



YOGAKSHEMAM LOANS LIMITED

CIN:U65992KL1991PLC005965

Regd. Office:Door No-28/315-D2,Ottappath
Tower,AswiniJunction,Thiruvambadi P.O,
Thrissur- 680 022

Phone : 0487 2320102/2320103

Website :www.yogloans.comEmail ID :
cs@yogloans.com

NOTICE

Notice is hereby given that the 33rd **Annual General Meeting (AGM)** of the members of Yogakshemam Loans Limited will be held on Friday 30th August 2024 at **12.00 noon.(IST)** through **Video Conferencing (VC)/Other Audio Visual Means (OAVM), to transact the following business.** The venue of the meeting shall be deemed to be the Registered Office of the Company at Door No.28/315-D2 Ottappath Tower, Aswini Junction, Thiruvambadi P.O, Thrissur - 680 022.

Ordinary Business

1. To receive, consider and approve the audited financial statements of the company for the year 2023-24 together with the report of the auditors and directors.
2. To appoint a Director in place of Mr.N.D Vijayan (DIN:03396044),who retires by rotation and being eligible, offers himself for re-appointment.
3. To declare a dividend @ 40 paise per equity share on the paid up value of equity share, for the year ended 31st March 2024
4. 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 Section 139, Section 142 and all other applicable provisions of the Companies Act, 2013, if any, and the Companies (Accounts) Rules, 2014, approval of the company be and is hereby given for the appointment of M/s. ASA & LLP, Chartered Accountants Associates, Chennai as the Statutory Auditors of the Company to hold office for a period of three years from the conclusion of 33rd AGM until the conclusion of the 36th AGM.”

Special Business

5. Appointment of Mr.Mohandas Anchery as an independent director within the meaning of section 149 (4)

The following resolution may be passed with or without modification as an **ordinary resolution.**

“RESOLVED THAT pursuant to the provisions of sections 149 (4) read with Schedule IV and other applicable provisions of the Companies Act, 2013 and the Companies (Appointment and Qualifications of Directors) Rules, 2014 [including any statutory modification(s) or amendment(s) thereto or re-enactment(s) thereof for the time being in force], Mr.Mohandas Anchery (DIN-01793011) who is eligible for being appointed as an Independent Director be and is hereby appointed as an Independent Director of the Company, not liable to retire by rotation, to hold office for a period of 5 consecutive years from the conclusion of this the 33rd AGM to the conclusion of the 38th AGM”

- 6.Appointment of Mrs.Silpa Ramdas as an independent director within the meaning of section 149 (4)

The following resolution may be passed with or without modification as an **ordinary resolution.**

“RESOLVED that pursuant to the provisions of sections 149 (4) read with Schedule IV and other applicable provisions of the Companies Act, 2013 and the Companies (Appointment and Qualifications of Directors) Rules, 2014 [including any

statutory modification(s) or amendment(s) thereto or re-enactment(s) thereof for the time being in force], Mrs.Silpa Ramdas (DIN.03441385) who is eligible for being appointed as an Independent Director be and is hereby appointed as an Independent Director of the Company, not liable to retire by rotation, to hold office for a period of 5 consecutive years from the conclusion of this the 33rd AGM to the conclusion of the 38th AGM.

By order of the Board
For Yogakshemam Loans Ltd.,

Sd/-

Mr. RajeshKumar.K.Pillai
EVP&CompanySecretary
(Membership No. : 9182)

Place : Thrissur

Date : 22.06.2024

Note.

1. The Ministry of Corporate Affairs vide Circular No.20/2022 dated 05th May 2020, Circular No.14/2020 dated 08th April 2020, Circular No.02/2021 dated 13th January 2021, Circular No. 02/2022 dated May 2022 & Circular No. /2022 dated 28th December 2022 & Circular No.09 /2023 dated 25th September 2023 have allowed the companies to conduct Annual General Meeting (AGM) through Video Conferencing (VC) or Other Audio Visual Means (OAVM) up to 30th September 2024. Pursuant to the above circulars, the 33rd AGM of the Company shall be conducted through VC/OAVM and hence, the facility for appointment of proxy by the members is not available for this AGM and the proxy form and the attendance slip are not annexed to this Notice. Pursuant to the above circulars issued by the Ministry of Corporate Affairs, the Company has decided to send the Annual Report for the Financial Year 2023-24 and Notice of the 33rd AGM only through e-mail to all the Members of the Company.
2. For convenience of the members and for proper conduct of the AGM, members can

login and join at least 15minutes before the time scheduled for the AGM and login facility shall be kept open throughout the proceedings of the AGM. The facility of participation at the AGM through VC/OAVM will be made available for 1000 members on first come first served basis. However, this number does not include the large shareholders i.e. shareholders holding 2% or more shares, Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholder Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

