



J. A. Finance Limited

PAN : AAACJ7671B
CIN : L65999WB1993PLC058703

"Punwani Chambers" 1st Floor, 7B, Kiran Shankar Roy Road, Kolkata-700 001, Phone : +91 33 2248 0150/2545, E-mail : aslcal@aslgroup.in

To
Listing Department
Calcutta Stock Exchange
7, Lyons Range, Dalhousie, Kolkata-700001,
West Bengal

Date: 2nd August, 2021

Subject: Outcome of Board Meeting held on 02/08/2021

ISIN INE825B01010

Dear Sir/ Madam,

With reference to the captioned subject, we hereby inform you that the Board of Directors of the Company at its meeting held on 2nd August, 2021 inter alia transacted the following business:

Outcomes		
The Board considered and decided relevant dates w.r.t. ensuing 28 th Annual General meeting of the company:		
Sl. No.	Particulars	Relevant Date
1	Date of 28 th AGM	30 th August, 2021
2	Cut-off date/Record date: For the purpose of voting through remote e-voting, e-voting at the time of the time of the AGM and Dividend.	23 rd August, 2021
3	Book Closure start date	From 24 th August, 2021
4	Book Closure end date	To 30 th August, 2021
5	Commencement of E-voting	27 th August, 2021 at 9.00 a.m.
6	End of e-voting	29 th August, 2021 at 5.00 p.m.
The Board hereby decided that the 28 th AGM of the Members of J.A Finance Limited will be held on Monday, 30 th August, 2021 at 11:45 A.M. at the Registered office of the Company at 1st Floor, Punwani Chambers, 7B, Kiran Shankar Roy Road, Kolkata-700001, West Bengal and approved the agenda items as given in the Notice of 28 th AGM as attached Annexure-1 .		
The Board decided to appoint CS Shikha Naredi proprietor of M/s. Shikha Naredi & Associates, Company Secretaries (Membership No. 43824 CoP: 16103) as Scrutinizer to scrutinize the votes casted by the members through remote e-voting/poll during the 28 th Annual General Meeting.		
The Central Depository Services Limited (CDSL) be and is hereby appointed to provide remote e-voting facility for upcoming 28 th Annual General Meeting of the Company.		
The Board took note on the documents as submitted to the Stock Exchange for the quarter ended 30th June, 2021 pursuant to the various Regulations of SEBI (Listing		

Obligations and Disclosure Requirements) Regulations, 2015.

The Board approved the quarterly result for the period 01/04/2021 to 30/06/2021 including limited review report, as reviewed and recommended by the Audit Committee and the same is attached as **Annexure-2**.

The Board consider and approved the drafts of advertisement to be published in newspapers regarding 28th AGM Notice, e-voting and dividend.

With the permission of the Chairman of the meeting, following other matters were considered:

Due to other pre-occupation Mr. Manoj Kumar Agarwal has tendered his resignation as Director of the Company with effect from 2nd August, 2021 and the same has been accepted and noted by the Board of Directors of the Company at its meeting held on Today 2nd August, 2021.

The disclosure under Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as per **Annexure-3**.

Consequently, Mr. Manoj Kumar Agarwal also ceases to be a Member of the Nomination and Remuneration Committee and Stakeholders Relationship Committee of the Board effective from 2nd August, 2021.

The Board has approved the re-constitution of Nomination and Remuneration Committee and Stakeholders Relationship Committee effective from 2nd August, 2021.

a. New members of the reconstituted Nomination and Remuneration Committee as under:

Sl. No.	Name of the Members	Designation
1	Murari Lal Khandelwal (Non-executive Independent Director)	Chairman
2	Amit Agarwal (Non-executive Independent Director)	Member
3	Ankit Goyal (Non- Executive Director)	Member

b. New members of the reconstituted Stakeholders Relationship Committee as under:

Sl. No.	Name of the Members	Designation
1	Murari Lal Khandelwal (Non-executive Independent Director)	Chairman
2	Amit Agarwal (Non-executive Independent Director)	Member
3	Ankit Goyal (Non- Executive Director)	Member

In accordance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 The Board of Directors recommended dividend at Re.0.10 per shares subject to the approval of the shareholders on the ensuing Annual General Meeting to be held on 30th August, 2021.

