting is entitled to appoint a proxy to attend and vote on a poll instead of himself and such proxy need not be a member of the Company. A person can act as a proxy on behalf of the members not exceeding 50 and holding in aggregate not more than 10% of the total share capital of the company. However, a member holding more than 10% of the total share capital of the company carrying voting rights may appoint a single person as proxy and such person shall not act as proxy for any other person or member.**
2. For appointing the proxy, the enclosed proxy form duly filled, stamped and signed must be deposited at the Registered Office of the Company not less than 48 hours before the commencement of the meeting.
3. Members / Proxies should bring the Attendance Slip sent herewith, duly filled in and signed and hand over the same at the entrance of the hall for attending the meeting.
4. Members are requested to notify immediately any change in their address including e-mail address to the Registered Office of the Company.
5. Unclaimed / Unpaid Dividend: In terms of Section 124 of the Act, the Central Government has established "Investor Education and Protection Fund" and any amount of dividend/ fixed deposit etc. remaining unclaimed/ unpaid for a period of seven years from the date it becomes due for payment should be transferred to this fund.
6. **The Company has appointed M/s. NSDL Database Management Limited, 4th Floor, Trade World, A Wing, Times Tower, Kamala Mills Compound, Lower Parel, Mumbai, Maharashtra, 400013 as the Registrar & Transfer Agent (RTA). Shareholders are requested to send all requests for transfer of shares, dematerialization of shares, change in address, etc. to the Company's Registrar & Transfer Agent (RTA).**
7. Relevancy of question and the order of speakers will be decided by the Chairman. Members are requested to forward in writing to the Company any question on the Accounts, so as to reach the Registered Office one week before the date of the Annual General Meeting.
8. The Explanatory Statement pursuant to Section 102 (1) of the Companies Act, 2013, in respect of the special business as set out in Item Nos. 4-7 is annexed hereto.
9. The route map showing the directions to reach the venue of the 35th Annual General Meeting is given in last page.

For and on behalf of the Board of
RELIANT CREDITS (INDIA) LIMITED

Sd/-

JOSEKUTTY XAVIER
Managing Director
(DIN: 02073994)

Date: 04-09-2024
Place: Kothamangalam

STATEMENT PURSUANT TO SECTION 102 (1) OF THE COMPANIES ACT, 2013

The following statement sets out all material facts relating to the Special Business mentioned in the accompanying Notice:

Item No. 4: Appointment of Mr. Paul Joseph (DIN: 03444740) as Non-Executive Independent Director

On recommendation of the Nomination and Remuneration Committee, the Board of Directors of the Company at its meeting held on December 14, 2023, appointed Mr. Paul Joseph (DIN: 03444740) as the Additional Independent Director of the Company with effect from December 15, 2023 to hold office till the conclusion of this Annual General Meeting.

The Company has carried out proper due diligence on Mr. Paul Joseph, based on his qualifications, technical expertise, track record, integrity, etc. and other fit and proper criteria for Directors as laid out in the Fit & Proper Criteria of Reserve Bank of India, to determine his suitability to be appointed as a Director on the Board of the Company.

During his vast and varied career as an Officer of the Indian Economic Service of the Govt. of India, Mr. Paul Joseph held several challenging positions such as Joint Director / Director (Stock Exchanges), Department of Economic Affairs, Ministry of Finance, Joint Secretary, Department of Agriculture and Cooperation, Ministry of Agriculture, Economic Adviser, Ministry of Corporate Affairs, Senior Economic Adviser, Department of Consumer Affairs and Principal Adviser, Planning Commission. While working in the Ministry of Finance, Mr. Paul Joseph was responsible for the regulation and development of the stock market for about 13 years. He handled the work relating to the establishment of the Securities and Exchange Board of India (SEBI) and the National Stock Exchange of India Ltd (NSE). Besides, he also handled the work relating to Unit Trust of India, other Mutual Funds and Offshore Funds.

