

## Extract of Annual Return in Form MGT-9

[Pursuant to Section 92(3) of the Companies Act, 2013 and Rule 12(1) of the Companies (Management and Administration) Rules, 2014]

<b>I. Registration and Other Details</b>		
i)	Corporate Identity Number (CIN) L67190MH1995PLC084306	
ii)	Registration Date 04 <sup>th</sup> January, 1995	
iii)	Name of the Company Coral India Finance and Housing Limited	
iv)	Category of the Company Public Company	
v)	Sub-Category of the Company Company Limited by Shares Indian Non- Government Company	
<b>vi) Address of the Registered Office and Contact Details</b>		
Company Name	Coral India Finance and Housing Limited	
Address	Dalamal House, 4th Floor, J. B. Marg, Nariman Point,	
Town/City	Mumbai	
State	Maharashtra	
Pin Code	400 021	
Country Name	India	
Country Code	IND	
Telephone with STD area Code Number	(022) 2285 3910/2285 3911	
Fax Number	(022) 2282 5750	
Email Address	<a href="mailto:cs@coralhousing.in">cs@coralhousing.in</a>	
Website	<a href="http://www.coralhousing.in">www.coralhousing.in</a>	
Name of the Police Station having jurisdiction where the Registered Office is situated	Marine Drive Police Station	
<b>vii) Whether shares are listed on recognized Stock exchange</b>	Yes	
Details of Stock Exchange where shares are listed:		
Sr. No.	Stock exchange(s)	Stock Code(s)
1.	BSE Limited (BSE)	531556
2.	National Stock Exchange of India Limited (NSE)	CORALFINAC
3.	Calcutta Stock Exchange (CSE)	13098

viii)	Name, Address and Contact details of Registrar and Transfer Agent (RTA)	
RTA	Link Intime India Private Limited (LIPL)	
Address	C-101, 247 Park, L.B. S Marg, Vikhroli (West),	
Town/City	Mumbai	
State	Maharashtra	
Pin Code	400 083	
Telephone with STD area Code Number	(022) 4918 6270	
Fax Number	(022) 4918 6060	
Email Address	<a href="mailto:rnt.helpdesk@linkintime.co.in">rnt.helpdesk@linkintime.co.in</a>	
Website	<a href="http://www.linkintime.co.in">www.linkintime.co.in</a>	

## II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY:

All the business activities contributing 10% or more of the total turnover of the Company shall be stated:

Sr. No.	Name and Description of main products/services	NIC Code of the product / service	% to the total turnover of the Company
1	Investment	81.72	73.79
2	Construction	19.63	26.21

## III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES:

Sr. No.	Name and Address of the Company	CIN/GIN	Holding/ Subsidiary of the Company	% of Shares held	Applicable Section
N.A					

#### IV. SHAREHOLDING PATTERN (Equity Share Capital Breakup as Percentage of Total Equity)

##### i. Category-wise Share Holding

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				change % during the year
	(As on April 01, 2021)				(As on March 31, 2022)				
	Demat	Physical	Total	of % Total Shares	Demat	Physical	Total	% of Total Shares	
<b>A. Promoters</b>									
<b>(1) Indian</b>									
a) Individual/HUF	25597840	0	25597840	63.51	23730665	0	23730665	58.88	(4.63)
b) Bodies Corporate	6496000	0	6496000	16.12	6496000	0	6496000	16.12	0.00
<b>Sub-Total (A) (1):-</b>	<b>32093840</b>	<b>0</b>	<b>32093840</b>	<b>79.63</b>	<b>30226665</b>	<b>0</b>	<b>30226665</b>	<b>75.00</b>	<b>(4.63)</b>
<b>(2) Foreign</b>									
Individuals (Non-Resident Individuals / Foreign Individuals)	0	0	0	0.00	0	0	0	0.00	'0.00
Government	0	0	0	0.00	0	0	0	0.00	'0.00
Institutions	0	0	0	0.00	0	0	0	0.00	'0.00
Foreign Portfolio Investor	0	0	0	0.00	0	0	0	0.00	'0.00
Any Other (Specify)	0	0	0	0.00	0	0	0	0.00	'0.00
<b>Sub-total (A)(2) :-</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Shareholding of Promote (A) = (A) (1)+(A)(2)</b>	<b>32093840</b>	<b>0</b>	<b>32093840</b>	<b>79.63</b>	<b>30226665</b>	<b>0</b>	<b>30226665</b>	<b>75.00</b>	<b>(4.63)</b>
<b>B. Public Shareholding</b>									
<b>1. Institutions</b>									
Foreign Portfolio Investor	186000	0	186000	0.46	169160	0	169160	0.42	(0.04)
Financial Institutions / Banks	105	0	105	0.00	0	0	0	0.00	0.00
<b>Sub-Total (B)(1):-</b>	<b>186105</b>	<b>0</b>	<b>186105</b>	<b>0.46</b>	<b>169160</b>	<b>0</b>	<b>169160</b>	<b>0.42</b>	<b>(0.04)</b>

i. Category-wise Share Holding (Contd.)