In accordance with Regulation 42 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the dividend will be paid to the equity shareholders of the Company whose names appear on the records of the Depositories as the beneficial owners of the shares as on **Monday, 23rd August, 2021** which is the Record Date fixed for the purpose.

Dividend shall be paid on or before 29th September, 2021.

The Board Meeting was commenced at 5:30 PM and concluded at 6:15 PM.

Kindly take on the record and acknowledge the receipt.

For, J. A. Finance Limited



Raju Patro
Company Secretary



Encl: As above


M B A H & CO. CHARTERED ACCOUNTANTS

VIRDI NIWAS, M-ROAD, BISTUPUR, JAMSHEDPUR-831 001 (JHARKHAND)

GSTIN :- 20AAEFB3648M1ZK

: 0657 - 2321049, E-MAIL : mbah.jsr2512@gmail.com

Independent Auditor's Review Report on the Quarterly Unaudited Financial Results of the Company Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

Review Report to
The Board of Directors
J. A. Finance Ltd

1. We have reviewed the accompanying statement of unaudited financial results of M/s. **J. A. Finance Ltd** ("the Company") [CIN: - L65999WB1993PLC058703] for the quarter ended June 30, 2021 ("the Statement") attached herewith, being submitted by the company pursuant to the requirement of Regulations 33 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.
2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued there under and other accounting principles generally accepted in India. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India (ICAI). This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedure applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
4. Based on our review conducted as stated in Paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of Unaudited Financial Results prepared in accordance with applicable Indian Accounting Standard specified under section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognized accounting practices and policies, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For M B A H & CO
 Chartered Accountants
 ICAI Firm Regn. No – 121426W

Abhishek Agarwal
(Abhishek Agarwal)
 Partner
 M.No – 414050

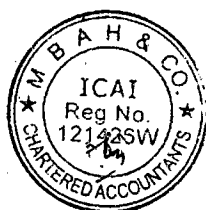


UDIN – 21414050AAACF1417
 Place:-Jamshedpur
 Date: - 02.08.2021

J.A.FINANCE LTD.
Balance Sheet as at June 30, 2021

(Rs in Lakhs)

Particulars	Note	As at June 30, 2021	As at March 31, 2021
I. ASSETS			
1 FINANCIAL ASSETS			
(a) Cash and Cash Equivalents	3	1.43	0.33
(b) Receivables			
(i) Trade Receivables	4	0.06	0.06
(c) Loans	5	2,004.84	1,945.78
(d) Investments	6	211.91	208.42
		2,218.24	2,154.59
2 NON-FINANCIAL ASSETS			
(a) Current Tax Assets (Net)	7	18.50	24.18
(b) Property, Plant and Equipment	8	0.63	-
(b) Other Non - Financial assets	9	50.16	49.96
		69.29	74.14
TOTAL ASSETS		2,287.53	2,228.73
II. LIABILITIES AND EQUITY			
LIABILITIES			
1 FINANCIAL LIABILITIES			
(a) Payables	10	-	-
(I) Trade Payables			
(i) Total outstanding dues of micro enterprises and small		-	-
(ii) Total outstanding dues of Creditors other than micro		-	-
(II) Other Payables			
(i) Total outstanding dues of micro enterprises and small		-	-
(ii) Total outstanding dues of Creditors other than micro		-	-
(b) Borrowings (Other than Debt Securities)	11	457.55	417.20
(c) Other Financial Liabilities	12	6.18	6.99
		463.73	424.19
2 NON - FINANCIAL LIABILITIES			
(a) Current Tax Liabilites (Net)		-	-
(b) Provisions		-	-
(b) Deferred Tax Liabilities (Net)	13	38.38	38.38
(c) Other Non- Financial Liabilities	14	0.73	0.15
		39.11	38.53
EQUITY			
(a) Equity Share Capital	15	1,064.87	399.33
(b) Other Equity		719.82	1,366.68
		1,784.70	1,766.01
TOTAL LIABILITIES AND EQUITY		2,287.53	2,228.73