As a Government Nominee Director, he participated in the meetings of the Governing Bodies of various Stock Exchanges such as the Bombay Stock Exchange, Calcutta Stock Exchange, Delhi Stock Exchange, Ahmedabad Stock Exchange, Bangalore Stock Exchange, Cochin Stock Exchange and Madras Stock Exchange. He was also a Director in the Board of the Stock Holding Corporation of India Ltd. He worked as Member-Secretary of the High-Powered Committee on Stock Exchange Reforms which was set up by Ministry of Finance in 1984. He also worked as a Consultant with the Commonwealth Fund for Technical Cooperation of the Commonwealth Secretariat, London.

Mr. Paul Joseph is not disqualified as provided under Sections 164 and 167 of the Companies Act, 2013 and is not debarred from holding the office of director by virtue of any SEBI order or any other such authority. Mr. Paul Joseph meets the conditions of being independent as stipulated under the Companies Act, 2013. Mr. Paul Joseph complies with the "Fit & Proper" criteria for directors as per the guidelines of Reserve Bank of India.

Details of Mr. Paul Joseph in pursuance of the provisions of Secretarial Standard on General Meetings ("SS-2"), issued by the Institute of Company Secretaries of India are provided in **Annexure 1**.

None of the Directors or Key Managerial Personnel or their relatives, except Mr. Paul Joseph are in any way concerned or interested financially or otherwise in the proposed resolution as set out in the Notice. The Board recommends the Special Resolution set out in Item No. 4 of this Notice for the approval of the Members.

Item No. 5: Appointment of Mr. Munshi Riaz Ahmed (DIN: 00115808) as Non-Executive Independent Director

On recommendation of the Nomination and Remuneration Committee, the Board of Directors of the Company at its meeting held on March 26, 2024, appointed Mr. Munshi Riaz Ahmed (DIN: 00115808) as the Additional Independent Director of the Company with effect from March 26, 2024 to hold office till the conclusion of this Annual General Meeting.

The Company has carried out proper due diligence on Mr. Munshi Riaz Ahmed, based on his qualifications, technical expertise, track record, integrity, etc. and other fit and proper criteria for Directors as laid out in the Fit & Proper Criteria of Reserve Bank of India, to determine his suitability to be appointed as a Director on the Board of the Company.

During his vast and varied career, Munshi Riaz Ahmed has held various positions such as Company Secretary and Corporate Financial Controller, ITC Hotels Limited, Divisional Financial Controller, ITC Hotels Division, Vice President - Finance, IT & Logistics, ITC Lifestyle Retailing Business Division. Served as a Member Secretary of the Corporate Management Committee for over two decades. Was on the Board of several ITC group companies. Mr. Munshi Riaz Ahmed superannuated from ITC Limited in November, 2015 and was providing Business / Management Consultancy to couple of large sized companies based in NCR with turnover close to Rs. 2000 crores and profitability of over Rs. 150 crores each, till March 2020.

Mr. Munshi Riaz Ahmed is not disqualified as provided under Sections 164 and 167 of the Companies Act, 2013 and is not debarred from holding the office of director by virtue of any SEBI order or any other such authority. Mr. Munshi Riaz Ahmed meets the conditions of being independent as stipulated under the Companies Act, 2013. Mr. Munshi Riaz Ahmed complies with the "Fit & Proper" criteria for directors as per the guidelines of Reserve Bank of India.

Details of Mr. Munshi Riaz Ahmed in pursuance of the provisions of Secretarial Standard on General Meetings ("SS-2"), issued by the Institute of Company Secretaries of India are provided in **Annexure 1**.

None of the Directors or Key Managerial Personnel or their relatives, except Mr. Munshi Riaz Ahmed are in any way concerned or interested financially or otherwise in the proposed resolution as set out in the Notice. The Board recommends the Ordinary Resolution set out in Item No. 5 of this Notice for the approval of the Members.

Item No. 6: Re-appointment of Mr. Josekutty Xavier (DIN: 02073994) as Managing Director and fixing remuneration terms

Mr. Josekutty Xavier (holding DIN: 02073994) was appointed as the Managing Director of the Company, for a period of 3 years from February 01, 2021, at the Board Meeting held on January 29, 2021. Further, at the Board Meeting held on January 31, 2022, the remuneration payable was increased from ₹ 12,00,000/- p.a. plus 3% of profit to ₹ 48,00,000/- p.a. plus 3% of the profit of the Company subject to the terms and conditions mentioned in that resolution. The increase in remuneration was effective from February 01, 2022 till the expiry of his appointment i.e., January 31, 2024.