3. The dividend as recommended by the Board of Directors, if declared at the AGM will be paid, subject to deduction of tax at source, whose names appear in the Register of Members as on 23rd August 2024 (Record Date) in respect of shares held in physical form and in respect of shares held in dematerialized form, the dividend shall be paid on the basis of the beneficial ownership
4. The attendance of the members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.
5. Company has dematerialised its equity shares and the National Security Depository Ltd.,(NSDL) and Central Depository Services Ltd.,(CDSL) have admitted our shares and assigned the ISIN-INE348Y01015. The members are advised to convert the physical certificates to electronic form at the earliest.
6. Pursuant to Section 108 of the Companies Act, 2013 read with the Rule 20 of the (Companies Management and Administration) Rules, 2014, the Company is pleased to provide its Members the facility for voting through remote e-voting as well as e-voting during the AGM in respect of all the businesses to be transacted at the AGM and has engaged Central Depositories

Securities Limited (CDSL) to provide e-voting facility and for participation in the AGM through VC/ OAVM facility.

7. Members are requested to register their e-mail address with the company or the registrar Link Intime India Private Limited. In line with the initiatives of the Government on environmental protection, paper communications could be minimised and electronic communication is appreciated. To support this move, members are welcome to register their email address and full bank particulars.
8. Members whose shareholding is in the electronic mode are requested to direct change of address notifications and updates of bank account details to their respective Depository Participant(s). Members whose shareholding is in the physical mode are requested to coordinate with the Registrars and Share Transfer Agents, M/s Link Intime India Private Limited for payment of dividend through electronic mode.
9. In compliance with the afore mentioned MCA Circulars, Notice of the AGM along with the Annual Report for the financial year 2023-2024 are being sent only through electronic mode to those members whose email addresses are registered with the company /Depository Participant. Members may note that the Notice and Annual Report 2023-2024 will also be available on the Company's website www.yogloans.com. Further, notice of the AGM is available on the website of CDSL, the agency engaged for providing e-voting facility, i.e., www.evotingindia.com.
10. Relevant documents referred to in the accompanying notice and the explanatory statement pursuant to Section 102(1) of the Companies Act, 2013 will be available for inspection at the registered office of the Company during business hours on all working days up to the date of Annual General Meeting.
11. The cut-off date for the purpose of determining the members eligible for participation in remote e-voting (e-voting from a place other than venue of the AGM),

voting at the AGM and eligible for dividend if declared at the Annual General Meeting is 23rd August 2024. Please note that a person, whose name is recorded in the register of members of the company maintained by the Registrar or of the beneficiaries maintained by the depositories as on cut-off date only shall be entitled to avail the facility of remote e-voting or e-voting at the meeting and payment of dividend. If members opt for remote e-voting, then they should not vote at the meeting. However, once an e-vote on a resolution is cast by a member, such member is not permitted to change it subsequently or cast the vote again. Members who have cast their vote by remote e-voting prior to the date of the meeting can attend the meeting and participate in the meeting but shall not be entitled to cast their vote again.

1. In case of joint holders attending the meeting, the joint holder who is highest in the order of names will be entitled to vote at the meeting.

2. Any person, who acquires shares of the Company and becomes member of the Company after sending of the notice and holding shares as of the cut-off date i.e. 23rd August 2024 may obtain the login ID and password by sending an email to evotingindia.com by mentioning their Folio No. / DP ID and Client ID No. However, if you are already registered with CDSL for e-voting then you can use your existing user ID and password for casting your vote. If you forget your password, you can reset your password by using "Forget User Details/Password" option available on www.evotingindia.com. A member may participate in the AGM even after exercising his right to vote through remote e-voting but shall not be allowed to vote again. At the end of remote e-voting period, the facility shall forthwith be blocked.