For and on behalf of the Board
For J.A. Finance Ltd.
(CIN: L65999WB1993PLC058703)

(Signature)
(Akshay Goyal)
Managing Director
(DIN - 00201393)

NOTES:

1. The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 and accordingly, these financial results together with the results for the comparative reporting period have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 ("the Act"), and other recognized accounting practices generally accepted in India and in compliance with Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations"). Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.
2. The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
3. The unaudited results for the quarter and three months ended June 30, 2021 have been subject to limited review by Statutory Auditor.
4. The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings. 02.08.2021
5. The Company is primarily engaged in the business of NBFC activity and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.
6. The figure for the previous quarter/period has been regrouped/rearranged wherever necessary to conform to the current period presentation.

For or behalf of Board of Directors of
J.A.Finance Ltd.



(Akshay Goyal)

Managing Director

DIN – 00201393



Place :- Jamshedpur

Date :- 02.08.2021

J.A.FINANCE LTD.

Statement of Profit and Loss for the quarter ended on June 30, 2021

(Rs in Lakhs)

Particulars		Quarter ended			Year ended
		30.06.2021	31.03.2021	30.06.2020	31.03.2021
		(unaudited)	(audited)	(unaudited)	(audited)
I.	Revenue from operations				
(a)	Interest Income	48.43	38.85	46.21	176.48
(b)	Fees and Commission Income	-	0.05	-	0.20
(c)	Net Gain on Fair Value Changes	0.50	2.09	0.01	2.48
	Total Revenue From Operations	48.93	40.99	46.22	179.16
II.	Other Income	-	-	-	-
III.	Total Income (I + II)	48.93	40.99	46.22	179.16
IV.	Expenses:				
(a)	Finance Costs	9.48	9.03	7.35	29.58
(b)	Impairment on Financial Instruments	0.15	0.15	0.08	0.35
(c)	Employee benefits expenses	11.81	12.08	11.02	47.24
(d)	Depreciation, amortisation and impairment	0.02	-	-	-
(e)	Other Expenses	2.50	13.53	2.33	22.30
	Total expenses (IV)	23.96	34.79	20.78	99.47
V.	Profit/(loss) before exceptional items and tax (III - IV)	24.97	6.20	25.44	79.69
VI.	Exceptional items	-	-	-	-
VII.	Profit/(loss) before tax (V + VI)	24.97	6.20	25.44	79.69
VIII.	Tax expense:				
(a)	Current tax	6.28	2.45	6.40	20.94
(b)	Deferred tax	-	-	-	-
(c)	Adjustment of taxes of earlier year	-	58.96	-	58.96
	Total tax expense (VIII)	6.28	61.41	6.40	79.90
IX.	Profit/(loss) for the year (VII - VIII)	18.69	(55.21)	19.04	(0.22)
X.	Other comprehensive income/(loss)				
A	Items that will not be reclassified to profit or loss:				
(a)	Re-measurement of losses on defined benefit plans	-	-	-	-
(a)	Net gain / (loss) on Equity instruments through OCI	-	0.00	-	5.06
	Income tax relating to items that will not be reclassified to profit or loss	-	1.83	-	0.56
	Subtotal (A)	-	1.83	-	5.62
B.	Items that will be reclassified to profit or loss				
(a)	Net gain / (loss) on debt instruments through OCI	-	-	-	-
(b)	Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)	-	-	-	-
	Other comprehensive income/(loss) for the year (A + B)	-	1.83	-	5.62
XI.	Total Comprehensive Income/(Loss) for the year (IX+X)	18.69	(53.38)	19.04	5.40
XII.	Earnings per share:				
	Face Value Rs. 10 each:				
	Basic	0.18	(1.38)	0.48	(0.11)
	Diluted	0.18	(1.38)	0.48	(0.11)



