



# MAGMA HOUSING FINANCE

## NOTICE

### **To all the Members of the Company**

Notice is hereby given that the 16<sup>th</sup> Annual General Meeting (AGM) of the Members of the Company shall be held on a shorter notice on Tuesday, the 4<sup>th</sup> day of August, 2020 at 10.00 AM through Video Conferencing (VC)/ Other Audio Visual Means (OAVM) in accordance with the applicable provisions of the Companies Act, 2013 read with MCA General Circular No. 20/2020, 14/2020 and 17/2020 dated 5th May, 2020, 8th April, 2020 and 13th April, 2020 respectively, to transact the following businesses:

### **ORDINARY BUSINESS**

1. To receive, consider and adopt the Annual Audited Financial Statements of the Company for the financial year ended 31 March, 2020 including the Balance Sheet as at 31 March, 2020 and Statement of Profit & Loss for the year ended on that date and the Reports of the Board of Directors and Auditors thereon.
2. To appoint a Director in place of Director retiring by rotation. Mr. Mayank Poddar (DIN 00009409) who would have retired by rotation at this Annual General Meeting, but has not offered himself for re-appointment and accordingly to appoint Mr. Sanjay Chamria (DIN 00009894), who retires by rotation at this Annual General Meeting, and being eligible, offers himself for re-appointment.

### **SPECIAL BUSINESS**

3. **Appointment of Mr. Raman Uberoi (DIN 03407353) as a Non-Executive Independent Director of the Company**

To consider and, if thought fit, to pass with or without modifications the following resolutions as **Ordinary Resolution:**

**“RESOLVED THAT** pursuant to the provisions of Sections 149, 152, 160 and other applicable provisions, if any, of the Companies Act, 2013 (hereinafter referred to as the "Act") read with Schedule IV to the Act and the Rules framed there under (including any statutory modification(s) or re-enactment thereof, for the time being in force) and applicable provisions of the Articles of Association of the Company and having obtained the required declaration under Section 149 of the Act, Mr. Raman Uberoi (DIN 03407353) who was appointed as an Additional Director (Non-Executive Independent Director) of the Company with effect from 20 March, 2020 by the Board of Directors on the recommendation of the Nomination and Remuneration Committee, in terms of section 161(1) of the Companies Act, 2013 and who holds office upto the date of this Annual General Meeting and in respect of whom the Company has received a notice in writing u/s 160 of the Act from a member proposing his candidature for the office of a director, be and is hereby appointed as a Non-Executive Independent Director of the Company with effect from 20 March, 2020 for a period of three consecutive years, not liable to retire by rotation and the members hereby ratify all actions, deeds done by him in the capacity of a Non-Executive Independent Director from 20 March, 2020 till the date of this resolution.”

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Magma Housing Finance Limited

Regd. Office: Development House, 24 Park Street, Kolkata 700 016, Ph: 91 7596067686 / 91 33 44017350  
Web : <http://www.magmahfc.co.in>, CIN : U65922WB2004PLC229849

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## MAGMA HOUSING FINANCE

#### 4. Appointment of Ms. Deena Mehta (DIN 0168992) as a Non-Executive Independent Director of the Company

To consider and, if thought fit, to pass with or without modifications the following resolutions as **Ordinary Resolution:**

“**RESOLVED THAT** pursuant to the provisions of Sections 149, 152, 160 and other applicable provisions, if any, of the Companies Act, 2013 (hereinafter referred to as the "Act") read with Schedule IV to the Act and the Rules framed there under (including any statutory modification(s) or re-enactment thereof, for the time being in force) and applicable provisions of the Articles of Association of the Company and having obtained the required declaration under Section 149 of the Act, Ms. Deena Mehta (DIN 0168992) who was appointed as an Additional Director (Non-Executive Independent Director) of the Company with effect from 20 March, 2020 by the Board of Directors on the recommendation of the Nomination and Remuneration Committee, in terms of section 161(1) of the Companies Act, 2013 and who holds office upto the date of this Annual General Meeting and in respect of whom the Company has received a notice in writing u/s 160 of the Act from a member proposing her candidature for the office of a director, be and is hereby appointed as a Non-Executive Independent Director of the Company with effect from 20 March, 2020 for a period of three consecutive years, not liable to retire by rotation and the members hereby ratify all actions, deeds done by her in the capacity of a Non-Executive Independent Director from 20 March, 2020 till the date of this resolution.”

