



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

## **Notice of Extraordinary General Meeting**

**NOTICE** is hereby given that an **Extra-Ordinary General Meeting** of the Members of the Company will be held on **Wednesday, July 16, 2025 at 02:00 P.M. (IST) through Video Conferencing/Other Audio- Visual Means** organized by the Company, to transact the following business. The venue of the meeting shall be deemed to be the Registered Office of the Company at Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021.

### **SPECIAL BUSINESS**

#### **1. Re-appointment of Mr. Niraj Mehta (DIN: 02667671) as an Independent Director**

To consider and, if thought fit, approve 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 any other applicable provisions, if any, of the Companies Act, 2013 (the “Act”) and the Companies (Appointment and Qualification of Directors) Rules, 2014 and Regulation 16(1)(b) and other applicable regulations of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the “Listing Regulations”) (including any statutory modification(s) or re-enactment thereof for the time being in force) and based on the recommendation of the Nomination & Remuneration Committee the approval of the Members of the Company be and is hereby accorded for the re-appointment of Mr. Niraj Mehta (DIN: 02667671), whose current term of office is expiring on July 16, 2025, and who has submitted the declarations that he meets the criteria for Independence as provided under the Act and the Listing Regulations and is eligible for re-appointment for a second term, as an Independent Director of the Company, not liable to retire by rotation, to hold office for a term of five (5) consecutive years commencing from July 17, 2025 to July 16, 2030.

**Resolved further that** the Board of Directors (which term shall, unless repugnant to the context or meaning thereof, be deemed to include a duly authorised Committee thereof) and/or the Company Secretary be and are hereby authorised to do all such acts, deeds and things as may be necessary, proper or expedient to give effect to this resolution and to settle any questions, difficulties or doubts that may arise in this regard.”

By the order of the Board of Directors of  
**Coral India Finance and Housing Limited**  
CIN: L67190MH1995PLC084306

Sd/-  
**Riya Shah**  
Company Secretary  
M. No. A35063

Mumbai, June 23, 2025

### **Registered Office:**

Dalamal House, 4th Floor,  
Jamnalal Bajaj Marg, Nariman Point,  
Mumbai – 400 021



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

## Notes:

1. An Explanatory Statement pursuant to Section 102 (1) of the Companies Act, 2013 (hereinafter referred to as the “Act”), in respect of business to be transacted at the Extra-Ordinary General Meeting (hereinafter referred to as “EGM”) as set out under Item No. 1 above including the relevant details of the Directors seeking re-appointment as required by Regulation 36(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (hereinafter referred to as “Listing Regulations”) and as required under Secretarial Standards–2 on General Meetings issued by the Institute of Company Secretaries of India is annexed thereto.
2. In accordance with the provisions of the Act, read with the Rules made thereunder and General Circular No. 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs (MCA) and circular issued by Securities and Exchange Board of India (SEBI) vide circular no. SEBI/ HO/ CFD/ CFDPoD-2/ P/ CIR/ 2024/ 133 dated October 3, 2024 read with Master Circular SEBI/HO/CFD/PoD2/CIR/P/0155 dated 11<sup>th</sup> November 2024 issued by SEBI (hereinafter collectively referred to as “the Circulars”) and other applicable circulars and notifications issued by MCA and SEBI (including any statutory modifications or re-enactment thereof for the time being in force and as amended from time to time), companies are allowed to hold EGM through Video Conferencing (VC) or other audio visual means (OAVM), without the physical presence of members at a common venue. Accordingly, the EGM of the Company is being held through VC/OAVM, and video recording of the same shall be made available on the website of the Company. National Securities Depository Limited (“NSDL”) will be providing facility for voting through remote e-Voting, for participation in the EGM through VC/OAVM and e-Voting during the EGM.
3. Pursuant to the Circular No. 14/2020 dated April 08, 2020, issued by the Ministry of Corporate Affairs, as the EGM shall be conducted through VC/OAVM, there is no requirement of appointment of proxies. Accordingly, the facility for appointment of proxy by the members is not available for this EGM and hence, the proxy form is not annexed to this Notice. Also, the Attendance Slip including Route Map is not annexed to this Notice.