For and on behalf of the Board
For J.A. Finance Ltd.
(CIN: L65999WB1993PLC058703)

(Akshay Goyal)
Managing Director
(DIN - 00201393)

J.A.FINANCE LTD.
Statement of Cash Flows
For the quarter ended on June 30, 2021

Particulars	(Rs. In Lakhs)	
	Quarter ended June 30, 2021	Year ended March 31, 2021
A) Cash flows from Operating activities		
Profit before exceptional items and taxes	24.97	79.69
Adjustments for Non - cash Expenses		
Prior Period Tax Expense	-	(58.96)
Depreciation and amortisation expense	0.02	0
Fair values changes	(0.50)	(2.48)
Impairment on financial instruments	0.15	0.35
Interest Paid	9.48	29.58
Reversal of provisions	-	-
Cash flows from operating activities before working capital changes	34.12	48.18
Adjustment for working capital changes :		
(Increase)/decrease in Loans	(59.05)	(139.56)
(Increase)/decrease in loans, advances and other current assets		
(Increase)/decrease in current tax assets	20.34	2.73
(Increase)/decrease in other non-financial assets	(0.19)	32.36
Increase/(decrease) in Receivables	-	(0.06)
Increase /(decrease) in other financial liabilities	(0.82)	3.82
Increase/(decrease) in Payables	-	(1.79)
Increase/(decrease) in other non-financial liabilities	0.57	(1.14)
Increase/(decrease) in current tax liabilities		
Cash generated from operations	(5.03)	(55.47)
Income tax paid (net of refund)	(20.94)	(18.17)
Net cash flows from operating activities (A)	(25.97)	(73.65)
B) Cash flows from Investing activities		
Purchase of property, plant and equipments	(0.65)	
Proceeds from sale of Property, plant and equipment		(5.01)
Purchase of investments at amortised cost		-
Proceeds from sale of investments at amortised cost		-
Purchase of investments at FVOCI		-
Purchase of investments at FVTPL	(3.00)	-
Proceeds from sale of investments at FVTPL		-
Purchase of investments at cost		-
Purchase of other intangible assets		-
Investments in subsidiary companies		-
Dividend income received		-
Interest received		-
(Increase)/decrease in other bank balances		-
Net cash used in investing activities (B)	(3.65)	(5.01)
C) Cash flows from Financing activities		
Proceeds from Borrowings (Other than Debt Securities)		
Repayment of Borrowings (Other than Debt Securities)	40.21	111.98
(Decrease) / Increase in loans repayable on demand and cash credit/overdraft facilities		
Net proceeds from short term borrowings		
Interest Paid	(9.48)	(29.58)
Dividend paid (including tax on dividend)	-	(3.99)
Net cash from/(used in) financing activities (C)	30.72	78.41
Net increase/(decrease) in cash and cash equivalents (A+B+C)	1.10	(0.25)
Cash and cash equivalents as at April 1 (opening balance)	0.33	0.58
Cash and cash equivalents as at March 31 (closing balance)	1.43	0.33
Cash and cash equivalents as at period end:		
Cash on hand	1.02	0.16
Balances with banks in current accounts	0.41	0.17
Term deposits with maturity of less than three months		-
Total	1.43	0.33



For and on behalf of the Board
For J.A. Finance Ltd.
(CIN: L65999WB1993PLC058703)

(Signature)
(Akshay Goyal)
Managing Director
(DIN - 00201393)

J.A.FINANCE LTD.