12. The dividend, if declared at the Annual General Meeting, would be paid/despached, subject to deduction of tax at source, after 30th August 2024 to those persons or their mandates:

- (a) whose names appear as Beneficial Owners as at the end of the business hours on 23rd August, 2024 in the list of Beneficial Owners to be furnished by National Securities Depository Limited and Central Depository Services (India) Limited in respect of the shares held in electronic mode; and
- (b) whose names appear as Members in the Register of Members of the Company as on 23rd August 2024, in respect of shares held in physical mode.
13. Dividend income is taxable in the hands of Shareholders with effect from April 1, 2020 and the Company is required to deduct tax at source from dividend paid to shareholders at the prescribed rates. For the prescribed rates applicable to various categories, the shareholders are requested to refer to the Income tax Act, 1961 and amendments thereof. The shareholders are requested to update their Residential Status, Category and PAN with M/s.Link Intime India Private Limited, Registrars and Share Transfer Agents of the Company (in case of physical shares) and depositories (in case of dematerialised shares). A resident individual shareholder with PAN and who is not liable to pay income tax can submit a yearly declaration in Form No. 15G/15H, to avail the benefit of non-deduction of tax at source by email to cs@yogloans.com by 23rd August 2024, Shareholders are requested to note that in case their PAN is not registered, the tax will be deducted at a higher rate of 20%. Non-resident shareholders can avail beneficial rates under tax treaty between India and their country of residence, subject to providing necessary documents i.e. No Permanent Establishment and Beneficial Ownership Declaration, Tax Residency Certificate, Form 10F, any other document which may be required to avail the tax treaty benefits by sending an email by 23rd August, 2024 to cs@yogloans.com.
14. The members are requested to address all correspondences, including dividend matters and change in their addresses, to M/s.Link Intime India Private Limited, Registrars and Share Transfer Agents, Surya, 35, Mayflower Avenue, Behind Senthil Nagar, Sowripalayam Road, Coimbatore – 641028; Phone : 0422 4958995, 2539835, 2539836; Email: coimbatore@linkintime.co.in.
15. Members holding shares in the electronic mode are requested to approach their Respective D.Ps (Depository Participants) for effecting change of address and updation of bank account details.
16. Members can avail of the facility of nomination in respect of shares held by them in physical form pursuant to the provisions of Section 72 of the Companies Act, 2013. Members desiring to avail of this facility may send their nomination in the prescribed Form No. SH-13 duly filled- in to M/s.Link Intime India Private Limited Registrars and Share Transfer Agents of the Company, at the above mentioned address. Members holding shares in electronic mode may contact their respective Depository Participants for availing this facility.
17. The Board vide its resolution passed on 22nd June 2024 has appointed Mr. M. Vasudevan (Membership No. 4177), Practising Company Secretary, Thrissur as the scrutinizer to scrutinize both the remote e-voting as well as e-voting during the AGM in a fair and transparent manner. The Scrutinizer shall immediately after the conclusion of voting at the AGM, unblock the votes cast through remote e-Voting (votes cast during the AGM and votes cast prior to the AGM) and make, not later than 48 hours of conclusion of the AGM, a consolidated Scrutiniser's Report of the total votes cast in favour or against, if any, to the Chairman or a person authorised by him in writing who shall countersign the same.
18. The result declared along with the Scrutinizer's Report shall be placed on the Company's website www.yogloans.com and on the website of CDSL www.evotingindia.com immediately after the result is declared.
19. Subject to the receipt of requisite number of votes, the Resolutions shall be deemed to be

passed on the date of the AGM, that is, 30th August, 2024.

1.Explanatory statement under section 102 of the Companies Act, 2013 read with Secretarial Standard -2 (SS-2) issued by The Institute of Company Secretaries of India

Item No.2

Additional information on the appointment of directors retire by rotation.

