



Since 1943

# JAYABHARAT CREDIT LIMITED

(Formerly: The Jayabharat Credit & Investment Co. Ltd.)

CIN : L66000DL 1943PLC458206

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JCL:09.2026

05.09.2026

To,  
The Manager – Listing Department  
The BSE Limited  
PhirozeJeejeebhoy Towers  
Dalal Street, Mumbai – 400 001.

Dear Sir/Madam,

**Sub:-Book Closure and Date of 83<sup>rd</sup> Annual General Meeting**

Pursuant to Regulation 42 of the SEBI (listing Obligations and Disclosure Requirements) Regulations, 2015, **the Register of Members and Share Transfer Books of the Company will remain closed from Thursday, 24<sup>th</sup> September, 2026 to Wednesday, 30<sup>th</sup> September, 2026 (both days inclusive)** for the purpose of 83<sup>rd</sup> Annual General Meeting of the Company.

The 83<sup>rd</sup> Annual General Meeting of the Company will be held on **Wednesday, 30<sup>th</sup> September, 2026 at 12.30 p.m. through Video Conferencing (“VC”) / Other Audio Visual Means (“OAVM”) organized by the Company.**

Kindly take the same on record and acknowledge the receipt.

Thanking you,

Yours faithfully,

**For Jayabharat Credit Limited**

**Hinal Mehta**  
**Company Secretary**

**NOTICE**

**NOTICE** is hereby given that the 83rd Annual General Meeting of the Members of **Jayabharat Credit Limited** will be held as scheduled below to transact the following business:

|                |                                                               |
|----------------|---------------------------------------------------------------|
| Date           | 30.09.2026                                                    |
| Day            | Wednesday                                                     |
| Time           | 12.30 P.M.                                                    |
| Through / Mode | Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") |

**ORDINARY BUSINESS:**

1. To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended 31<sup>st</sup> March, 2026 and the Reports of the Directors and Auditors thereon.
2. To appoint a Director in place of Mr. Rajiv Gupta, (DIN: 00022964) who retires by rotation, and being eligible, offers himself for re-appointment.
3. To appoint a Director in place of Mr. Arun Mitter, (DIN: 00022941) who retires by rotation, and being eligible, offers himself for re-appointment.
4. To appoint a Director in place of Mr. M K Madan, (DIN: 01060575) who retires by rotation, and being eligible, offers himself for re-appointment.