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				change % during the year
	(As on April 01, 2021)				(As on March 31, 2022)				
	Demat	Physical	Total	of % Total Shares	Demat	Physical	Total	% of Total Shares	
Central Government/ State Government(s)/ President of India									
<b>Sub Total (B)(2)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0.00</b>
<b>Non-Institutions Individuals</b>									
Individual shareholders holding nominal share capital upto ₹ 1 lakh.	5091486	1335900	6427386	15.95	6169457	897350	7066807	17.53	1.59
Individual shareholders holding nominal share capital in excess of ₹ 1 lakh	907167	0	907167	2.25	1688872	0	1688872	4.19	1.94
<b>Any Other (Specify)</b>									
IEPF	0	0	0	0.00	420850	0	420850	1.04	1.04
Hindu Undivided Family	217284	0	217284	0.54	214073	0	214073	0.53	(0.01)
Non Resident Indians (Non Repat)	33181	0	33181	0.08	74530	0	74530	0.18	0.10
Non Resident Indians (Repat)	77195	54500	131695	0.33	60700	54500	115200	0.29	(0.04)
Body Corp-Ltd Liability Partnership	0	0	0	0.00	190452	0	190452	0.47	0.47
Clearing Member	8019	0	8019	0.02	26435	0	26435	0.07	0.05
Bodies Corporate	297548	0	297548	0.74	109181	0	109181	0.27	(0.47)
<b>Sub Total (B)(3)</b>	<b>6631880</b>	<b>1390400</b>	<b>8022280</b>	<b>19.91</b>	<b>8954550</b>	<b>951850</b>	<b>9906400</b>	<b>24.58</b>	<b>4.67</b>
<b>Total Public Shareholding(B)=(B)(1)+(B)(2)+(B)(3)</b>	<b>6817985</b>	<b>1390400</b>	<b>8208385</b>	<b>20.37</b>	<b>9123710</b>	<b>951850</b>	<b>10075560</b>	<b>25.00</b>	<b>4.63</b>
<b>Total (A)+(B)</b>	<b>38911825</b>	<b>1390400</b>	<b>40302225</b>	<b>100.00</b>	<b>39350375</b>	<b>951850</b>	<b>40302225</b>	<b>100.00</b>	<b>0.00</b>

ii. Shareholding of Promoters

Sr. No.	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in shareholding during the year
		(As on April 01, 2021)			(As on March 31, 2022)			
		No. of shares	% of total Shares of the Company	% of Shares Pledged/ encumbered to total shares	No. of shares	% of total Shares of the Company	% of Shares Pledged/ encumbered to total shares	
1.	Navin Bachubhai Doshi	11660075	28.93	-	9792905	24.30	-	(4.63)
2.	Kundan Navinchandra Doshi	9080535	22.53	-	9080535	22.53	-	-
3.	Sachin Navinchandra Doshi	4667130	11.58	-	4667130	11.58	-	-
5.	Meeta Sameer Sheth	190100	0.47	-	190095	0.47	-	-
4.	Coral Laboratories Limited	6496000	16.12	-	6496000	16.12	-	-
<b>TOTAL</b>		<b>32093840</b>	<b>79.63</b>	<b>-</b>	<b>30226665</b>	<b>75.00</b>	<b>-</b>	<b>(4.63)</b>

iii) Change in Promoters' Shareholding (Please specify, if there is no change)