On recommendation of Nomination and Remuneration Committee, the Board of Directors of the Company, at its meeting held on January 09, 2024, re-appointed Mr. Josekutty Xavier as the Managing Director of the Company for a period of 5 years with effect from February 01, 2024 subject to the approval of shareholders by way of special resolution at the ensuing Annual

General Meeting. The Board has also approved the payment of remuneration of ₹ 65,00,000/- per annum (including perquisites) w.e.f. February 01, 2024 till January 31, 2025.

Mr. Josekutty Xavier has rich experience and exposure in all facets of Non-Banking Financial Services over last four decades. He is holding various positions such as Vice President of Federation of Indian Hire Purchase Associations and President of Kerala Club Association, Vice President of Nidhi Companies Association, etc. During his tenure, the Asset Under Management (AUM) of the Company has increased from ₹ 34.62 crores as on March 31, 2020, to ₹ 263.32 crores as on March 31, 2023. His outstanding exposure in the business field of the Company will be beneficial for the future growth of the Company. Mr. Josekutty Xavier is the quiet strength behind the visionary growth of the Company. His penchant for technology and efficient administrative skills ensures the Company stays on the cutting edge of development. Under his leadership, the Company has made substantial efforts to strengthen and improve customer relationship and established its strong presence in retail finance. He continues to steer the Company in attaining the pinnacle of success. He has rich hands-on experience and exposure in all facets of Non-Banking Financial Services.

Mr. Josekutty Xavier is not disqualified as provided under Sections 164 and 167 of the Companies Act, 2013 and is not debarred from holding the office of director by virtue of any SEBI order or any other such authority. Mr. Josekutty Xavier complies with the "Fit & Proper" criteria for directors as per the guidelines of Reserve Bank of India.

The main terms and conditions relating to the re-appointment and terms of remuneration of Mr. Josekutty Xavier as the Managing Director is as follows:

1	Salary: ₹ 65,00,000/- per annum (Rupees Sixty-Five Lakhs only) (including perquisites) w.e.f. February 01, 2024 till January 31, 2025.
2	<p>Perquisites: Total perquisites shall be limited to ₹ 15,00,000/- per annum (Rupees Fifteen Lakhs only).</p> <p>Note: Perquisites includes benefits and allowances like accommodation (furnished or otherwise) or house rent allowance in lieu thereof, reimbursement of expenditure or allowance in respect of maintenance, utilities such as gas, electricity, water, furnishings and house repairs, medical reimbursement for himself and his family, medical insurance for himself and his family, and leave on full pay, leave travel concession for himself and his family, personal accident insurance, club fees, etc. and such other allowances, perquisites and benefits in accordance with the rules of the Company or as may be allowed by the Board from time to time.</p> <p>Car, Telephone, Cell Phone, PC shall be provided and their maintenance and running expenses shall be met by the Company. The use of above at residence, for official purpose, shall not be treated as perquisites.</p> <p>He shall also be entitled to reimbursement of all entertainment and other expenses properly incurred for the business of the Company.</p> <p>For the purpose of above monetary limits, the following perquisites shall not be included:</p> <p>a) Contribution to Provident Fund, Superannuation Fund or Annuity Fund to the extent these either singly or put together are not taxable under the Income Tax Act, 1961.</p> <p>b) Gratuity payable in terms of the provisions of the Payment of Gratuity Act, 1972 and</p>

	the Gratuity Scheme adopted by the Company.
	c) Encashment of leave at the end of the tenure as per the leave encashment policy adopted by the Company.
3	Remuneration in the event of loss or inadequacy of profits Where, in any financial year, the Company has no profits or its profits are inadequate, the remuneration as decided above to be paid.

Other Terms and Conditions:

The terms and conditions of appointment of Managing Director may be altered and varied from time to time by the Board in such manner as may be mutually agreed, subject to such approvals as may be required and within applicable limits of the Companies Act, 2013.

No sitting fees shall be paid to the Managing Director for attending meeting of the Board of Directors or any Committee thereof.