**By order of the Board of Directors  
For JAYABHARAT CREDIT LIMITED,**

**ARUN MITTER  
DIRECTOR  
[DIN: 00022941]**

**New Delhi, 12<sup>th</sup> August, 2026**

**Registered Office:  
4/17-B, Asaf Ali Road, Delhi,  
Darya Ganj, New Delhi,  
Central Delhi -110002**



## NOTES:

1. Details are given (Ref. Pg. 10) for Directors retiring by rotation eligible for re-appointment vide item No. 2,3 & 4 of the Notice dated 12.08.2026 for the 83<sup>rd</sup> Annual General Meeting of the Members of the Company, pursuant to Section 102 of the Companies Act, 2013 ("Act") setting out material facts concerning the Business and the relevant details as required under Regulation 36(3) of SEBI (Listing Obligation and Disclosure (LODR) Regulations, 2015- "Listing Regulations.
2. Pursuant to the General Circular No. 03/2025 dated September 22, 2025 ('MCA Circulars') and other applicable circulars and notifications issued (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 **AGM** through **Video Conferencing (VC) or Other Audio-Visual Means (OAVM)**, without the physical presence of members at a common venue. In compliance with the said Circulars, Annual General Meeting (**AGM**) shall be conducted through **VC / OAVM**.
3. Pursuant to the Circular No. 14/2020 dated April 08, 2020, issued by the Ministry of Corporate Affairs, the facility to appoint proxy to attend and cast vote for the members is not available for this **AGM**. However, the Body Corporates are entitled to appoint authorised representatives to attend the **AGM** through VC/OAVM and participate there at and cast their votes through e-voting.
4. The Members can join the **AGM** in the **VC/OAVM** mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the **AGM** through **VC/OAVM** will be made available for 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the **AGM** without restriction on account of first come first served basis.
5. 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.
6. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) the Secretarial Standard on General Meetings (SS-2) issued by the ICSI and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), and the Circulars issued by the Ministry of Corporate Affairs from time to time the Company is providing facility of remote e-Voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with National Securities Depository Limited (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 **AGM** will be provided by NSDL.
7. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, the Notice calling the AGM has been uploaded on the website of the Company at [www.jcl@jayabharat.com](http://www.jcl@jayabharat.com). The Notice can also be accessed from the websites of the Stock Exchanges i.e. BSE Limited and National Stock Exchange of India Limited at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively and the AGM Notice is also available on the website of NSDL (agency for providing the Remote e-Voting facility) i.e. [www.evoting.nsdl.com](http://www.evoting.nsdl.com).
8. AGM has been convened through **VC/OAVM** in compliance with applicable provisions of the Companies Act, 2013 read with MCA Circular issued from time to time
9. Register of Members and Share Transfer Books will remain closed from Thursday, 24<sup>th</sup> September, 2026 to Wednesday, 30<sup>th</sup> September, 2026 (both days inclusive) for the purpose of **AGM**.
10. In compliance with the aforesaid MCA Circulars and SEBI Circulars, Notice of the **AGM** along with the Annual Report 2025-26 is being sent only through electronic mode to those Members whose email addresses are registered with the Company/ Depositories. Members may note that the Notice and Annual Report 2025-26 will also be available on the Company's Website [www.jayabharat.com](http://www.jayabharat.com) and websites of Stock Exchange i.e. BSE Limited and on the website of National Securities Depository Limited (NSDL).

### For receiving all communication (including Annual Report) from the Company electronically:

- a) Members, holding shares in physical mode and who have not registered / updated their email addresses with the Company, can temporarily register / update their e-mail addresses by clicking on the link web <https://in.mpms.mufg.com/web.linkintime.co.in>.
  - b) Members holding shares in dematerialized mode are requested to register / update their e-mail addresses with the relevant Depository Participant (DP) if already not.
11. Members seeking any information with regard to the Accounts or any Document to be placed at the **AGM**, are requested to write to the Company at [jcl@jayabharat.com](mailto:jcl@jayabharat.com) from Sunday, 27<sup>th</sup> September, 2026, at 9.00 a.m. (IST) to Tuesday, 29<sup>th</sup> September, 2026, at 5.00 p.m. (IST) for enabling the Company to suitably reply.

12. The Company has not declared any Dividend after Financial Year (FY) 2007-08. And the entire amount of unclaimed dividend up to Financial Year (FY) 2007-08 has been transferred to Investor Education and Protection Fund ("said Fund"). Pursuant to the provisions of the Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 ("said Rules"), Members are requested to verify their records and send claims, if any, of the aforesaid year. Please arrange to send a letter duly signed by all the Member/s quoting Folio No. / DP ID – CL ID to our Registrar & Transfer Agent (RTA):

**MUFG Intime India Private Limited, A part of MUFG Corporate Markets, a division of MUFG Pension & Market Services (Formerly Link Intime India Private Limited), C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai – 400 083. [www.in.mpms.mufig.com](http://www.in.mpms.mufig.com) | email [rnt.helpdesk@in.mpms.mufig.com](mailto:rnt.helpdesk@in.mpms.mufig.com). Tel: +91 22 4918 6000.**

Shareholders are requested to kindly complete the KYC at the earliest as per the SEBI circular dated 20.04.2018 for the shares held in physical form.