Based on the recommendation of Nomination, Compensation And Corporate Governance Committee held on 15th June 2024 ,Board of directors in their meeting held on 22nd June 2024 considered and approved the re- appointment of Mr.N.D Vijay an (DIN:03396044),Non-Executive Director ,who retires by rotation and being eligible, offers himself for re-appointment. Mr.N.D Vijayan was first appointed on the Board on 13th October , 2011 as a Whole-time Director of the Company designated as Executive Director till 24th October ,2017 and then as a Non-Executive Director till now. He is the Chairman of Stake holders relationship Committee and a member of the Board Committee for Mangement.

Profile:

Mr. N.D Vijayan has completed 67 years of age, holds a bachelor degree in Commerce from Calicut University and a diploma in Computer Application. He has served the Abu Dhabi branch of Bank of Baroda and Arab Bank for Investment and Foreign Trade in UAE. He has rich experience in Banking, investment and Information technology.

Directorships :

Mr.N D Vijayan is the Managing Director of Yogakshemam Kuries (Kerala) Private Limited from 10th February 2014 and Yogakshemam Management And Insurance Services Limited 21st December 2012.

Attendance at Board Meetings:

During the year 1st April, 2023 to 31st March, 2024, 5 Board Meetings of the Company were held, and Mr.N.D Vijayan had attended all the Meetings.

Remuneration:

The remuneration paid to Mr.N.D Vijayan as sitting fee for attending Board and Committees during the Financial Year 2023-24 is Rs.3.36 lakhs.

Except Mr.N.D.Vijayan no other director or Key Management Persons are interested in the resolution in item No. 2.

Item No.4

Appointment of new Statutory Auditors

The tenure of the existing auditors M/S Varma & Varma Chartered Accountant, Kochi expires on the conclusion of the ensuring AGM. Based on the recommendation of the Audit Committee, Board of directors in their meeting held on 22nd June 2024 considered and approved the appointment of m/s ASA & LLP, Chartered Accountants Associates, Chennai as the statutory auditors of the Company for a period of three years from the conclusion of 33rd AGM until the conclusion of the 36th AGM and hence the Board recommended the resolution in item no.4 for the approval of the shareholders.

None of the Directors or Key Management Persons is interested in the resolution in item No. 4.

Item No.5 & 6

Appointment of Mr.Mohandas Anchery & Ms.Silpa Ramdas as Indipendent directors

There would be two vacancies of independent directors upon the expiration of tenure of Dr. M Pushpangadan and Mr.G. Anoop independent directors at the ensuing AGM. The Nomination, Remuneration and Corporate Governance Committee of the Board at its meeting held on 15th June 2024, identified Mr.Mohandas Anchery and Ms. Silpa Ramdas to fill the resulting vacancy as they possess requisite skills and qualifications and recommended to the Board for its consideration. The Board meeting held on 22nd June 2024 approved the proposal for the appointment Mr. Mohandas Anchary and Ms.Silpa

Ramachandran as independent directors on the board of the Company and proposes the resolution to the shareholders for consideration and approval. Their brief credentials are given below;

I) Mr. Mohandas Anchery- DIN- 01793011) is Fellow member of the Institute of Chartered Accountants of India. He has become a Chartered Accountant in 1985 and since then he has built up a successful track record of more than 39 years as a Practicing Chartered Accountant with his expertise spanning in the field of accounting, finance, management, taxation and NBFC regulations. He is the Managing Partner of Mohandas & Associates, Chartered Accountants Thrissur. He has been associated with financial service sector in various capacities like audit of Banks, NBFCs, Nidhi companies, Chits and Kuries in the capacity of auditor as well as advisor. The Board believes that the knowledge he has gained over the years in finance, auditing taxation and NBFC management will benefit the Company going forward.

Mr. Mohandas Anchery is qualified and eligible to be appointed as an independent director in terms of Section 149 (6) read with Rule (5) and (6) of the Companies (Appointment and Qualification of Directors) Rules 2014, and his name is in the data base of Independent directors maintained by the Indian Institute of Corporate affairs.

D Ms.Silpa Ramdas is a Fellow member of the Institute of Chartered Accountants of India. Currently she is the partner of M/s. Ramdas and Venugopal, Chartered Accountants, Thrissur. She has become a member of the Institute in 2002 and started her career as a practicing Chartered Accountant in the year 2003 at Thrissur. She has been building her career successfully since then and gained a reputation of her own in the field. Her areas of practice includes audit functions of

Nationalised and Private banks, NBFCs, Chit and Kuri companies

Your board is of the view that the Company will benefit from her vast experiences.