The appointment may be terminated by either party by giving three months' notice of such termination or salary in lieu thereof or by mutual consent.

Except Mr. Josekutty Xavier and Late Mr. Sunny Jacob Chittilappilly, none of the Directors and Key Managerial Personnel of the Company or their respective relatives are concerned or interested in the Resolution mentioned at Item No. 6 of the Notice. In compliance with the provisions of Section 196, 197, 203 and other applicable provisions of the Act, read with Schedule V to the Act, as amended from time to time, and based on the recommendation of the Board and the Nomination and Remuneration Committee, approval of the Members is sought for the re-appointment and terms of remuneration of Mr. Josekutty Xavier as the Managing Director of the Company. The Board recommends the Special Resolution set forth in Item No. 6 for the approval of Members.

Item No. 7: Payment of remuneration to Mr. James Arambankudyil Joseph, Whole-Time Director (DIN: 06566906)

Mr. James Arambankudyil Joseph (DIN: 06566906) was appointed as the Whole-Time Director of the Company for a period of 3 years by the Board of Directors at its meeting held on August 27, 2022 without any remuneration. The same was regularized at the 33rd Annual General Meeting held on September 23, 2022 as well.

Currently, the Company is very well benefitted from his experience and expertise in the industry during his tenure of appointment. The involvement of Mr. James Joseph has been increased considerably in various day to day matters of the Company and the Company is utilising his expertise to its true potential. Hence, the Company intends to reward his services to the Company by way of payment of a monthly remuneration to him. The Company intends to pay an amount of ₹ 75,000/- per month plus incentives to Mr. James Joseph in the capacity of the Whole-Time Director with effect from April 01, 2024.

Except Mr. James Arambankudyil Joseph and Mr. Unni Sebastian Kappen, none of the Directors and Key Managerial Personnel of the Company or their respective relatives are concerned or interested in the Resolution mentioned at Item No. 7 of the Notice. In compliance with the provisions of Section 196, 197, 203 and other applicable provisions of the Act, read with Schedule V to the Act, as amended from time to time, and based on the recommendation of the

Board and the Nomination and Remuneration Committee, approval of the Members is sought for the payment of remuneration to Mr. James Arambankudyil Joseph as the Whole-Time Director of the Company. The Board recommends the Special Resolution set forth in Item No. 7 for the approval of Members.

Annexure 1: Information required to be furnished as per Secretarial Standard on General Meetings (SS-2), issued by the Institute of Company Secretaries of India

Name of the Director	Sathyapalan Sivaraman	Antony Rajesh Thekeunnel	Paul Joseph	Munshi Riaz Ahmed	Josekutty Xavier	James Arambankudyil Joseph
DIN	07467468	08910713	03444740	00115808	02073994	06566906
Age	65	50	76	68	64	70
Date of Birth	23-05-1959	09-08-1974	05-08-1948	08-11-1955	05-04-1960	12-12-1953
Nationality	Indian	Indian	Indian	Indian	Indian	Indian
Qualification	M. Tech, MBA-Consultant Engineer	MD Radiology	MA Economics, MBA	Commerce and Law Graduate, CS, CMA, ICSA	M. Com	Graduate
Experience and Expertise in specific functional areas	44 years of professional experience in Highway / Traffic & Transportation / Bridge Engineering / Hospital Construction Management and more than 10 years of experience in NBFC Sector	23 years of experience as Senior Consultant in Hospital Sector	Overall professional experience spanning more than 5 decades and of which 38 years of experience in Indian Economic Services	A Senior Finance and Governance professional with 36 years of experience in hoteliering and retailing business	More than 40 years of experience in Financial Services	More than 10 years of experience in Financial Services and 36 years of experience in various MNCs
Date of first appointment on the Board	01-02-2021	01-02-2021	15-12-2023	26-03-2024	29-04-2013	29-04-2013
Relationship with other Directors, Manager and KMPs	Nil	Son-in-Law of Late Mr. Chittilappilly Jacob Sunny, Chairman	Nil	Nil	Brother-in-Law of Late Mr. Chittilappilly Jacob Sunny, Chairman	Father-in-Law of Mr. Unni Sebastian Kappen, Director of the Company
Terms and conditions of appointment	As per Item No. 2	As per Item No. 3	As per Item No. 4	As per Item No. 5	As per Item No. 6	As per Item No. 7
Shareholding	1,76,000 equity shares	70,000 equity shares	Nil	Nil	17,52,737 equity shares	15,87,000 equity shares
Number of Meetings of the Board attended during FY 2023-24	12/12	10/12	3/3	0/0	12/12	12/12
Other Directorships,	1. Safe Matrix	1. AG&G Healthcare	Nil	1. Coastal Solvent Oils	1. Jyothis Nidhi	1. Kothamangalam