#### IMPORTANT

**MUFG Intime India Private Limited, A part of MUFG Corporate Markets, a division of MUFG Pension & Market Services (Formerly Link Intime India Private Limited), C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai – 400 083. [www.in.mpms.mufig.com](http://www.in.mpms.mufig.com). email [rnt.helpdesk@in.mpms.mufig.com](mailto:rnt.helpdesk@in.mpms.mufig.com)**

13. Pursuant to the MCA circulars, issued by the Ministry of Corporate Affairs, the facility to appoint proxy to attend and cast vote for the members is not available for this **AGM**. However, the Body Corporates are entitled to appoint Authorized Representative/s to attend the **AGM** through **VC/OAVM** and participate and cast their votes through e-voting there at **AGM**.
14. The Members can join the **AGM** in the **VC/OAVM** mode 15 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the **AGM** through **VC/OAVM** will be made available for the members on "**first come first served**" basis. This will not include large Members (Members holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the **AGM** without restriction on account of "first come first served" basis.
15. 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.
16. Members are requested to intimate changes, if any, to update KYC and submit Permanent Account No. (PAN) of each participant in the Securities Market. Members holding shares in physical mode are now required and mandated by the relevant SEBI Circulars to Demat their shares getting in touch with the Company's RTA MUFG Intime India Pvt. Ltd. Any request for transfer, transmission, transposition and consolidation of Share certificate/s shall be processed now only in Dematerialised Form. Members are facilitated for appointing their Nominee/s as per the provisions of Section 72 of the Act and SEBI Circular.

#### THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING GENERAL MEETING ARE AS UNDER: -

The remote e-voting period begins on Sunday 27<sup>th</sup> September, 2026 at 09:00 A.M. and ends on Tuesday 29<sup>th</sup> September, 2026 at 05:00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. Wednesday 23<sup>rd</sup> September, 2026 may electronically cast their vote. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being Wednesday, 23<sup>rd</sup> September, 2026.

#### How do I vote electronically using NSDL e-Voting system?

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:

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

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

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 advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.



Login method for Individual shareholders holding securities in demat mode is given below:

| Type of shareholders                                                | Login Method                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
|---------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Individual Shareholders holding securities in demat mode with NSDL. | <ol style="list-style-type: none"> <li>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>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 during the remote e-Voting period or joining virtual meeting &amp; voting during the meeting.</li> <li>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>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>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> <div style="text-align: center;"> <p>NSDL Mobile App is available on</p>    </div> |
| Individual Shareholders holding securities in demat mode with CDSL  | <ol style="list-style-type: none"> <li>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 user your existing my easi username &amp; password.</li> <li>After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting 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.</li> <li>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.</li> </ol>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

| Type of shareholders                                                                                   | Login Method                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
|--------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                                                                                                        | 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 & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.                                                                           |
| Individual Shareholders (holding securities in demat mode) login through their depository participants | 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 & voting during the meeting. |

**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 |

**B) 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 'Shareholder/ 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.

*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 eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.*

4. Your User ID details are given below :

| Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical | Your User ID is:                                                                                                                                          |
|----------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| a) For Members who hold shares in demat account with NSDL.     | 8 Character DP ID followed by 8 Digit Client ID<br>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<br>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<br>For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001*** |



5. 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.
  - 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 **process for those shareholders whose email ids are not registered**.
6. 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 etc.
  - d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.
7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
8. Now, you will have to click on "Login" button.
9. After you click on the "Login" button, Home page of e-Voting will open.

## Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

### How to cast your vote electronically and join General Meeting on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select "EVEN" of company for which you wish to 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".
3. Now you are ready for e-Voting as the Voting page opens.
4. 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.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

### General Guidelines for shareholders

1. Institutional shareholders (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 [\\_acs.pmehta@gmail.com](mailto:_acs.pmehta@gmail.com) 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 on [www.evoting.nsdl.com](http://www.evoting.nsdl.com) to reset the password.