Sr. No.	Shareholder's Name	Shareholding at the beginning of the Year		Remarks			Cumulative Shareholding during the year	
		(As on April 01, 2021)		Date	Increase/ Decrease	Reason	(As on March 31, 2022)	
		No. of shares	% of total Shares of the Company				No. of Shares	% of total shares of the company
1	Navin Bachubhai Doshi	11660075	28.93	10-06-2021	Decrease (1680453)	Offer for Sale for achieving Minimum Public Shareholding	9979622	24.76
				11-06-2021	Decrease (186717)	Offer for Sale for achieving Minimum Public Shareholding	9792905	24.30
2	Sachin Navinchandra Doshi	4667130	11.58		No change		4667130	11.58
3	Kundan Navinchandra Doshi	9080535	22.53		No change		9080535	22.53
4	Coral Laboratories Limited	6496000	16.12		No change		6496000	16.12
5	Meeta Sameer Sheth	190100	0.47	18-02-2022	Decrease (5)	Market Sell	190095	0.47

iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs):

Sr. No.	Shareholder's Name	Shareholding at the beginning of the year - 2021		Transactions during the year		Cumulative shareholding at the end of the year - 2022	
		No. of shares held	% of total shares of the company	Date of transaction	No. of shares	No of shares held	% of total shares of the company
<b>1</b>	<b>Investor Education and Protection Fund Authority Ministry of Corporate Affairs</b>						
	At the beginning of the year	0	0			0	0
	Market Buy			03 Dec 2021	419000	419000	1.0396
	Market Buy			04 Dec 2021	1850	420850	1.0442
	At the end of the year					420850	1.0442
<b>2</b>	<b>Asang Gandhi</b>						
	At the beginning of the year	0	0			0	0
	Market Buy			11 Jun 2021	300000	300000	0.7444
	At the end of the year					300000	0.7444
<b>3</b>	<b>Indresh Waghjibhai Shah</b>						
	At the beginning of the year	49044	0.1217			49044	0.1217
	Market Sell			02 Apr 2021	-44	49000	0.1216
	Market Buy			11 Jun 2021	150000	199000	0.4938
	Market Buy			18 Jun 2021	11000	210000	0.5211
	Market Buy			13 Aug 2021	1131	211131	0.5239
	At the end of the year					211131	0.5239
<b>4</b>	<b>AFPL Tradelink LLP</b>						
	At the beginning of the year	276310	0.6856			276310	0.6856
	Market Sell			21 May 2021	-10000	266310	0.6608
	Market Sell			28 May 2021	-310	266000	0.6600
	Market Sell			04 Jun 2021	-9690	256310	0.6360
	Market Buy			11 Jun 2021	65291	321601	0.7980
	Market Buy			25 Jun 2021	3849	325450	0.8075
	Market Sell			23 Jul 2021	-2500	322950	0.8013
	Market Sell			30 Jul 2021	-5000	317950	0.7889
	Market Sell			27 Aug 2021	-2500	315450	0.7827
	Market Sell			14 Jan 2022	-125000	190450	0.4726
	At the end of the year					190450	0.4726

<b>5</b>	<b>Vishal Sukhani</b>				
	At the beginning of the year	0	0	0	0
	Market Buy		25 Jun 2021	175000	175000 0.4342
	At the end of the year			175000	0.4342
<b>6</b>	<b>Elara India Opportunities Fund Limited</b>				
	At the beginning of the year	150000	0.3722	150000	0.3722
	At the end of the year			150000	0.3722
<b>7</b>	<b>Lalit Saran Sarna</b>				
	At the beginning of the year	139020	0.3449	139020	0.3449
	At the end of the year			139020	0.3449
<b>8</b>	<b>Kalyanji Morarji Shah</b>				
	At the beginning of the year	7000	0.0174	7000	0.0174
	Market Buy		30 Apr 2021	3000	10000 0.0248
	Market Buy		25 Jun 2021	116000	126000 0.3126
	At the end of the year			126000	0.3126
<b>9</b>	<b>Chetan Bhupatray Dani</b>				
	At the beginning of the year	172687	0.4285	172687	0.4285
	Market Sell		07 May 2021	-2000	170687 0.4235
	Market Sell		04 Jun 2021	-14338	156349 0.3879
	Market Sell		30 Jun 2021	-5899	150450 0.3733
	Market Sell		16 Jul 2021	-5000	145450 0.3609
	Market Sell		30 Sep 2021	-5904	139546 0.3462
	Market Sell		26 Nov 2021	-2200	137346 0.3408
	Market Sell		17 Dec 2021	-5000	132346 0.3284
	Market Sell		24 Dec 2021	-1528	130818 0.3246
	Market Sell		14 Jan 2022	-29000	101818 0.2526
	At the end of the year			101818	0.2526
<b>10</b>	<b>Jagdish Chandra Jajoo</b>				
	At the beginning of the year	88905	0.2206	88905	0.2206
	At the end of the year			88905	0.2206
<b>11</b>	<b>Ankit Gupta</b>				
	At the beginning of the year	88269	0.2190	88269	0.2190
	At the end of the year			88269	0.2190