Registered Office:

By Order of the Board of Directors

Development House,  
24, Park Street,  
Kolkata – 700 016

For **Magma Housing Finance Limited**

Dated: 02.08.2020

Sd/- \_\_\_\_\_

Priti Saraogi

Company Secretary

Membership No. A26360

Address: Neelanjan Apartment,

18/2, Gariahat Road,

Kolkata – 700 019

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### NOTES:

1. Shorter Notice consent has been received from all the shareholders of the Company electronically to convene the meeting at a shorter notice.
2. In view of the current extraordinary circumstances due to COVID-19 pandemic, the Ministry of Corporate Affairs ("MCA") has vide its circular dated May 5, 2020 read with Circular dated April 8, 2020 and April 13, 2020 (collectively referred as MCA Circulars) permitted the Companies to conduct their Annual General Meeting (AGM) through Video Conferencing (VC) or other audio visual means (OAVM), without the physical presence of the Members at a common venue, subject to the fulfilment of conditions as specified in the MCA Circulars. In compliance with the provisions of the Companies Act, 2013 ("Act") and MCA Circulars, the AGM of the Company is being held through VC/OAVM. Further, for the purpose of technical compliance of the provisions of section 96(2) of the Act we are assuming the place of meeting as the place where the Company is domiciled i.e. the registered office of the Company.
3. In compliance with the aforesaid MCA Circulars and in view of the prevailing situation, owing to the difficulties involved in dispatching of physical copies of the financial statements (including Board's report, Auditor's report or other documents required to be attached therewith), such statements shall therefore be sent only by email to the members and to all other persons so entitled. Further, the notice for AGM shall be given only through emails registered with the Company or with the depository participant / depository. Members may note that the Notice will also be available on the Company's website at [www.magmahfc.com](http://www.magmahfc.com).
4. The Members can attend the meeting through VC from their laptop/mobile. Members are requested to follow the steps mentioned in the file named '**INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC**' which is enclosed with the Notice of the AGM and shall also be attached separately on the e-mail, with the Notice of the AGM.
5. The Company shall provide VC facility via **ZOOM VIDEO COMMUNICATIONS ("Zoom")** in order to make it convenient for the Members to attend the Meeting. Members are required to use the following link or details to join the meeting through VC facility of Zoom:

Zoom Meeting Link	<a href="https://zoom.us/j/94499866776?pwd=dmpTVnRSL2xGZ3J2MVBXVhVlVjZz09">https://zoom.us/j/94499866776?pwd=dmpTVnRSL2xGZ3J2MVBXVhVlVjZz09</a>
Meeting ID	<b>944 9986 6776</b>
Password	<b>230273</b>

6. The explanatory statement pursuant to Section 102 of the Companies Act, 2013 relating to the Special Business to be transacted at the AGM through VC/OAVM is annexed hereto.
7. Pursuant to the provisions of the Act, a Member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/her behalf and the proxy need not be a Member of the Company. Since this AGM is being held pursuant to the MCA Circulars through VC/OAVM, physical

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attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxies will not be available for the AGM and hence the proxy form and Attendance slip are not annexed to this notice.

8. Corporate Members are requested to send a duly certified copy of the Board Resolution/Power of Attorney authorizing their representative(s) pursuant to Section 113 of the Companies Act, 2013 to attend and vote on their behalf at the AGM through email to [priti.saraogi@magma.co.in](mailto:pritti.saraogi@magma.co.in).
9. The members desiring to inspect the relevant documents referred to in the accompanying notice and other statutory registers are required to send requests on the Company Secretary's email address: [priti.saraogi@magma.co.in](mailto:pritti.saraogi@magma.co.in). An extract of such documents would be sent to the members on their registered email address. The same will also be made available for inspection by the members at the Meeting in electronic mode.
10. Members seeking any information with regard to the matters to be placed at the AGM, are requested to write to the Company Secretary at [priti.saraogi@magma.co.in](mailto:pritti.saraogi@magma.co.in). The same shall be taken up in AGM and replied by the Company suitably.
11. Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Act and the Register of Contracts and Arrangements in which Directors are interested under Section 189 of the Act read with Rules issued thereunder will be made available for inspection by the members at the Meeting in electronic mode.
12. Members seeking any information with regard to the accounts or any matter to be placed at AGM are requested to submit their questions in advance, on or before 3 August, 2020 through the Company Secretary's email address i.e. [priti.saraogi@magma.co.in](mailto:pritti.saraogi@magma.co.in). The same will be replied by the Company suitably.
13. Members attending the AGM through VC/OAVM shall be counted for the purpose of reckoning the quorum under section 103 of the Act.
14. Considering the fact that your Company is a wholly owned subsidiary of Magma Fincorp Limited, voting will be done through show of hands in terms of the MCA Circulars.
15. Since the AGM will be held through VC/OAVM, the Route Map is not annexed to the notice.
16. In accordance with the requirement of para 1.2.5 of the Secretarial Standards 2 issued by The Institute of Company Secretaries of India, information pertaining to the appointment/re-appointment of Directors is given below:

Sl. No.	General Information	Mr. Sanjay Chamria	Mr. Raman Uberoi	Ms. Deena Mehta
1.	Date of birth	23/08/1964	07/09/1967	18/02/1961
2.	Age	55 years	52 years	59 years

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Sl. No.	General Information	Mr. Sanjay Chamria	Mr. Raman Uberoi	Ms. Deena Mehta
3.	DIN	00009894	03407353	0168992
4.	Qualifications	Chartered Accountant	Chartered Accountant	Chartered Accountant and Masters in Management Studies
5.	Experience	35 years	25 years	35 years
6.	Terms and conditions of appointment and/or reappointment alongwith details of remuneration	Mr. Sanjay Chamria retires by rotation at the ensuing AGM and being eligible, seeks re-appointment. He is not entitled to sitting fees.	Mr. Raman Uberoi will be appointed as a Non-Executive Independent Director of the Company w.e.f. 20 March 2020 for a term of 3 years and is not liable to retirement by rotation. He is entitled to sitting fees.	Ms. Deena Mehta will be appointed as a Non-Executive Independent Director of the Company w.e.f. 20 March 2020 for a term of 3 years and is not liable to retirement by rotation. She is entitled to sitting fees.
7.	Remuneration last drawn	Not Applicable	Not Applicable	Not Applicable
8.	Date of first appointment on the Board	11.02.2013	20.03.2020	20.03.2020
9.	Shareholding in the Company	10 shares representing 0.00% (Beneficial interest is held by Magma Fincorp Limited)	NIL	NIL
10.	Relationship with other Directors, Manager and other Key Managerial Personnel of the Company	No	No	No
11.	Number of Meetings of the Board attended during the year	No. of meeting held: 5 No. of meeting attended: 3	No. of meeting held post appointment of Director: NIL No. of meeting attended: NIL	No. of meeting held post appointment of Director: NIL No. of meeting attended: NIL
12.	Other Directorships	1. Magma Fincorp Limited 2. Magma HDI General	1. Principal Trustee Company Private Limited	1. Asit C Mehta Financial Services Limited

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Sl. No.	General Information	Mr. Sanjay Chamria	Mr. Raman Uberoi	Ms. Deena Mehta
		Insurance Company Limited 3. Magma Consumer Finance Private Limited 4. Microfirm Capital Private Limited 5. Celica Developers Private Limited 6. Jaguar Advisory Services Private Limited 7. Fluence Advisory Services Limited 8. Finance Industry Development Council	2. Receivables Exchange Of India Limited	2. Gandhar Oil Refinery (India) Limited 3. Reliance Asset Reconstruction Company Limited 4. Fino Payments Bank Limited 5. Asit C Mehta Investment Interrmediates Limited 6. Edgytal Digital Marketing Private Limited 7. NMIMS Business School Alumni Association
13.	Membership/Chairmanship of Committees of other Board	1. Member of Audit Committee in Magma HDI General Insurance Company Limited 2. Member of Stakeholders Relationship Committee in Magma Fincorp Limited		1. Chairperson of Stakeholders Relationship Committee in Asit C Mehta Financial Services Limited 2. Member of Audit Committee in Gandhar Oil Refinery (India) Limited

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## MAGMA HOUSING FINANCE

**Instructions for participating in the 16<sup>th</sup> (Sixteenth) Annual General Meeting of the Members of Magma Housing Finance Limited, to be held on Tuesday, 4th August, 2020, at 10.00 a.m. through Video Conference, by using Zoom Meeting Application.**

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**Instructions for participating the aforesaid AGM through Video Conference:**

**Step 1**

Download the Zoom Meeting Application in your Mobile or Laptop. You may use this link to download the application [<https://zoom.us/>].