3. Members who have cast their votes by remote e-Voting prior to the AGM may also attend/participate in the Meeting through VC/OAVM but they shall not be entitled to cast their vote again.
4. 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, 23<sup>rd</sup> September, 2026.
5. Mr. Prashant S. Mehta, Proprietor, M/s. P. Mehta & Associates, Practicing Company Secretaries (Membership No. A5814, COP: 17341), has been appointed as the Scrutinizer for conducting voting process in a fair and transparent manner.
6. The Chairman shall, at the AGM, at the end of discussion on the Resolutions on which voting is to be held, allow voting with the assistance of Scrutinizer, by use of Electronic Voting for all those members who are present at the AGM but have not cast their votes by availing the remote e-Voting facility.
7. The Scrutinizer will submit his Report to the Chairman/ Whole-time Director /Director/s/ Company Secretary of the Company after completion of the scrutiny of the remote e-voting and e-voting at the **AGM**. The results will be announced by the Chairman/ Whole-time Director/Director/s/Company Secretary of the Company within 2 (two) working days from the conclusion of the **AGM** and will be posted on the Company's website. [www.jayabharat.com](http://www.jayabharat.com). The results shall also be intimated to the Stock Exchange where the securities of the Company are listed.
8. 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.: 022 - 4886 7000 or send a request to Ms. Apeksha Gojamgunde at [evoting@nsdl.com](mailto:evoting@nsdl.com)

**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 (Company email id - [jcl@jayabharat.com](mailto:jcl@jayabharat.com)).
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 (Company email id - [jcl@jayabharat.com](mailto:jcl@jayabharat.com)). If you are an Individual shareholders holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A) i.e. Login method for e-Voting and joining virtual meeting for Individual shareholders holding securities in demat mode**.
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.

**THE INSTRUCTIONS FOR MEMBERS FOR “ e-VOTING” ON THE DAY OF THE AGM ARE AS UNDER:-**

1. The procedure for e-Voting on the day of the **AGM** is same as the instructions mentioned above for remote e-voting.
2. Only those Members/ shareholders, who will be 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 in the **AGM**.
3. Members who have voted through Remote e-Voting will be eligible to attend the **AGM**. However, they will not be eligible to vote at the **AGM**.
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 **AGM** shall be the same person mentioned for Remote e-voting.

**INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH**

**VC/OAVM ARE AS UNDER:**

1. Member will be provided with a facility to attend the **AGM** through **VC/OAVM** through the NSDL e-Voting system. Members may access by following the steps mentioned above for **Access to NSDL e-Voting system**. After successful login, you can see link of “**VC/OAVM**” placed under “**Join meeting**” menu against company name. You are requested to click on **VC/OAVM** link placed under Join Meeting menu. The link for **VC/OAVM** will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the 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 in the notice to avoid last minute rush.

2. Members are encouraged to join the Meeting through Laptops for better experience.
3. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
4. 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.
5. Shareholders who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at (company email id - jcl@jayabharat.com). The same will be replied by the company suitably.
6. Members who have registered themselves as a speaker can only speak with the available time limit.

**Registered office:**

4/17-B, Asaf Ali Road, Delhi,  
Darya Ganj, New Delhi,  
Central Delhi 110002  
Delhi India.

By order of the Board of Directors for  
**JAYABHARAT CREDIT LIMITED,**

**ARUN MITTER**  
DIRECTOR

[DIN: 00022941]

New Delhi, .12.08.2026

**TO THE ITEM NO 2, 3&4 OF THE NOTICE****Details of Directors seeking re-appointment at the Forthcoming Annual General Meeting**

[Pursuant to Regulation 36 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Clause 1.2.5 of Secretarial Standards-2 on General Meetings]