<b>12 Balkrishna Chaturbhuj Bhartia</b>					
At the beginning of the year	83079	0.2061		83079	0.2061
At the end of the year				83079	0.2061
<b>13 Sona Pranav Mehta</b>					
At the beginning of the year	114168	0.2833		114168	0.2833
Market Sell			28 May 2021	-114168	0
At the end of the year				0	0
<b>14 Seema Aggarwal</b>					
At the beginning of the year	86069	0.2136		86069	0.2136
Market Sell			09 Apr 2021	-44838	41231
Market Sell			23 Apr 2021	-1231	40000
Market Sell			30 Apr 2021	-25000	15000
Market Sell			07 May 2021	-15000	0
At the end of the year				0	0

Note:

1. Paid up Share Capital of the Company (Face Value ₹ 2.00) at the end of the year is 40,302,225 Shares.
2. The detail of holding has been clubbed based on PAN.
3. % of total Shares of the Company is based on the paid-up capital of the Company at the end of the Year.



## V. Shareholding of Directors and Key Managerial Personnel:

Sr. No.	For Each of the Directors and KMP	Shareholding at the beginning of the year		Cumulative Shareholding at the end of the year	
		(As at April 01, 2021)		(As at March 31, 2022)	
		No. of Shares	% of total shares of the company	No. of Shares	% of total shares of the company
<b>1.</b>	<b>Mr. Navin B. Doshi</b>				
	At the beginning of the year	11660075	28.93	11660075	28.93
	Date wise Increase / Decrease in Shareholding during the year specifying the reason for increase / decrease (e.g. allotment/transfer/ bonus/sweat equity etc.	Decrease of 1680453 equity shares on 10-06-2021 pursuant to Offer for Sale for achieving Minimum Public Shareholding		9979622	24.76
		Decrease of 186717 equity shares on 11-06-2021 pursuant to Offer for Sale for achieving Minimum Public Shareholding		9792905	24.30
	At the End of the year			9792905	24.30
<b>2.</b>	<b>Mr. Kishor R. Mehta</b>				
	At the beginning of the year	22000	0.05	22000	0.05
	Date wise Increase / Decrease in Shareholding during the year specifying the reason for increase / decrease (e.g. allotment/transfer/ bonus/sweat equity etc.	No change			
	At the End of the year	22000	0.05	22000	0.05
<b>3.</b>	<b>Mrs. Meeta S. Sheth</b>				
	At the beginning of the year	190100	0.47	190100	0.47
	Date wise Increase / Decrease in Shareholding during the year specifying the reason for increase / decrease (e.g. allotment/transfer/ bonus/sweat equity etc.	Decrease of 5 on 18-02-2022 pursuant to Market Sell		190095	0.47
	At the End of the year			190095	0.47
<b>4.</b>	<b>Mr. Sharad R. Mehta</b>				
	At the beginning of the year	1000	0.00	1000	0.00
	Date wise Increase / Decrease in Shareholding during the year specifying the reason for increase / decrease (e.g. allotment/transfer/ bonus/sweat equity etc.	No change			
	At the End of the year	1000	0.00	1000	0.00
<b>5.</b>	<b>Mrs. Sheela Kamdar</b>				
	At the beginning of the year	NIL	NIL	NIL	NIL
	Date wise Increase / Decrease in Shareholding during the year specifying the reason for increase / decrease (e.g. allotment/transfer/ bonus/sweat equity etc.	No change			
	At the End of the year	NIL	NIL	NIL	NIL

<b>6. Mr. Niraj Mehta</b>				
At the beginning of the year	NIL	NIL	NIL	NIL
Date wise Increase / Decrease in Shareholding during the year specifying the reason for increase / decrease (e.g. allotment/transfer/bonus/sweat equity etc.		No change		
At the End of the year	NIL	NIL	NIL	NIL
<b>7. Mrs. Riya Shah</b>				
At the beginning of the year	NIL	NIL	NIL	NIL
Date wise Increase / Decrease in Shareholding during the year specifying the reason for increase / decrease (e.g. allotment/transfer/bonus/sweat equity etc.		No change		
At the End of the year	NIL	NIL	NIL	NIL

**V. INDEBTEDNESS:** The Company has no indebtedness with respect to secured and unsecured loans or deposits during the financial year 2021-22.

**VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:**

**A. Remuneration to Managing Director, Whole-Time Directors and/or Manager**

Sr. No.	Particulars of Remuneration	Name of Managing Director	Name of the other Whole-time Director	Total Amount (₹ in lakhs)
<b>1.</b>	<b>Gross Salary</b>	<b>Navin B. Doshi</b>	<b>Kishor Mehta*</b>	
(a)	Salary as per provisions contained in Section 17(1) of the Income-tax Act, 1961	48.00	14.25	62.25
(b)	Value of perquisites u/s17(2) Income-tax Act, 1961	Nil	Nil	Nil
(c)	Profits in lieu of salary under section 17(3) Income-tax Act, 1961	Nil	Nil	Nil
2.	Stock Option	Nil	Nil	Nil
3.	Sweat Equity	Nil	Nil	Nil
4.	Commission	Nil	Nil	Nil
	- As % of Profit	Nil	Nil	Nil
	- Others specify	Nil	Nil	Nil
5.	Others, please specify (Bonus)	Nil	Nil	Nil
	<b>Total (A)</b>	<b>48.00</b>	<b>14.25</b>	<b>62.25</b>
	<b>Ceiling as per the Act</b>	<b>60.00</b>	<b>19.40</b>	<b>79.40</b>

\* Mr. Kishor Mehta was appointed as a Whole-time Director of the Company w.e.f. June 25, 2021.

**B. Remuneration of other Directors:**

(₹ in lakhs)

Sr. No.	Particulars of Remuneration	Name of Directors			Total Amount
<b>1.</b>	<b>Independent Directors</b>	<b>Dr. Sharad R. Mehta</b>	<b>Mrs. Sheela Kamdar</b>	<b>Mr. Niraj Mehta</b>	
	Fees for attending Board / Committee meetings	0.27	0.29	0.29	0.85
	Commission	Nil	Nil	Nil	Nil
	Others	Nil	Nil	Nil	Nil
	<b>Total (1)</b>	<b>0.27</b>	<b>0.29</b>	<b>0.29</b>	<b>0.85</b>
<b>2.</b>	<b>Other Non-Executive Director</b>	<b>Meeta Samir Sheth</b>			
	Fees for attending Board / Committee meetings		Nil		Nil
	Commission		Nil		Nil
	Others (Remuneration)		12.00		12.00
	<b>Total (2)</b>		<b>12.00</b>		<b>12.00</b>
	<b>Ceiling as per the Act</b>		<b>20.00</b>		<b>20.00</b>
	<b>Total (B)=(1)+(2)</b>		<b>12.85</b>		<b>12.85</b>

**A. Remuneration to Key Managerial Personnel other than MD/Manager/ WTD:**

(₹ in lakhs)

Sr. No.	Particulars of Remuneration	Key managerial personnel		
		Chief Financial Officer*	Company Secretary	Total
1.	Gross Salary			
	(a) Salary as per provisions contained in Section 17(1) of the Income-tax Act, 1961	Nil	7.18	7.18
	(b) Value of perquisites u/s17(2) Income-tax Act, 1961	Nil	Nil	Nil
	(c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	Nil	Nil	Nil
2.	Stock Option	Nil	Nil	Nil
3.	Sweat Equity	Nil	Nil	Nil
4.	Commission - As % of Profit	Nil	Nil	Nil
5.	Others, please specify (Bonus)	Nil	Nil	Nil
	<b>Total</b>	<b>Nil</b>	<b>7.18</b>	<b>7.18</b>

\* Mr. Kishor Mehta was appointed as a Whole-time Director of the Company w.e.f. June 25, 2021 and was paid in the capacity of Whole-time Director.

**VII. PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES: NIL**

Type	Section of the Companies Act	Brief Description	Details of Penalty/ Punishment/ Compounding fees imposed	Authority (RD/ NCLT/Court)	Appeal made if any (give details)
<b>A. COMPANY</b>					
Penalty					
Punishment			NOT APPLICABLE		
Compounding					
<b>B. DIRECTORS</b>					
Penalty					
Punishment			NOT APPLICABLE		
Compounding					
<b>C. OTHER OFFICERS IN DEFAULT</b>					
Penalty					
Punishment			NOT APPLICABLE		
Compounding					

By order of the Board  
For **Coral India Finance and Housing Limited**

**Navin B. Doshi**  
Managing Director

**Kishor Mehta**  
Whole-time Director & CFO

Place: Mumbai  
Date: June 30, 2022