



CORAL INDIA FINANCE AND HOUSING LIMITED

DATE: 14TH SEPTEMBER 2015

**To National Stock Exchange of India Limited
Exchange Plaza ,
Plot No.C/1 , G Block, Z
Bandra- Kurla Complex, Bandra (East)
Mumbai-400051**

SUB: SCRUTINIZER REPORT

Dear Sir/ Madam,

Please find enclosed herewith Scrutinizer Report on Evoting , Polling and Combined Report as submitted by M/S Uma Lodha & Co. for the Annual General Meeting of the Company held on 14th September, 2015.

FOR CORAL INDIA FINANCE AND HOUSING LIMITED

**SACHIN DOSHI
DIN (00259986)
DIRECTOR**

**SCRUTINIZER'S REPORT ON E-VOTING CARRIED OUT FOR CORAL INDIA
FINANCE AND HOUSING LIMITED:**

The Chairman of 21st Annual General Meeting of Coral India Finance & Housing Limited, (The Company) held on Monday the , 14th Day of September, 2015 At "Dalamal House, 4th Floor, J. B. Marg, Nariman Point, Mumbai - 400 021.

Sub: Passing of Resolution(s) through electronic voting pursuant to Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014.

Pursuant to the Resolution passed by the Board of Directors of Coral India Finance And ~~Housing~~ Limited at the meeting held on 28th July 2015, I have been appointed as a Scrutinizer for the purpose of scrutinizing the e-voting process and ascertaining the requisite majority on e-voting carried out as per the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 on the resolutions contained in the notice to the 21st Annual General Meeting (AGM) of the members of the Company held on the 14th Day of September, 2015 at Dalamal House, 4th Floor, J. B. Marg, Nariman Point, Mumbai - 400 021 .

The management of the Company is responsible to ensure the compliance with the requirements of the Companies Act, 2013 and rules relating to voting through electronic means on the resolution contained in the notice to the 21st Annual General Meeting (AGM) of the members of the Company. My responsibility as a Scrutinizer for the e-voting is restricted to make a scrutinizer report for the votes cast "in favour" or "against" the resolution stated above, based on the reports generated from the e-voting system provided by Central Depository Services (India) Limited (CDSL), the authorized agency to provide e-voting facilities, engaged by the Company.

The result of the E-voting is an under:

Further, I submit my report as under:

- The Notices sent (both through email and physical form) contained the detailed procedure to be followed by the shareholders who were desirous of casting their votes electronically as provided in the Rule 20 of the Companies (Management and Administration) Rules, 2014.
- As prescribed in clause (v) of sub rule 4 of the Rule 20, the Company also released an advertisement, which was published more than 21 days in advance from the date of Annual General Meeting in English in Free Press Journal Newspaper on 21st August 2015 and in Marathi in Navshakti newspaper on 21st August 2015 followed by a corrigendum on 22nd August 2015. The notice published in the newspaper carried the required information as specified in Sub Rule 4(v) (a) to (h) of the said Rule 20.



- The e-voting remained open from Thursday, 10th day of September, 2015 at 9.00 a.m. till Sunday, 13th day of September, 2015 at 5.00 p.m
- The members of the Company as on the "cutoff date" i.e. 7th September, 2015 was entitled to vote on the resolutions (item no.1 to 6 as set out in the notice to the 21st Annual General Meeting (AGM) of the members of the Company.
- The votes cast were unblocked on September, 14th 2015 in the presence of 2 witnesses, Ms Mansi Shah and Ms. Priyanka Daroga who are not in the employment of the Company. They have signed below in confirmation of the votes being unblocked in their presence.
- There are in all 17 shareholders holding 8029022 Equity shares of the Company, who have participated in the e-voting process carried out by the Company.
- Thereafter, the details containing inter alia, the list of Equity Shareholders, who voted "for" or "against" each of the resolution that were put to vote, were generated from the e-voting website of Central Depository Services (India) Limited (CDSL) i.e. www.e-votingindia.com and based on the reports generated, the result of the e-voting is as under:

As an Ordinary Resolution – Item No. 1 Passed with the requisite majority.

To receive, consider and adopt the Audited Balance Sheet as of 31st March, 2015 and the Profit and Loss account for the year ended on that date together with the reports of the Directors and Auditors thereon.