## **Section A: Dispatch of EGM Notice**

### **Process for dispatch of Notice of EGM and Registration of email id for obtaining copy of EGM Notice**

4. In compliance with the aforementioned MCA and SEBI Circulars, Notice of the EGM is being sent only through electronic mode to those Members whose email addresses are registered with the Company/ Depository Participant (DPs).

In case any member is desirous of obtaining physical copy of the Notice of the EGM of the Company, he/she may send a request to the Company by writing at [cs@coralhousing.in](mailto:cs@coralhousing.in) or MUFG Intime India Private Limited (MUFG) (formerly Link Intime India Private Limited), Company’s Registrar and Transfer Agents at [rnt.helpdesk@in.mpms.mufg.com](mailto:rnt.helpdesk@in.mpms.mufg.com), mentioning their DP ID and Client ID/folio no.



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

Members may note that the Notice of EGM will also be available on the Company's website at <https://coralhousing.in/shareholders-meeting.php> and at the websites of the Stock Exchanges i.e. BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively, and on the website of National Securities Depository Limited (NSDL) at <https://www.evoting.nsdl.com>.

5. Shareholders holding shares in physical mode and who have not updated their email addresses with the Company are requested to update their email addresses by sending a duly signed request letter to the Registrar and Share Transfer Agent of the Company, MUFG Intime India Private Limited (MUFG) by providing Folio No. and Name of shareholder. Shareholders holding shares in dematerialized mode are requested to register / update their email addresses with the relevant Depository Participants.

## **Section B: Procedure for joining the EGM through VC / OAVM and queries on the business to be transacted**

6. The deemed venue of the meeting shall be the registered office of the Company.
7. NSDL will be providing facility for voting through remote e-Voting, for participation at the EGM through VC/OAVM facility and e-Voting during the EGM.
8. Member will be provided with a facility to attend the EGM through VC/OAVM through the NSDL e-Voting system. Members may access the same by following the steps mentioned at note no. 23(A)(vii), '**Step 1**': **Access to NSDL e-Voting system**'. After successful login, you can see link of "VC/OAVM link" placed under "**Join meeting**" menu against Company name. You are requested to click on VC/OAVM link placed under Join General Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN (134199) of Company will be displayed.
9. Members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned below in the Notice. Further members can also use the OTP based login for logging into the e-Voting system of NSDL.
10. Members are encouraged to join the Meeting through Laptops for better experience.
11. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
12. 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.
13. Members may note that the VC/OAVM facility, allows participation of at least 1,000 Members on a first come-first-served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021  
Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)  
Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the EGM without restriction on account of first come first served basis.

14. Facility of joining the EGM through VC / OAVM shall open 15 minutes before the time scheduled for the EGM and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice.
15. Members who need assistance before or during the EGM, can contact NSDL on (022) 4886 7000 or send a request to Mr. Sagar Gudhate, Senior Manager – NSDL at [evoting@nsdl.com](mailto:evoting@nsdl.com)
16. Members attending the EGM through VC / OAVM shall be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

## **Procedure to raise questions / seek clarifications with respect to business to be transacted at the ensuing EGM:**

17. Members are encouraged to express their views / send their queries in advance mentioning their name, DP ID and Client ID / folio number, email id, mobile number at [cs@coralhousing.in](mailto:cs@coralhousing.in). Questions / queries received by the Company till 05:00 p.m. (IST) on Friday, July 11, 2025 shall only be considered and responded during the EGM.
18. Members who would like to express their views or ask questions during the EGM may register themselves as a speaker, by sending an email to [cs@coralhousing.in](mailto:cs@coralhousing.in), mentioning the name and DP ID and Client ID/Folio No. between Thursday, July 10, 2025 (09:00 a.m. IST) and Friday, July 11, 2025 (05:00 p.m. IST).
19. The Company reserves the right to restrict the number of questions and the number of speakers, depending on the availability of time for the EGM.

## **Section C – Voting on resolutions – Rules and Procedure**

20. All the shareholders of the Company including retail individual investors, institutional investors, etc. are encouraged to attend and vote in the EGM to be held through VC/OAVM.
21. A member may participate in the Extra-Ordinary General Meeting (“EGM”) even after exercising his right to vote through remote e-voting but shall not be allowed to vote again at the EGM.
22. A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date i.e. Wednesday, July 09, 2025 only shall be entitled to avail the facility of remote e-voting as well as e-voting at the EGM.
23. The voting rights of members shall be in proportion to their shares of the paid-up equity share capital in the Company as on the cut-off date i.e. Wednesday, July 09, 2025.