**Step 2**

Click on “Sign up”

**Step 3**

For verification, please enter your “Date of Birth”

**Step 4**

Please enter “Your email”, “First Name” and “Last Name” and click on “I agree to the Terms of Service”

**Step 5**

Now go to your registered email provided, check Inbox for the registration email and click on the “Activate Account”

**Step 6**

Go to your Zoom Application, click on the “Join” and enter the Meeting Id and password and now click on the “Join Meeting” Tab and ensure that you have proper internet facility through Mobile phone or Wifi connected to your device.

**Other instructions:**

1. Please note that, if you have already downloaded /using Zoom Application, then you need not to do the aforesaid activities and you have to just enter the Zoom Meeting Id and Password, as provided in this Notice.
2. You can sign-in/join the meeting before 15 minutes on the meeting day for timely participation in the AGM through video conference. Further, any member may join the meeting within 15 minutes from the commencement of the meeting.
3. Please listen and participate in the discussion carefully.
4. **Please Propose and Second any of the Resolution by raising your hand/ Show of hands and by saying “I Propose the Resolution” or “I Second the Resolution” whenever it is asked by the Company Secretary.**

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5. The members attending the AGM through VC will be required to send their assent or dissent through their registered email-id to the email-id of the Company Secretary at [prii.saraogi@magma.co.in](mailto:prii.saraogi@magma.co.in).
  6. Please click on the "Mute" tab, when there is any disturbance or noise around you or not talking.
  7. *Please ensure that, no other person is sitting with you/participating in the aforesaid Meeting through Video Conference.*
  8. Please click on "Unmute" tab when you want to say something.
  9. In case of any assistance before or during the video conference as aforesaid, you can contact the Company Secretary, Ms. Priti Saraogi, at [prii.saraogi@magma.co.in](mailto:prii.saraogi@magma.co.in).
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# MAGMA HOUSING FINANCE

## EXPLANATORY STATEMENT UNDER SECTION 102 OF THE COMPANIES ACT, 2013

### **Item No. 3**

Pursuant to the provisions of Section 149 read with Schedule IV of the Companies Act, 2013 (the Act) and the Ministry of Corporate Affairs General Circular No. 14/2014 dated 9<sup>th</sup> June, 2014, the appointment of Independent Directors is now required to be made expressly under the provisions of the aforesaid section and Rules framed thereunder.

The Nomination and Remuneration Committee has recommended the appointment of Mr. Raman Uberoi as a Non-Executive Independent Director of the Company. The Board of Directors, upon recommendation of the Nomination and Remuneration Committee, appointed Mr. Raman Uberoi, as an Additional (Non-Executive Independent) Director of the Company, not liable to retire by rotation, effective March 20, 2020.

The Company has received a notice in writing under the provisions of Section 160 of the Act from a member signifying his intention to propose Mr. Raman Uberoi for the office of Independent Director.

Mr. Uberoi, aged about 52 years, is not disqualified from being appointed as a Director in terms of Section 164 of the Act and has given declaration to this effect in Form DIR-8 in terms of the Companies (Appointment & Qualification of Directors) Rules, 2014, and has given his consent to act as a Director of the Company in Form DIR-2 pursuant to Rule 8 of the Companies (Appointment & Qualification of Directors) Rules, 2014.

Mr. Uberoi has given a declaration to the Board that he meets the criteria of independence as provided under section 149(6) of the Act. Based on the above declaration, in the opinion of the Board, Mr. Uberoi fulfils the conditions as specified in the Act and the Rules framed thereunder for appointment as Independent Director and he is independent of the management.

Mr. Raman Uberoi graduated from Delhi University and a member of Institute of Chartered Accountants of India. He has worked in CRISIL for over 24 years. In his last stint with CRISIL as President Ratings and Corporate Affairs, he led the ratings business for CRISIL and also managed the government and regulatory relationships. Prior to that, he was holding the position of Chief Operating Officer in CRISIL handling various functions, viz. finance, IT, legal, regulatory, compliance, marketing and communication and also led the strategy function and the M&A cell. As an advisor, he has handled multiple assignments with Ministry of Finance, ADB and World Bank in the areas of infrastructure financing, infrastructure sector outlooks and SME financing.

The Board considers that his association would be of immense benefit to the Company and it is desirable to avail services of Mr. Uberoi as an Independent Director. Accordingly, the Board recommends the Resolution in relation to appointment of Mr. Raman Uberoi as an Independent Director, for the approval by the shareholders of the Company.

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## **MAGMA HOUSING FINANCE**

In compliance with the provisions of section 149 read with Schedule IV of the Act, the appointment of Mr. Uberoi as a Non-Executive Independent Director for a term upto three consecutive years, commencing from 20 March, 2020 is being placed before the Members for their approval. He is not liable to retire by rotation.