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
17	8029022	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an Ordinary Resolution – Item no.2 Passed with the requisite majority.

To declare dividend @ 10% i.e. Rs. 1.00 /- per Equity Share for year 2014-2015

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
17	8029022	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an Ordinary Resolution – Item no.3 Passed with the requisite majority.

To appoint Mr. Sachin N. Doshi (DIN: 00259986), Director of the company, who retires by rotation and being eligible offers himself for re-appointment.

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
16	6995596	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an ordinary Resolution – Item no.4 Passed with the requisite majority.

To appoint an Auditor to hold office from the conclusion of this Annual General Meeting until the conclusion of next Annual General Meeting and to fix their remuneration.

Voted in favour of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
17	8029022	100

Voted against the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As a Special Resolution – Item no. 5 Passed with the requisite majority.

To re-appoint Ms. Sheela R. Kamdar (DIN: 06948522) from additional Director to Director, and as an Independent Director of the Company not liable to retire by rotation.

Voted in favour of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
17	8029022	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As a **Special Resolution – Item no.6 Passed with the requisite majority.**

To re-appoint Mr. Navin B. Doshi (DIN: 00232287), as Managing Director of the Company for further period of 3 (three) years with effect from 1st August, 2015.

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
10	843335	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

UMA LODHA & CO.
COMPANY SECRETARIES

I hereby confirm that I am maintaining the Registers received from the Service Provider both electronically and manually, in respect of the votes cast through e-voting by the shareholders of the Company. I shall be arranging to hand over these records to the Chairman of the Company or such person to be authorized by him in due course as prescribed in the said Rules.

Thanking you,
Yours Faithfully.

For Uma Lodha & Co.
(Company Secretaries)


Uma Lodha
(Proprietor)

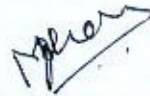
Membership No.:5363
C.P. No. 2593

Place: Mumbai

Date: 14th September, 2015.

Witness 1.

Ms Mansi Shah



Witness 2.

Ms. Priyanka Daroga



Report of Scrutinizer(s)

[Pursuant to rule section 109 of the Companies Act, 2013 and rule 21(2) of the Companies (Management and Administration) Rules, 2014]

The Chairman of 21st Annual General Meeting of Coral India Finance & Housing Limited, (The Company) held on Monday the , 14th Day of September, 2015 At "Dalamal House, 4th Floor, J. B. Marg, Nariman Point, Mumbai - 400 021 .

Dear Sir,

I, Uma Lodha Company Secretary in Practice, appointed as Scrutinizer(s) for the purpose of the poll taken on the below mentioned resolution(s), at the 21st Annual General Meeting of the Equity Shareholders of Coral India Finance & Housing Limited (The Company), held on Monday the, 14th Day of September, 2015 At "Dalamal House, 4th Floor, J. B. Marg, Nariman Point, Mumbai - 400 021, submit my report as under:

1. After the time fixed for closing of the poll by the Chairman, Ballot box kept for polling was locked in my presence with due identification marks placed by me.
2. The locked ballot box was subsequently opened in my presence and in presence of two witnesses and poll papers were diligently scrutinized. The poll papers were reconciled with the records maintained by the Registrar and Transfer Agents of the Company and the authorization/proxies lodged with the Company.
3. The poll papers, which were incomplete and/or which were otherwise found defective have been treated as invalid and kept separately.
4. The result of the Poll is as under:

As an Ordinary Resolution – Item No. 1 Passed with the requisite majority.

To receive, consider and adopt the audited Balance Sheet as of 31st March, 2015 and the Profit and Loss account for the year ended on that date together with the reports of the Directors and Auditors thereon.



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COMPANY SECRETARIES

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
21	213748	100

Voted **against the** resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an Ordinary Resolution – Item no.2 Passed with the requisite majority.

To declare dividend @ 10% i.e Rs. 1.00 /- per Equity Share for year 2014-2015

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
21	213748	100

Voted **against the** resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

[Handwritten signature]

UMA LODHA & CO.
COMPANY SECRETARIES
 Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an Ordinary Resolution – Item no.3 Passed with the requisite majority.

To appoint Mr. Sachin N. Doshi (DIN: 00259986), Director of the company, who retires by rotation and being eligible offers himself for re-appointment.