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

Voting Options – In view of the meeting being held by audio visual means, the members shall have two options of voting, both electronically as follows:

A. Remote e-voting

B. Electronic e-voting during the EGM

## A. Remote e-voting

- (i) Pursuant to the provisions of Section 108 of the Act read with Rule 20 of the Companies (Management and Administration) Rules, 2014, the Secretarial Standard on General Meetings (SS-2) issued by the ICSI and Regulation 44 of the Listing Regulations, (including any statutory modification(s) and/ or re-enactment(s) thereof for the time being in force), the Company is providing facility of remote e-Voting to its members in respect of the business to be transacted at the EGM. For this purpose, the Company has entered into an agreement with NSDL for facilitating voting through electronic means, as the authorized agency. The facility of casting votes by a member using remote e-Voting system as well as e-Voting on the date of the EGM will be provided by NSDL.
- (ii) The remote e-voting period commences on **Saturday, July 12, 2025 (9:00 a.m. IST)** and ends on **Tuesday, July 15, 2025 (5:00 p.m. IST)**. The remote e-voting module shall be disabled by NSDL for voting thereafter. During this period, shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date i.e. **Wednesday, July 09, 2025**, may cast their vote by remote e-voting. Those members, who will be present in the EGM through the VC facility and have not cast their vote on the Resolution through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during the EGM.
- (iii) Any person who acquires shares of the Company and becomes a Member of the Company after sending of the Notice and holding shares as of the cut-off date, may obtain the login ID and password by sending a request at [evoting@nsdl.com](mailto:evoting@nsdl.com). However, if he/she is already registered with NSDL for remote e-voting then he/she can use his/her existing user ID and password for casting the vote.
- (iv) Once the vote on a resolution is cast by the shareholder, the shareholder shall not be allowed to change it subsequently.
- (v) The voting rights of members shall be in proportion to their shares of the paid-up equity share capital of the Company as on the cut-off date i.e. Wednesday, July 09, 2025. Subject to receipt of requisite number of votes, the Resolutions shall be deemed to be passed on the date of the Meeting, i.e. Wednesday, July 16, 2025.
- (vi) Shareholders are advised to update their mobile number and e-mail ID with the RTA /DPs in order to access e-Voting facility.
- (vii) The details of the process and manner for remote e-Voting are explained below:



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021  
Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)  
Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

**Step 1:** Access to NSDL e-Voting system

**Step 2:** Cast your vote electronically and join virtual meeting on NSDL e-Voting system.

**Details on Step 1 - Access to NSDL e-Voting system are mentioned below:**

## I. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode

Pursuant to SEBI circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 09, 2020 (subsumed as part of the SEBI Master Circular No. SEBI/HO/MRD/MRD-PoD-2/P/CIR/2023/166 dated 6th October 2023), on “e-Voting facility provided by Listed Companies”, e-Voting process has been enabled to all the individual demat account holders, by way of single login credential, through their demat accounts/websites of Depositories/DPs in order to increase the efficiency of the voting process. Individual demat account holders would be able to cast their vote without having to register again with the e-Voting service provider (ESP) thereby not only facilitating seamless authentication but also ease and convenience of participating in e-Voting process. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	<ol style="list-style-type: none"><li>1. For OTP based login you can click on <a href="https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp">https://eservices.nsdl.com/SecureWeb/evoting/evotinglogin.jsp</a>. You will have to enter your 8-digit DP ID, 8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or <b>e-Voting service provider i.e. NSDL</b> and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting &amp; voting during the meeting.</li><li>2. Existing <b>IDeAS</b> user can visit the e-Services website of NSDL Viz. <a href="https://eservices.nsdl.com">https://eservices.nsdl.com</a> either on a Personal Computer or on a mobile. On the e-Services home page click on the “<b>Beneficial Owner</b>” icon under “<b>Login</b>” which is available under ‘<b>IDeAS</b>’ section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on “<b>Access to e-Voting</b>” under e-Voting services and you will be able to see e-Voting page. Click on company name or <b>e-Voting service provider i.e. NSDL</b> and you will be re-directed to e-Voting website of NSDL for casting your vote</li></ol>







# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

Registered Office: Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

	<p>during the remote e-Voting period or joining virtual meeting &amp; voting during the meeting.</p> <ol style="list-style-type: none"><li>3. If you are not registered for IDEAS e-Services, option to register is available at <a href="https://eservices.nsdl.com">https://eservices.nsdl.com</a>. Select “<b>Register Online for IDEAS Portal</b>” or click at <a href="https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp">https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp</a></li><li>4. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <a href="https://www.evoting.nsdl.com/">https://www.evoting.nsdl.com/</a> 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), 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 <b>e-Voting service provider i.e. NSDL</b> and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting &amp; voting during the meeting.</li><li>5. Shareholders/Members can also download NSDL Mobile App “<b>NSDL Speede</b>” facility by scanning the QR code mentioned below for seamless voting experience.</li></ol> <p><b>NSDL Mobile App is available on</b></p> <p> App Store  Google Play</p> <div style="display: flex; justify-content: space-around;"></div>
<p><b>Individual Shareholders holding securities in demat mode with CDSL</b></p>	<ol style="list-style-type: none"><li>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 users to login Easi /Easiest are requested to visit CDSL website <a href="http://www.cdslindia.com">www.cdslindia.com</a> and click on login icon &amp; New System Myeasi Tab and then use your existing my easi username &amp; password.</li><li>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</li></ol>



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

Registered Office: Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

	<p>option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting &amp; voting during the meeting. 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 CDSL website <a href="http://www.cdslindia.com">www.cdslindia.com</a> and click on login &amp; New System Myeasi Tab and then click on registration option.</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 <a href="http://www.cdslindia.com">www.cdslindia.com</a> home page. The system will authenticate the user by sending OTP on registered Mobile &amp; Email as recorded in the Demat Account. After successful authentication, user will be able to see 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>
<p><b>Individual Shareholders (holding securities in demat mode) login through their depository participants</b></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. upon logging in, you will be able to see e-Voting option. 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 i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting &amp; 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. NSDL and CDSL.**

Login type	Helpdesk details
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 <a href="mailto:evoting@nsdl.com">evoting@nsdl.com</a> or call at 022 - 4886 7000
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 <a href="mailto:helpdesk.evoting@cdslindia.com">helpdesk.evoting@cdslindia.com</a> or contact at toll free no. 1800 21 09911



## Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

### II. Login method for e-Voting and joining virtual meeting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode

#### How to Log-in to NSDL e-Voting website?

1. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: <https://www.evoting.nsdl.com/> either on a personal computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under “Shareholders/Member” section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.
4. Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL e-services after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. cast your vote electronically.
5. Your User ID details are given below:

<b>Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical</b>	<b>Your User ID is:</b>
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID  For example, if your DP ID is IN300*** and Client ID is 12***** then your User ID is IN300***12*****
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID  For example, if your Beneficiary ID is 12***** then your User ID is 12*****
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the Company. For example, if folio number is 001*** and EVEN is 134199 then User ID is 134199001***

6. Password details for shareholders other than Individual shareholders are given below:

- a) If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.
- b) If you are using NSDL e-Voting system for the first time, you will need to retrieve the ‘initial password’ which was communicated to you. Once you retrieve your ‘initial password’, you need to enter the ‘initial password’ and the system will force you to change your password.



## Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

- c) How to retrieve your 'initial password'?
- (i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the.pdf file is your 8-digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The.pdf file contains your 'User ID' and your 'initial password'.
  - (ii) If your email ID is not registered, please follow steps mentioned below in **the process for those shareholders whose email addresses are not registered.**
7. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:
- a) Click on **"Forgot User Details/ Password?"** (If you are holding shares in your demat account with NSDL or CDSL) option available on [www.evoting.nsdl.com](http://www.evoting.nsdl.com).
  - b) **"Physical User Reset Password?"** (If you are holding shares in physical mode) option available on [www.evoting.nsdl.com](http://www.evoting.nsdl.com)
  - c) If you are still unable to get the password by aforesaid two options, you can send a request at [evoting@nsdl.com](mailto:evoting@nsdl.com) mentioning your demat account number/folio number, your PAN, your name and your registered address.
  - d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-voting system of NSDL.
8. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
9. Now, you will have to click on "Login" button.
10. After you click on the "Login" button, Home page of e-Voting will open.