Ms.Silpa Ramdas is qualified and eligible to be appointed as an independent director in terms of Section 149 (6) read with Rule (5) and (6) of the Companies (Appointment and Qualification of Directors) Rules 2014, and her name is in the data base of Independent directors maintained by the Indian Institute of Corporate affairs.

On appointment, the above persons will be entitled for remuneration by way of fee for attending meetings of the Board or Committees thereof as may be decided by the Board from time to time, reimbursement of expenses incurred on travel or stay or such other expenses that may be incurred for participating in the meetings or other works related to the Company and profit related commission within the limits stipulated under Section 197 of the Act and other applicable provisions and as may be approved by the shareholders.

Hence the Board recommends the resolutions under item No. 5& 6 to the shareholders for consideration and approval.

None of the Directors or Key Management Persons is interested in the resolution in item No. 5 & 6

The instructions of shareholders for e-voting and joining virtual meeting are as under For Remote e-voting

- (i) The voting period begins on 27th August 2024 at 9.00 AM and ends on 29th August 2024 at 5.00 PM. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date (record date) of 23rd August 2024 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.

- (ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.
- (iii) Pursuant to SEBI Circular No. **SEBI/HO/CFD/CMD/CIR/P/2020/242 dated 09.12.2020**, under Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, listed entities are required to provide remote e-voting facility to its shareholders, in respect of all shareholders' resolutions. However, it has been observed that the participation by the public non-institutional shareholders/retail shareholders is at a negligible level. Currently, there are multiple e-voting service providers (ESPs) providing e-voting facility to listed entities in India. This necessitates registration on various ESPs and maintenance of multiple user IDs and passwords by the shareholders. In order to increase the efficiency of the voting process, pursuant to a public consultation, it has been decided to enable e-voting to **all the demat account holders, by way of a single login credential, through their demat accounts/ websites of Depositories/ Depository Participants**. Demat account holders would be able to cast their vote without having to register again with the ESPs, thereby, not only facilitating seamless authentication but also enhancing ease and convenience of participating in e-voting process.
- (iv) In terms of **SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020** on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility. Pursuant to above said SEBI Circular, Login method for e-Voting and joining virtual meetings **for**

Individual shareholders holding securities in Demat mode CDSL/NSDL is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with CDSL Depository	<p>1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasi/home/login or visit www.cdslindia.com and click on Login icon and select New System Myeasi Tab.</p> <p>2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the e-voting is in progress as per the information provided by company. On clicking the e-voting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the</p>

	<p>remote e-Voting period or joining virtual meeting & voting during the meeting.</p> <p>Additionally, there is also links provided to access the system of all e-Voting Service Providers ,so that the user can visit the e-Voting service providers' website directly.</p> <p>3) If the user is not registered for Easi/Easiest, option to register is available at</p> <p>Cdsl website www.cdslindia.com and click on login & New System Myeasi Tab.</p> <p>4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see</p>
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	<p>the e-Voting option where the e-voting is in progress and also able to directly access the system of all e-Voting Service Providers.</p>
Individual Shareholders holding securities in demat mode with NSDL Depository	<p>1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider</p>

	<p>name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p> <p>2) If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select “Register Online for IDeAS “Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp</p> <p>3) Visit the e-Voting website of NSDL.</p> <p>Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL),</p>
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	<p>Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting</p>
<p>Individual Shareholders (holding securities in demat mode) login through their Depository Participants (DP)</p>	<p>You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p>

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no.1800 21 09911
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at :022-48866 7000 and 022-2499 7000

(v) Login method for e-Voting and joining virtual meetings for **Physical shareholders and shareholders other than individual holding in Demat form.**

1. The shareholders should log on to the e-voting website www.evotingindia.com.
2. Click on Shareholders.
3. Now Enter your User ID
 - a. For CDSL: 16 digits beneficiary ID,
 - b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
 - c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.