|                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                      |
|-----------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Name of Director</b>                                                                                                                             | Mr. Rajiv Gupta                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Mr. Arun Mitter                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Mr. M K Madan                                                                                                                                        |
| <b>Director Identification Number (DIN)</b>                                                                                                         | 00022964                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 00022941                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 01060575                                                                                                                                             |
| <b>Date of birth and Age</b>                                                                                                                        | 80 years (13.08.1946)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 64 years (27.11.1962)                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 82 years (27.02.1944)                                                                                                                                |
| <b>Nationality</b>                                                                                                                                  | Indian                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Indian                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Indian                                                                                                                                               |
| <b>Date of Appointment on Board</b>                                                                                                                 | 11 <sup>th</sup> January, 1989                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 30 <sup>th</sup> October, 2004                                                                                                                                                                                                                                                                                                                                                                                                                                                | 29 <sup>th</sup> April, 2009                                                                                                                         |
| <b>Qualification</b>                                                                                                                                | B.E. (IIT, Delhi)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | B. Com ACA                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | B. Com FCA, ACS                                                                                                                                      |
| <b>Experience and Expertise</b>                                                                                                                     | A Bachelor in Engineering from IIT, Delhi. He has been associated with Leasing & Hire Purchase business since, 1969.                                                                                                                                                                                                                                                                                                                                                                                          | A qualified Chartered Accountant, He has extensive business experience in general and financial management of corporate bodies.                                                                                                                                                                                                                                                                                                                                               | A qualified Chartered Accountant and Company Secretary He has extensive business experience in general and financial management of corporate bodies. |
| <b>Number of Meeting of the Board attended during the year</b>                                                                                      | 6 (Six)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 6 (Six)                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | 6 (Six)                                                                                                                                              |
| <b>List of Directorships held in other Companies (excluding foreign, private and Section 8 Companies)</b>                                           | <ol style="list-style-type: none"> <li>1. The Motor &amp; General Finance Limited.</li> <li>2. India Lease Development Ltd.</li> <li>3. Bahubali Services Pvt Ltd.</li> <li>4. Associated Traders &amp; Engg Ltd.</li> <li>5. MGF Securities Pvt Ltd.</li> <li>6. Grosvenor Estate Pvt Ltd.</li> <li>7. Gee Gee Holdings Pvt Ltd.</li> <li>8. Ram Prakash &amp; Co. Pvt Ltd.</li> <li>9. MGF Estate Pvt Ltd</li> <li>10. Cards Services India Pvt Ltd.</li> <li>11. Ved Shanti Properties Pvt Ltd.</li> </ol> | <ol style="list-style-type: none"> <li>1. The Motor &amp; General Finance Limited.</li> <li>2. Bahubali Services Pvt Ltd.</li> <li>3. Technofab Engineering Ltd.</li> <li>4. Ram Prakash &amp; Co. Pvt Ltd.</li> <li>5. Grosvenor Estate Pvt Ltd.</li> <li>6. Gee Gee Holdings Pvt Ltd.</li> <li>7. MGF Securities Pvt Ltd.</li> <li>8. Cards Services India Pvt Ltd.</li> <li>9. Associated Traders &amp; Engineers Pvt Ltd</li> <li>10. Hyline Mediconz Pvt Ltd.</li> </ol> |                                                                                                                                                      |
| <b>Memberships / Chairmanships of Audit and Stakeholders' Relationship Committees across Public Companies (Excluding Jayabharat Credit Limited)</b> | Committees Membership: 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Committees Chairmanship: 3<br>Membership : 3                                                                                                                                                                                                                                                                                                                                                                                                                                  | Nil                                                                                                                                                  |
| <b>Terms and conditions of appointment/ re-appointment</b>                                                                                          | Appointment as a Non-Executive Non-Independent Director subject to retirement by rotation                                                                                                                                                                                                                                                                                                                                                                                                                     | Appointment as a Non-Executive Non-Independent Director subject to retirement by rotation                                                                                                                                                                                                                                                                                                                                                                                     | Appointment as a Non-Executive Non-Independent Director subject to retirement by rotation                                                            |



# JAYABHARAT CREDIT LIMITED .....

|                                                                                                      |                            |                 |                |
|------------------------------------------------------------------------------------------------------|----------------------------|-----------------|----------------|
| <b>Name of Director</b>                                                                              | Mr. Rajiv Gupta            | Mr. Arun Mitter | Mr. M K Madan  |
| <b>Details of remuneration sought to be paid</b>                                                     | Nil                        | Nil             | Nil            |
| <b>Details of last remuneration drawn</b>                                                            | Nil                        | Nil             | Nil            |
| <b>Shareholding in Jayabharat Credit Limited</b>                                                     | 7,60,912 Shares i.e.15.22% | Nil             | 25             |
| <b>Relationship with other directors, manager and other Key Managerial Personnel of the Company.</b> | Not Applicable             | Not Applicable  | Not Applicable |

**By order of the Board of Directors,  
JAYABHARAT CREDIT LIMITED,**

**ARUN MITTER  
DIRECTOR.  
(00022941)**

**New Delhi, 12<sup>th</sup> August,2026**