The Company shall formalize the appointment of Mr. Uberoi as an Independent Director, if appointed from 20 March 2020, setting out the terms and conditions as stipulated in Schedule IV of the Act. Such letter of appointment shall be open for inspection by the Members at the Registered Office of the Company during normal business hours on any working day excluding Saturdays and Sundays.

Mr. Raman Uberoi may be deemed to be concerned or interested in the proposed Resolution in so far as it relates to his own appointment. None of the other Directors and Key Managerial Personnel of your Company or their relatives are, in any way, concerned or interested, financially or otherwise in the said Resolution.

### **ITEM NO. 4**

Pursuant to the provisions of Section 149 read with Schedule IV of the Companies Act, 2013 (the Act) and the Ministry of Corporate Affairs General Circular No. 14/2014 dated 9<sup>th</sup> June, 2014, the appointment of Independent Directors is now required to be made expressly under the provisions of the aforesaid section and Rules framed thereunder.

The Nomination and Remuneration Committee has recommended the appointment of Ms. Deena Mehta as a Non-Executive Independent Director of the Company. The Board of Directors, upon recommendation of the Nomination and Remuneration Committee, appointed Ms. Deena Mehta, as an Additional (Non-Executive Independent) Director of the Company, not liable to retire by rotation, effective March 20, 2020.

The Company has received a notice in writing under the provisions of Section 160 of the Act from a member signifying her intention to propose Ms. Deena Mehta for the office of Independent Director.

Ms. Mehta, aged about 59 years, is not disqualified from being appointed as a Director in terms of Section 164 of the Act and has given declaration to this effect in Form DIR-8 in terms of the Companies (Appointment & Qualification of Directors) Rules, 2014, and has given her consent to act as a Director of the Company in Form DIR-2 pursuant to Rule 8 of the Companies (Appointment & Qualification of Directors) Rules, 2014.

Ms. Mehta has given a declaration to the Board that she meets the criteria of independence as provided under section 149(6) of the Act and a declaration of compliance with Rule 6(1) and 6(2) of the Companies (Appointment and Qualifications of Directors) Rules, 2014 for inclusion of his name in the data bank of Independent Directors. Based on the above declaration, in the opinion of the Board, Ms. Mehta fulfils the conditions as specified in the Act and the Rules framed thereunder for appointment as Independent Director and she is independent of the management.

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Magma Housing Finance Limited

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Ms. Deena Mehta is a B.Com (H), member of Institute of Chartered Accountants of India and holds a master's in Management Studies from SVKM's Narsee Monjee Institute of Management Studies (NMIMS). Presently, she is a financial adviser. She holds the position of Managing Director of Asit C Mehta Investment Intermediates Limited. She was also the first woman Director on the Board of Bombay Stock Exchange Limited (BSE). She had been awarded by Cosmos Bank for her outstanding contribution in the field of finance.

The Board considers that her association would be of immense benefit to the Company and it is desirable to avail services of Ms. Mehta as an Independent Director. Accordingly, the Board recommends the Resolution in relation to appointment of Ms. Deena Mehta as an Independent Director, for the approval by the shareholders of the Company.

In compliance with the provisions of section 149 read with Schedule IV of the Act, the appointment of Ms. Mehta as a Non-Executive Independent Director for a term upto three consecutive years, commencing from 20 March, 2020 is being placed before the Members for their approval. She is not liable to retire by rotation.

The Company shall formalize the appointment of Ms. Mehta as an Independent Director, if appointed from 20 March 2020, setting out the terms and conditions as stipulated in Schedule IV of the Act. Such letter of appointment shall be open for inspection by the Members at the Registered Office of the Company during normal business hours on any working day excluding Saturdays and Sundays.

Ms. Deena Mehta may be deemed to be concerned or interested in the proposed Resolution in so far as it relates to her own appointment. None of the other Directors and Key Managerial Personnel of your Company or their relatives are, in any way, concerned or interested, financially or otherwise in the said Resolution.

Registered Office:

Development House,  
24, Park Street,  
Kolkata – 700 016

Dated: 02.08.2020

By Order of the Board of Directors

For **Magma Housing Finance Limited**

Sd/- \_\_\_\_\_

Priti Saraogi

Company Secretary

Membership No. A26360

Address: Neelanjan Apartment,

18/2, Gariahat Road,

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