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
21	213748	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an ordinary Resolution – Item no.4 Passed with the requisite majority.

To appoint an Auditor to hold office from the conclusion of this Annual General Meeting until the conclusion of next Annual General Meeting and to fix their remuneration.

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
21	213748	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an Special Resolution – Item no.5 Passed with the requisite majority.

To re-appoint Ms. Sheela R. Kamdar (DIN: 06948522) from additional Director to Director, and as an Independent Director of the Company not liable to retire by rotation.

Voted **in favour** of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
21	213748	100

Voted **against** the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil

As an Special Resolution – Item no.6 Passed with the requisite majority.

To appoint re-appoint Mr. Navin B. Doshi (DIN: 00232287), as Managing Director of the Company for further period of 3 (three) years with effect from 1st August, 2015.

Voted in favour of the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
19	10528	100

Voted against the resolution:

Number of Members voted	Number of votes cast by them	% of total number of valid votes cast
0	0	0

Invalid Votes

Total Number of Members whose votes were declared invalid	Total number of votes cast by them
Nil	Nil



UMA LODHA & CO.

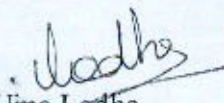
COMPANY SECRETARIES

A Compact Disc (CD) CONTAINING A LIST OF EQUITY SHAREHOLDERS WHO VOTED "FOR", "AGAINST" and those whose votes were declared invalid for each resolution is enclosed.

5. The poll papers and all other relevant records were sealed and handed over to the Company Secretary/Director authorized by the Board for safe keeping.

Thanking you,
Yours faithfully,

For Uma Lodha & Co.
Company Secretaries

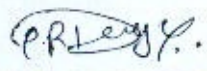

Uma Lodha
Proprietor
(COP NO. 2593)

Place: Mumbai
Date: September 14th 2015

Witness 1. Ms Mansi Shah



Witness 2. Ms. Priyanka Daroga



Signed by



(Mr. Sachin Doshi)
Chairman of the meeting



**COMBINED SCRUTINIZER REPORT FOR E-VOTING & POLL CARRIED OUT FOR
CORAL INDIA FINANCE AND HOUSING LIMITED**

The Chairman of 21st Annual General Meeting of Coral India Finance & Housing Limited, (The Company) held on Monday the , 14th Day of September, 2015 At "Dalamal House, 4th Floor, J. B. Marg, Nariman Point, Mumbai - 400 021.

Sub: Passing of Resolution through electronic AND poll conducted at the 21st Annual General Meeting of Coral India Finance & Housing Limited (The Company), held on the 14th Day of September, 2015.

Pursuant to the Resolution passed by the Board of Directors of Coral India Finance And Housing Limited at the meeting held on 28th July 2015 , I have been appointed as a Scrutinizer for the purpose of scrutinizing the e-voting process and ascertaining the requisite majority on e-voting carried out as per the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 and the Chairman of the 21st Annual General Meeting (AGM) has appointed me as the Scrutinizer for the Poll under the provisions of Section 109 of Companies Act, 2013 read with and rule 21(2) of the Companies (Management and Administration) Rules, 2014], on the resolution contained in the notice to the 21st Annual General Meeting (AGM) of the members of the Company held on the 14th Day of September, 2015 At Dalamal House, 4th Floor, J. B. Marg, Nariman Point, Mumbai - 400 021.

The management of the Company is responsible to ensure the compliance with the requirements of the Companies Act, 2013 and rules relating to voting through electronic means and polls on the resolution contained in the notice to the 21st Annual General Meeting (AGM) of the members of the Company. My responsibility as a Scrutinizer for the e-voting process and for poll at the Annual General Meeting is restricted to make a scrutinizer report for the votes cast "in favour" or "against" the resolution stated above, based on the reports generated from the e-voting system provided by Central Depository Services (India) Limited (CDSL), the authorized agency engaged by the Company to provide e-voting facility and also at the time of poll at the Annual general Meeting.

Further, I submit my report as under:

- The Notices sent (both through email and physical form) contained the detailed procedure to be followed by the shareholders who were desirous of casting their votes electronically as provided in the Rule 20 of the Companies (Management and Administration) Rules, 2014.