Membership/ Chairmanship of Committees of other Boards	Architectural and Engineering Consultants India Private Limited	LLP		India Private Limited 2. Srinivasa Resorts Limited 3. Mind flower Consulting LLP	Limited	Nidhi Limited 2. KLM Tiana Gold & Diamonds Private Limited
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For and on behalf of the Board of
RELIANT CREDITS (INDIA) LIMITED

Sd/-

JOSEKUTTY XAVIER
Managing Director
(DIN: 02073994)

Date: 04-09-2024
Place: Kothamangalam

PROXY FORM

(Form No. MGT-11)

[Pursuant to Section 105 (6) of the Companies Act, 2013 and Rule 19 (3) of the Companies (Management and Administration) Rules, 2014]

CIN	U65921KL1989PLC005568
Name of the company	RELIANT CREDITS (INDIA) LIMITED
Registered office	KMC XVI/I/J, Reliant Junction, Kozhippilly Byepass, Kuthukuzhi P.O, Kothamangalam, Kerala, India, 686691

Name of the Member(s)	
Registered Address	
E-mail Id	
Folio No.	

I/We, being the Member(s) holding shares of the above-named Company, hereby appoint:

1. Name: Address: E-mail Id: Signature:, or failing him/her	2. Name: Address: E-mail Id: Signature:, or failing him/her	3. Name: Address: E-mail Id: Signature:
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as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the 35th Annual General Meeting of the Company, to be held on Monday, September 30, 2024 at Cloud 9 Hotels, Bypass Road, Thankalam, Kothamangalam, Kerala at 05.00 PM and at any adjournment thereof in respect of such resolutions as are indicated below:

Sl. No.	Resolutions	For	Against
Ordinary Business			
1	To receive, consider and adopt the audited Statement of Profit and Loss for the financial year ended March 31, 2024, the Audited Balance Sheet as at that date, together with the Cash Flow Statement, the Reports of the Board of Directors and Independent Auditors, thereon.		
2	To appoint a director in place of Mr. Sathyapalan Sivaraman (DIN: 07467468), who retires by rotation and being eligible offers himself for re-appointment.		
3	To appoint a director in place of Mr. Antony Rajesh Thekeunel (DIN: 08910713), who retires by rotation and being eligible offers himself for re-appointment.		
Special Business			
4	Appointment of Mr. Paul Joseph (DIN: 03444740) as Non-Executive Independent Director		
5	Appointment of Mr. Munshi Riaz Ahmed (DIN: 00115808) as Non-Executive Independent Director		
6	Re-appointment of Mr. Josekutty Xavier (DIN: 02073994) as Managing Director and fixing remuneration terms		
7	Payment of remuneration to Mr. James Arambankudyil Joseph, Whole-Time Director (DIN: 06566906)		

Signed thisday of September, 2024

Signature of Shareholder(s):

Signature of Proxy holder(s):

Affix
Revenue
Stamp

Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.

ATTENDANCE SLIP

(Please duly fill this attendance slip and hand it over at the entrance of the AGM hall)

Name & Address of the Shareholder

Folio No.:

No. of Shares held:

Name & Address of Proxy (if any)

I hereby record my presence at the 35th ANNUAL GENERAL MEETING of RELIANT CREDITS (INDIA) LIMITED on Monday, September 30, 2024 at Cloud 9 Hotels, Bypass Road, Thankalam, Kothamangalam, Kerala at 05.00 PM.

Signature of the Shareholder/Proxy:

Route Map - Venue of AGM