4. Next enter the Image Verification as displayed and Click on Login.
5. If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier voting of any company, then your existing password is to be used.
6. If you are a first time user follow the steps given below:

	For Members holding shares in Demat Form and Physical Form
PAN	<p>Enter your 10 digit alphanumeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders)</p> <ul style="list-style-type: none"> Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	<p>Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login.</p> <ul style="list-style-type: none"> If both the details are not recorded with the depository or company please enter the member id / folio number in the Dividend Bank details field as mentioned in instruction (v).

- (vi) After entering these details appropriately, click on “SUBMIT” tab
- (vii) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, members holding shares in demat form will now reach ‘Password Creation’ menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
- (viii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
- (ix) Click on the EVSN relevant to Yogakshemam Loans Limited on which you choose to vote.
- (x) On the voting page, you will see “RESOLUTION DESCRIPTION” and against the same the option “YES/NO” for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
- (xi) Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.
- (xii) After selecting the resolution you have decided to vote on, click on “SUBMIT”. A confirmation box will be displayed. If you wish to confirm your vote, click on “OK”, else to change your vote, click on “CANCEL” and accordingly modify your vote.
- (xiii) Once you “CONFIRM” your vote on the resolution, you will not be allowed to modify your vote.
- (xiv) You can also take a print of the votes cast by clicking on “Click here to print” option on the Voting page.
- (xv) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.
- (xvi) There is also an optional provision to upload BR/POA if any uploaded ,which will be made available to scrutinizer for verification.
- (xvii) **Additional Facility for non-individual shareholders and custodians-For remote voting only**
 - Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodian are required to log on to www.evotingindia.com and register themselves as Corporates.
 - A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com
 - After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
 - The list of accounts linked in the login will be mapped automatically & can be delink incase of any wrong mapping.
 - It is Mandatory that ,a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
 - Alternatively Non Individual shareholders are required to send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address cs@yogloans.com

(designated email address by company) , if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same

Instructions for shareholders attending The AGM through VC/OAVM & Voting during meeting

1. The procedure for attending meeting & e-Voting on the day of the AGM/ EGM is same as the instructions mentioned above for e-voting.
2. The link for VC/OAVM to attend meeting will be available where the EVSN of Company will be displayed after successful login as per the instructions mentioned above for e-voting.
3. Shareholders who have voted through Remote e-Voting will be eligible to attend the meeting. However, they will not be eligible to vote at the AGM/EGM.
4. Shareholders are encouraged to join the Meeting through Laptops / IPads for better experience.
5. Further shareholders will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
6. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
7. Shareholders who would like to express their views/ask questions during the meeting may register themselves as a speaker by sending their request in advance atleast 10 days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at cs@yogloans.com. The Company reserves the right to limit the number of Members asking questions depending on the availability of time at the

AGM. The shareholders who do not wish to speak during the AGM but have queries may send their queries in advance 10 days prior to meeting mentioning their name, demat account number/folio number, email id, mobile number at cs@yogloans.com. These queries will be replied to by the company suitably by email.

8. Those shareholders who have registered themselves as a speaker will only be allowed to express their views/ask questions during the meeting.

9. Only those shareholders, who are present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system available during the AGM.

10. If any Votes are cast by the shareholders through the e-voting available during the EGM/AGM and if the same shareholders have not participated in the meeting through VC/OAVM facility, then the votes cast by such shareholders shall be considered invalid as the facility of e-voting during the meeting is available only to the shareholders attending the meeting.

Process for those shareholders whose email/mobile number are not registered with the company/depositories:

1. For Physical shareholders- please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self- attested scanned copy of Aadhar Card) by email to RTA email id .
2. For demat shareholders -, Please update your email id & mobile no. with the **Depository Participant (DP) Link Intime India Private Limited.**
3. **For individual demat shareholders – Please update your email id & mobile no. with the Depository Participant (DP)) Link Intime India Private Limited which**

is mandatory while e-Voting & joining virtual meetings through Depository.

If you have any queries or issues regarding attending AGM & e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact at toll free no.**1800 21 09911**.

All grievances connected with the facility for voting by electronic means may be addressed to Mr.Rakesh Dalvi, Sr. Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call toll free no.1800 21 09911

By order of the Board

For Yogakeshmam Loans Limited

Rajesh Kumar.K.Pillai
EVP & Company Secretary

Thrissur
22nd June 2024