CIN :- L65999WB1993PLC058703

7B, Kiran Shankar Roy Road, 1st Floor, Punwani Chambers, Kolkata - 700001 (West Bengal)

Extract of Audited Financial Results for the Quarter Ended 30th June'2021

Particulars	(Rs In Lakhs)			
	Quarter Ended			Year Ended
	30.06.2021	31.03.2021	30.06.2020	31.03.2021
	Unaudited	Audited	Unaudited	Audited
Total Income from Operations (Net)	48.93	40.99	46.22	179.16
Net Profit / (Loss) from ordinary activities after tax.	18.69	(55.21)	19.04	(0.22)
Net Profit / (Loss) for the period after tax (after extraordinary items)	18.69	(55.21)	19.04	(0.22)
Total Comprehensive Income for the period (Comprising Profit/ (Loss) for the period (after tax) and other comprehensive income (after tax)	18.69	(53.38)	19.04	5.40
Equity Share Capital (Face value of Rs 10/- each)	1,064.87	399.33	399.33	399.33
Other Equity as shown in Audited Balance Sheet of the previous year	719.82	1,366.68	1,365.27	1,366.68
Earnings Per Share (before extraordinary items) (of Rs 10/- each)				
Basic:	0.18	(1.38)	0.48	(0.11)
Diluted:	0.18	(1.38)	0.48	(0.11)
Earnings Per Share (for continuing & discontinued operations) (of Rs 10/- each)				
Basic:	0.18	(1.38)	0.48	(0.11)
Diluted:	0.18	(1.38)	0.48	(0.11)

Note:

The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulations 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.

The above financial results have been reviewed by the Audit committee and on its recommendation have been approved by Board of Directors at its meetings held on 02.08.2021

The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108 - Segment Reporting.

The figure for the previous quarter/period have been regrouped/rearranged wherever necessary to conform to the current period presentation.

For on behalf of Board of Directors of

J A Finance Ltd

CIN :- L65999WB1993PLC058703


(Akshay Goyal)

Managing Director

DIN -

-00201393

Place: Jamshedpur

Dated : 02.08.2021

NOTICE to the 28th Annual General Meeting

NOTICE is hereby given that the Twenty Eighth Annual General Meeting (28th AGM) of the Members of J.A. Finance Limited will be held on Monday, 30th day of August, 2021 at 11.45 A.M. at the Registered office of the Company at 1st Floor, Punwani Chambers, 7B, Kiran Shankar Roy Road, Kolkata-700001, West Bengal (Route map enclosed) to transact the following business:

Ordinary business:

1. To receive, consider and adopt the stand alone audited financial statement of the Company for the financial year ended 31st March 2021 and reports of the Board of Directors and Auditors thereon.
2. To declare dividend on the equity shares for the financial year ended March 31, 2021.
3. To appoint a Director in place of Mr. Dilip Kumar Goyal (DIN: 00033590) who retires by rotation and being eligible, offers himself for re-appointment.

By Order of the Board of Directors
For, J. A. Finance Limited

Raju Patro
Company Secretary

Jamshedpur, 2th August, 2021

Notes:

1. A MEMBER ENTITLED TO ATTEND AND VOTE AT THE AGM IS ENTITLED TO APPOINT A PROXY/ PROXIES TO ATTEND AND VOTE INSTEAD OF HIMSELF / HERSELF. SUCH A PROXY / PROXIES NEED NOT BE A MEMBER OF THE COMPANY. A person can act as a proxy on behalf of members not exceeding fifty (50) and holding in the aggregate not more than ten percent (10%) of the total share capital of the Company.
2. Corporate members intending to send their authorised representatives to attend the 28thAGM are requested to send certified copy of Board Resolution of the Company, authorizing their representative to attend and vote on their behalf at the meeting.
3. The instrument appointing the Proxy should be deposited at the Registered Office of the Company not less than forty-eight hours before the commencement of the Annual General Meeting. A Proxy form is sent herewith.
4. During the period beginning 24 hours before the time fixed for the commencement of the meeting, a member entitled to be inspecting the proxies lodged at any time during the business hours of the Company, provided that not less than three days of notice in writing is given to the Company.
5. Members/Proxies/authorized representative should bring the duly filled Attendance Slip enclosed herewith to attend the general meeting.
6. The Register of Directors and Key Managerial Personnel and their shareholding, maintained under section 170 of the Companies Act, 2013, will be available for inspection by the members at the 28thAGM.
7. The Register of members and share transfer books shall be closed from 24th day of August 2021 to 30th day of August 2021 (both days inclusive) for payment of dividend, if any, declared/ approved, at 28th Annual General Meeting.
8. Members are requested to notify any change of address/residential status/email-id, bank details etc.
 - a. To their Depository Participants (DP) in respect of shares held in dematerialized form.
 - b. Registrar & Share Transfer Agent (RTA) of the Company – Niche Technologies Pvt. Ltd., 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata-700017, West Bengal, Phone Nos. 033- 22806616/17/18, E-mail Id: nichetechpl@nichetechpl.com in respect of shares in physical form, under their signatures and quoting respective folio number.
9. Non-Resident Indian Shareholders are requested to inform the Company immediately:
 - a) The change in residential status on return to India for permanent settlement.
 - b) The particulars of NRE Bank Account maintained in India with complete name and address of the Bank, if not furnished earlier.
10. Members who have not registered their phone number and email address so far are requested to register their email ids for receiving all correspondence from the Company electronically.
11. Members are requested to note that trading in securities of the Company are compulsorily in dematerialized form only. Hence members who are yet to dematerialize their shares are advised to do so.
12. Members may also note that the Notice of the General Meeting will also be available on the Company's website www.jafinance.co.in for their download.
13. Mr. Dilip Kumar Goyal, Director retire by rotation and, being eligible, offer themselves for re-appointment at the 28th Annual General Meeting.
14. If dividend proposed is declared at the 28th Annual General Meeting, the payment of such dividend will be made to those members of the company whose names stand on the register of Members of the Company on 23rd August, 2021. The dividend in respect of shares held in dematerialized form in Depository System will be paid to the Beneficial owners of shares.
15. Members are requested to notify immediately changes, if any, in their registered addresses to the Company's Registrar and Share Transfer Agents M/s. Niche Technologies Pvt. Ltd., 3A, Auckland Place, 7th Floor, Room No. 7A & 7B, Kolkata-700017, West Bengal. Members are also requested to furnish their Bank details to the company's Share Transfer Agents immediately for printing the same on the dividend warrants/Cheques to prevent fraudulent encashment of the instruments.

Voting through electronic means:

16. In compliance with provisions of Section 108 of the Companies Act, 2013, Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended by the Companies (Management and Administration) Amendment Rules, 2015 and Regulation 44 of the Listing Agreement SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 the Company has provided a facility to the members to exercise their votes electronically through the electronic voting services facility arranged by Central Depository Services (India) Limited (CDSL). The facility for voting through ballot paper shall be made available at the 28thAGM and the members attending the meeting who have not cast their vote by remote e-voting shall be able to exercise their right at the meeting through ballot paper. The members who have cast their vote by remote e-voting prior to the 28thAGM may also attend the 28thAGM but shall not be entitled to cast their vote again.

Instruction for e-voting:

17. The remote e-voting period commences on 27th August, 2021 (09:00 am) and ends on 29th August, 2021 (5:00 pm). during this period members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of 23rd August, 2021 may cast their vote by remote e-voting. The remote e-voting module shall be disabled by CDSL for voting thereafter. Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently.