### **Details on Step 2 - Cast your vote electronically and join General Meeting on NSDL e-Voting system are mentioned below:**

#### **How to cast your vote electronically on NSDL e-Voting system?**

1. After successful login at Step 1, you will be able to see the Home page of e-Voting. Click on e-Voting. Then, click on Active Voting Cycles.
2. After clicking on Active Voting Cycles, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle is in active status.
3. Select "EVEN" of the Company which is 134199.
4. Now you are ready for e-Voting as the Voting page opens. Cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join Meeting".



## Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

- 
5. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/ modify the number of shares for which you wish to cast your vote and click on “Submit” and also “Confirm” when prompted.
  6. Upon confirmation, the message “Vote cast successfully” will be displayed and you will receive a confirmation by way of a SMS on your registered mobile number from Depository.
  7. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
  8. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

### **The instructions for members for e-voting on the day of the EGM are as under:**

1. The procedure for e-Voting on the day of the EGM is same as the instructions mentioned above for remote e-voting.
2. Those Members, who will be present in the EGM through VC / OAVM facility and have not cast 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 during the EGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the EGM. However, they will not be eligible to vote at the EGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the EGM shall be the same person mentioned for remote e-voting.

### **General Guidelines for shareholders:**

1. Institutional shareholders/Corporate Members (i.e. other than individuals, HUF, NRI, etc.) are required to send scanned copy (PDF/ JPG Format) of the relevant Board Resolution/Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to [lodhauma@yahoo.co.in](mailto:lodhauma@yahoo.co.in) with a copy marked to [evoting@nsdl.com](mailto:evoting@nsdl.com).

Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on “**Upload Board Resolution / Authority Letter**” displayed under “**e-Voting**” tab in their login.

2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-Voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the “Forgot User Details/Password?” or “Physical User Reset Password?” option available [www.evoting.nsdl.com](http://www.evoting.nsdl.com) to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-Voting user manual for Shareholders available at the download section of [www.evoting.nsdl.com](http://www.evoting.nsdl.com) or call on toll free no.: (022) 4886 7000 or send a request Mr. Sagar Gudhate - Senior Manager- NSDL at [evoting@nsdl.com](mailto:evoting@nsdl.com).



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

## Process for those shareholders whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in physical mode please provide 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 [cs@coralhousing.in](mailto:cs@coralhousing.in).
2. In case shares are held in demat mode, please provide DPID-CLID (16-digit DPID + CLID or 16-digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to [cs@coralhousing.in](mailto:cs@coralhousing.in). If you are an Individual shareholder holding securities in demat mode, you are requested to refer to the login method explained at Step 1: Access to NSDL e-Voting system mentioned under point 23(A)(vii).
3. Alternatively, shareholder/members may send a request to [evoting@nsdl.com](mailto:evoting@nsdl.com) for procuring user id and password for e-voting by providing above mentioned documents.
4. In terms of SEBI circular 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 required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

## **Section D – Declaration of Voting Results**

24. The Board of Directors has appointed Mrs. Uma Lodha, Practicing Company Secretary (Membership No. FCS 5363 / C.P. No. 2593) as the Scrutinizer to scrutinize the remote e-voting and e-voting at EGM process in a fair and transparent manner. She has communicated her willingness to be appointed and will be available for the said purpose.
25. The Scrutinizer shall after the conclusion of voting at the EGM, first count the votes cast during the EGM and thereafter unblock the votes cast through remote e-voting and shall make, not later than 48 hours of the conclusion of the EGM, a consolidated scrutinizer's report of the total votes cast in favor or against, if any, to the Chairman or a person authorized by him in writing, who shall countersign the same and declare the result of the voting forthwith.
26. The results of voting will be declared and the same along with the Scrutinizer's Report will be published on the website of the Company <http://coralhousing.in/shareholders-meeting.php> and the website of NSDL [www.evoting.nsdl.com](http://www.evoting.nsdl.com). The Company shall simultaneously communicate the results along with the Scrutinizers Report to BSE Limited and National Stock Exchange of India Limited where the shares of the Company are listed.