- As prescribed in clause (v) of sub rule 4 of the Rule 20, the Company also released an advertisement, which was published more than 21 days in advance from the date of Annual General Meeting in English in Free Press Journal Newspaper on 21st August 2015 and in Marathi in Navshakti newspaper on 21st August 2015 followed by a corrigendum on 22nd August 2015. The notice published in the newspaper carried the required information as specified in Sub Rule 4(v) (a) to (h) of the said Rule 20
- The e-voting remained open from Thursday, 10th day, of September, 2015 at 9.00 a.m. till Sunday, 13th day, September, 2015 at 5.00 p.m.
- The members of the Company as on the "cutoff date" i.e. 7th September 2015 was entitled to vote on the resolutions (item no.1 to 6 as set out in the notice to the 21st Annual General Meeting (AGM) of the members of the Company.
- The votes cast were unblocked on September, 14th 2015 in the presence of 2 witnesses, Ms Mansi Shah and Ms. Priyanka Daroga who are not in the employment of the Company. They have signed below in confirmation of the votes being unblocked in their presence.
- There are in all 17 shareholders holding 8029022 Equity shares of the Company, who have participated in the e-voting process carried out by the Company.
- Thereafter , the details containing inter alia, the list of Equity Shareholders, who voted "for" or "against" each of the resolution that were put to vote , were generated from the e-voting website of Central Depository Services (India) Limited (CDSL) i.e. www.e-votingindia.com and based on the reports generated , the result of the e-voting is as under:

At the 21st Annual General Meeting of the Company held on September 14th, 2015, the Chairman of the Company had suo motto called for a Poll to facilitate the members present in the meeting who could not participate in the e-voting to record their votes through the poll process. The Chairman of the Annual General Meeting has appointed me as the Scrutinizer for the same. For further details kindly refer to my Scrutinizer report in form MGT-13 dated September 14th, 2015.

I have issued separate Scrutinizer Report dated, 14th September 2015 on the e-Voting on the resolutions contained in the notice to the Annual General Meeting. As a request by the management, I hereby submit a combined report on the results of e-Voting together with that of poll as under:



The result of the E-voting together with that of the Poll is as under:

Item no of Notice	Particulars of Business	Votes in favour of the resolution		Votes against the resolution		Invalid votes	
		Nos.	% of Total number of votes cast	Nos.	% of Total number of votes cast	Nos.	% of Total number of votes cast
Item No. 1 of the Notice (As an Ordinary Resolution)	E-voting	8029022					
	Poll	213748					
	TOTAL	8242770	100	Nil	Nil	Nil	Nil
Item No. 2 of the Notice (As an Ordinary Resolution)	E-voting	8029022					
	Poll	213748					
	TOTAL	8242770	100	Nil	Nil	Nil	Nil
Item No. 3 of the Notice (As an Ordinary Resolution)	E-voting	6995596					
	Poll	213748					
	TOTAL	7209344	100	Nil	Nil	Nil	Nil
Item No. 4 of the Notice (As an Ordinary Resolution)	E-voting	8029022					
	Poll	213748					
	TOTAL	8242770	100	Nil	Nil	Nil	Nil
Item No. 5 of the Notice (As an Special Resolution)	E-voting	8029022					
	Poll	213748					
	TOTAL	8242770	100	Nil	Nil	Nil	Nil
Item No. 6 of the Notice (As an Special Resolution)	E-voting	843335					
	Poll	10528					
	TOTAL	853863	100	Nil	Nil	Nil	Nil

UMA LODHA & CO.
COMPANY SECRETARIES

All the Resolution stands passed under e-voting and poll with the requisite majority.

I hereby confirm that I am maintaining the Registers received from the Service Provider both electronically and manually, in respect of the votes cast through e-Voting and Poll by the shareholders of the Company. I shall be arranging to hand over these records to you or such other person as authorized by you.

Thanking you,

Yours faithfully,

For Uma Lodha & Co.
Company Secretaries


Uma Lodha
Proprietor
(COP NO. 2593)

Place: Mumbai

Date: September 14th, 2015

Witness 1. Ms Mansi Shah



Witness 2. Ms. Priyanka Daroga



Signed by



(Mr. Sachin Doshi)
Chairman of the meeting