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

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

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at 022- 23058738 and 22-23058542-43.
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at toll free no.: 1800 1020 990 and 1800 22 44 30

18. Login method for e-Voting for Individual shareholders holding securities in Demat mode CDSL/NSDL is given Below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with CDSL	<p>Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasi/home/login or visit www.cdslindia.com and click on Login icon and select New System Myeasi.</p> <p>After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the e-voting is in progress as per the information provided by company. On clicking the e-voting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers i.e. CDSL/NSDL/KARVY/LINKINTIME, so that the user can visit the e-Voting service providers' website directly.</p> <p>If the user is not registered for Easi/Easiest, option to register is available at https://web.cdslindia.com/myeasi/Registration/EasiRegistration</p> <p>Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page or click on https://evoting.cdslindia.com/Evoting/EvotingLogin The system will</p>

	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 e-voting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders holding securities in demat mode with NSDL	<p>If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the “Beneficial Owner” icon under “Login” which is available under ‘IDeAS’ section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on “Access to e-Voting” under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p> <p>If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select “Register Online for IDeAS” “Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp</p> <p>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. 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 e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting</p>
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. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

19. Login method for e-Voting for Physical shareholders and shareholders other than individual holding in Demat form.

- a. The shareholders should log on to the e-voting website www.evotingindia.com during the voting period
- b. Click on “Shareholders” tab.
- c. Now Enter your User ID
 - i) For CDSL: 16 digits beneficiary ID,
 - ii) For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
 - iii) Members holding shares in Physical Form should enter Folio Number registered with the Company, excluding the special characters.
- d. Next enter the Image Verification as displayed and Click on Login.
- e. If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier voting of any Company, then your existing password is to be used.
- f. If you are a first time user follow the steps given below:

	For Members holding shares in Demat Form and Physical Form
PAN	<p>Enter your 10-digit alpha-numeric PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders)</p> <p>Members who have not updated their PAN with the Company/Depository Participant are requested to use the first two letters of their name and the 8 digits of the sequence number in the PAN field.</p> <p>In case the sequence number is less than 8 digits enter the applicable number of 0's before the number after the first two characters of the name in CAPITAL letters. E.g. If your name is Ramesh Kumar with sequence number 1 then enter RA00000001 in the PAN field.</p>
DOB	Enter the Date of Birth as recorded in your demat account with the depository or in the Company records for your folio in dd/mm/yyyy format
Bank Details	<p>Enter the Bank Account Number as recorded in your demat account with the depository or in the Company records for your folio.</p> <p>Please Enter the DOB or Bank Account Number in order to Login.</p> <p>If both the details are not recorded with the depository or Company, then please enter the member-id / folio number in the Bank Account Number details field as mentioned in above instruction (e).</p>

- g. After entering these details appropriately, click on “SUBMIT” tab.
- h. Members holding shares in physical form will then directly reach the Company selection screen. However, members holding shares in demat form will now reach ‘Password Creation’ menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolutions of any other Company on which they are eligible to vote, provided that Company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
- i. For Members holding shares in physical form, the details can be used only for e-voting on the resolutions contained in this Notice.
- j. Click on the EVSN for the relevant Company Name i.e. “J.A. FINANCE LIMITED on which you choose to vote.
- k. On the voting page, you will see “RESOLUTION DESCRIPTION” and against the same the option “YES/NO” for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
- l. Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.
- m. After selecting the resolution you have decided to vote on, click on “SUBMIT”. A confirmation box will be displayed. If you wish to confirm your vote, click on “OK”, else to change your vote, click on “CANCEL” and accordingly modify your vote.
- n. Once you “CONFIRM” your vote on the resolution, you will not be allowed to modify your vote.
- o. You can also take out print of the voting done by you by clicking on “Click here to print” option on the Voting page.
- p. If Demat account holder has forgotten the same password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.
- q. Note for Institutional Shareholders & Custodians:
 - i) Institutional shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to <https://www.evotingindia.com> and register themselves as Corporates.
 - ii) A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
 - iii) After receiving the login details they have to create a compliance user which should be created using the admin login and password. The Compliance user would be able to link the account(s) for which they wish to vote on.