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

## **Section E: Documents Inspection**

27. All the documents referred to in the accompanying notice and the statement pursuant to Section 102 (1) of the Companies Act, 2013 shall be available for inspection through electronic mode. Members are requested to write to the Company at [cs@coralhousing.in](mailto:cs@coralhousing.in) for inspection of said documents.
28. The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Companies Act, 2013 and the Register of Contracts or Arrangements in which Directors are interested, maintained under Section 189 of the Companies Act, 2013, will be available for inspection by the members through electronic mode. Members are requested to write to the Company at [cs@coralhousing.in](mailto:cs@coralhousing.in) for inspection of said documents.

## **STATEMENT PURSUANT TO SECTION 102(1) OF THE COMPANIES ACT, 2013 (“THE ACT”)**

The Explanatory Statement sets out all material facts relating to the business to be dealt at the Extra-Ordinary General Meeting as mentioned in the Notice:

### **Item No. 1: Re-appointment of Mr. Niraj Mehta (DIN: 02667671) as an Independent Director**

At the 26<sup>th</sup> AGM of the Company held on September 11, 2020, the shareholders had approved the appointment of Mr. Niraj Mehta (DIN: 02667671) as an Independent Director to hold office for a period of 5 (five) consecutive years up to July 16, 2025.

The Board of Directors of the Company at their meeting held on June 23, 2025, based on the (i) outcome of performance evaluation (ii) recommendations of the Nomination and Remuneration Committee and (iii) experience and significant contributions made by Mr. Niraj Mehta, have approved his reappointment as an Independent Director for the second term of 5 (five) consecutive years w.e.f. July 17, 2025 to July 16, 2030, subject to approval of the shareholders.

Mr. Mehta has submitted declarations confirming that he:

- continues to meet the criteria of Independence as prescribed under Section 149(6) of the Companies Act, 2013 (“the Act”) and Regulation 16(1)(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI LODR”);
- is not disqualified from being re-appointed as a Director in terms of Section 164 of the Act;
- has complied with the requirement of registration and inclusion of his name in the Independent Directors’ databank maintained by the Indian Institute of Corporate Affairs (IICA) in terms of Rule 6 of the Companies (Appointment and Qualification of Directors) Rules, 2014.

Mr. Niraj Mehta has over 15 years of rich experience in finance, marketing, governance, law and strategy and has contributed immensely to the deliberations of the Board and its Committees. The



## **Coral India Finance and Housing Limited**

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

Board is of the opinion that his continued association will be of significant value to the Company and would help maintain a strong independent element on the Board.

In terms of Section 149(10) and 149(11) of the Act, an Independent Director shall hold office for a term of up to five consecutive years on the Board and shall be eligible for re-appointment for one more term of up to five consecutive years on passing of a special resolution by the shareholders. Mr. Mehta's re-appointment will not be subject to retirement by rotation.

Relevant details relating to re- appointment of Mr. Niraj Mehta, including his profile, as required by the Act, Listing Regulations and Secretarial Standards issued by ICSI are provided in the "Annexures" to the Notice.

The Board, based on the recommendation of the Nomination and Remuneration Committee, recommends resolution in Item No. 1 relating to re-appointment of Mr. Niraj Mehta as an Independent Director, for approval of the members as a Special Resolution.

Other than Mr. Niraj Mehta and his relatives, none of the Directors, Key Managerial Personnel and their relatives are in any way, concerned or interested, financially or otherwise, in the above resolution, except to the extent of their respective shareholding, if any, in the Company.



# Coral India Finance and Housing Limited

CIN: L67190MH1995PLC084306

Registered Office: Dalamal House, 4th Floor, Jamnalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

## Annexure - I

### Details of Independent Directors seeking re-appointment at the Extra-Ordinary General Meeting to be held on July 16, 2025

Details of the Director being re-appointed pursuant to Regulation 36(3)(a) of the Listing Regulations and Information pursuant to the Secretarial Standard – II on General Meetings (SS-2):

Name of the Director	Niraj Mehta
Director Identification Number (DIN)	02667671
Designation	Non-Executive Independent Director
Age	39
Qualification	Mr. Niraj A. Mehta is holding a Law degree and a degree in Management (Finance) from a reputed Institute.
Skills and capabilities required for the role and the manner in which the proposed person meets such requirements/ Experience in specific functional area	He has more than 15 years of experience in the field of Management, Marketing, Finance and Investment across diverse industries including Chemicals, Agriculture, Power, Packaging, Construction and Investments/Portfolio Management
Date of first appointment in Current designation	July 17, 2020
Shareholding in the Company as on date	NIL
Inter se relationship between <ul style="list-style-type: none"><li>Directors</li><li>Key Managerial Personnel</li></ul>	NA NA
No. of Board Meetings attended during the financial year 2024-25	5
Details of remuneration last drawn (₹)	NA (Sitting Fees)
Terms and Conditions of re-appointment	As per the Nomination and Remuneration Policy and appointment letter.
Details of proposed remuneration (₹)	Sitting Fees as may be approved by the Board of Directors in accordance with applicable provisions of law.
Chairperson/Membership of the Statutory Committee(s) of the Board of Directors of the Company	Membership in the Committees of Coral India Finance & Housing Ltd. <ul style="list-style-type: none"><li>Audit Committee</li><li>Stakeholder Relationship Committee</li><li>Nomination and Remuneration Committee</li><li>Corporate Social Responsibility Committee</li></ul>
Other Companies in which he/she is a Director excluding Directorship in Private and Companies under Section 8 of the Companies Act, 2013#	DWD Pharmaceuticals Limited - Independent Director
Chairperson/Membership of Statutory Committee(s) of the Board of Directors of other Companies in which he/she is a director*	DWD Pharmaceuticals Limited: Audit Committee – Chairman Corporate Social Responsibility - Member
Rationale for re-appointment as Independent Directors	Mr. Niraj Mehta is a person of integrity, fulfils the conditions for his re-appointment as an Independent Director as specified in the Act and Listing Regulations and is independent of the management. The NRC & the Board believes that his continued association will be of significant value to the Company and would help maintain a strong independent element on the Board.
Listed companies from which the person has resigned in the past three years	NIL

\*Based on disclosures received from the Director.



# **Coral India Finance and Housing Limited**

CIN: L67190MH1995PLC084306

**Registered Office:** Dalamal House, 4th Floor, Jammalal Bajaj Marg, Nariman Point, Mumbai – 400 021

Website: [www.coralhousing.in](http://www.coralhousing.in) | Email: [cs@coralhousing.in](mailto:cs@coralhousing.in)

Tel: (022) 2285 3910/11 | Fax: (022) 2282 5753

---

## **Annexure-II**

### **Brief profile of Independent Directors seeking re-appointment at the Extra-Ordinary General Meeting to be held on July 16, 2025**

#### **Brief Profile of Mr. Niraj Mehta**

Mr. Niraj A. Mehta is a seasoned professional with over 15 years of rich and diverse experience across management, marketing, finance, and investment strategy, spanning multiple sectors including chemicals, agriculture, power, packaging, construction and portfolio management. He holds a Bachelor's degree in Law and a Master's degree in Management with a specialization in Finance from a reputed institute.

Mr. Mehta has consistently demonstrated strategic insight, sound judgement, and leadership acumen in both operational and board-level roles. His multidisciplinary expertise enables him to bring a well-rounded and pragmatic approach to complex business matters. As an Independent Director, he has been instrumental in strengthening the Company's corporate governance framework and has actively contributed to the deliberations of the Board and its Committees.

His contribution extends beyond governance, as he has provided valuable guidance on matters of financial prudence, risk management, investment evaluation, and long-term value creation for stakeholders.

Mr. Mehta, who was first appointed as an Independent Director on the Board of the Company on July 17, 2020, and has expressed his willingness to be re-appointed for a second term. He has submitted requisite declarations confirming his independence in accordance with the provisions of the Companies Act, 2013 and SEBI (LODR) Regulations, 2015, and is registered in the Independent Directors' databank maintained by the Indian Institute of Corporate Affairs (IICA).