- iv) The list of accounts should be mailed to helpdesk.evoting@cdslindia.com and on approval of the accounts they would be able to cast their vote.
- v) A scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
20. Institutional Members / Bodies Corporate (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. together with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote through e-mail at jafkolkata@gmail.com with a copy marked to helpdesk.evoting@cdslindia.com before 23rd August, 2021 without which the vote shall not be treated as valid.
 21. The voting rights of shareholders shall be in proportion to their shares of the paid up equity share capital of the Company as on the cut-off date of 23rd August, 2021.
 22. The notice of Annual General Meeting will be sent to the members; whose names appear in the register of members / register of beneficial owners maintained by the depositories as at closing hours of business on 23rd July, 2021.
 23. The shareholders shall have one vote per equity share held by them as on the cut-off date of 23rd August, 2021. The facility of e-voting would be provided once for every folio / client id, irrespective of the number of joint holders.
 24. Since the Company is required to provide members the facility to cast their vote by electronic means, shareholders of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date of 23rd August, 2021 and not casting their vote electronically, may only cast their vote at the Annual General Meeting.
 25. Notice of the AGM along with attendance slip, proxy form along with the process, instructions and the manner of conducting e-voting is being sent electronically to all the members whose e-mail IDs are registered with the Company / Depository Participant(s). For members who request for a hard copy and for those who have not registered their email address, physical copies of the same are being sent through the permitted mode.
 26. Investors who became members of the Company subsequent to the dispatch of the Notice / Email and hold the shares as on the cut-off date i.e. 23rd July, 2021 are requested to send the written / email communication to the Company at jafkolkata@gmail.com by mentioning their Folio No. / DP ID and Client ID to obtain the Login-ID and Password for e-voting.
 27. Ms. Shikha Naredi of M/s. Shikha Naredi & Associates, Practicing Company Secretary (Membership No.43824, C.P. No. 16103) has been appointed as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner. The Scrutinizer will submit, not later than 2 days of conclusion of the AGM, a consolidated Scrutinizer's Report of the total votes cast in favour or against, if any, to the Chairman of the Company or a person authorized by him in writing, who shall countersign the same and declare the result of the voting forthwith.
 28. The result of the e-voting along with the scrutinizer's report shall be declared in the general meeting by the chairman and will be placed in the company's website www.jafinance.co.in and in the website of CDSL, within three (3) days of passing of the resolution the general meeting of the Company. The results will also be communicated to the Calcutta Stock Exchange (CSE) where the shares of the Company are listed.
 29. Mr. Dilip Kumar Goyal director retire by rotation and, being eligible, offer themselves for re-appointment at the Annual General Meeting. A brief resume of the said director is given as Annexure-1.

By Order of the Board of Directors
For, J. A. Finance Limited

Raju Patro
Company Secretary

Jamshedpur, 2th August, 2021

Annexure-1

Name	Dilip Kumar Goyal
Directors Identification number (DIN)	00033590
Age	60
Qualification	B.Com
Date of first Appointment on the Board of the Company	30/04/1993
Shareholding in J. A. Finance Limited	777125
List of Directorship held in other companies	Refer to Report on CORPORATE GOVERNANCE
Membership / Chairmanships of Audit and stake holders relationship committees	Refer to Report on CORPORATE GOVERNANCE

The relatives of Mr. Dilip Kumar Goyal may be deemed to be interested in the resolution set out at item no. 2 of the notice, to the extent of their shareholding interest, if any, in the Company.

Save and except above, none of the Directors/ Key Managerial Personnel of the company / their relatives are, in any way, concerned or interested, financially or otherwise, in these resolutions.

The Board commends the Ordinary resolutions set out at item no. 3 of the notice for approval by the shareholders.

ANNEXURE-3

Disclosure under Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sr. No.	Details of Events that need to be provided	Information of such event(s)
a.	Reason for change viz. appointment, resignation, cessation, removal, death or otherwise	Mr. Manoj Kumar Agarwal has tendered his resignation as director of the Company with effect from 2nd August,2021 due to other pre-occupation.
b.	Date of appointment/ cessation (as applicable) & term of appointment	2 nd August,2021
c.	Brief profile (in case of appointment)	Not Applicable
d.	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable