

# EPIMONEY PRIVATE LIMITED

(FORMERLY KNOWN AS URMILA INVESTMENT & SECURITIES (P) LTD.)

REGD. OFF: NO. 249 A, AMBUJAMMAL STREET, OFF TTK ROAD, ALWARPET, CHENNAI-600 018

CIN: U71309TN1995PTC030536

<b>FORM NO. MGT 9</b>
<b>EXTRACT OF ANNUAL RETURN</b>
<b>as on financial year ended on 31.03.2021</b>
<b>Pursuant to Section 92 (3) of the Companies Act, 2013 and rule 12(1) of the Company (Management &amp; Administration) Rules, 2014.</b>

## I REGISTRATION & OTHER DETAILS:

i	CIN	<b>U71309TN1995PTC030536</b>
ii	Registration Date	16-03-1995
iii	Name of the Company	<b>EPIMONEY PRIVATE LIMITED</b>
iv	Category/Sub-category of the Company	Company Limited by shares/Indian Non-Government Company
v	Address of the Registered office & contact details	249A, Ambujammal St Off TTK Road, Alwarpet, Chennai, TN 600018
vi	Whether listed company	Unlisted
vii	Name, Address & contact details of the Registrar & Transfer Agent, if any.	Skyline Financials Services Private Limited Address: A / 506, Dattani Plaza, Andheri Kurla Road, Safeed Pool, Mumbai - 400072. Contact details: 022-28511022 / kalimk@skylinerta.com

<b>II</b>	<b>PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY</b>
	To carry on the business as leasing financiers, Hire Purchase financiers, investors and general financiers and to acquire and provide any movable or immovable asset on lease or otherwise, whether on financial lease, on operational lease, on hire purchase, on instalment payment system, on rental or otherwise with all or any of the right attached thereto subject to such conditions as may seem expedient and in general to do all acts, deeds and act as principals, agent, sub agent, broker, trustee, consultant or representative in all or any of the above business and to invest, lend or advance money or any asset with such persons, firms or body corporate and upon such terms and subject to such conditions as may seem expedient.

SL No	Name & Description of main products/services	NIC Code of the Product /service	% to total turnover of the company
1	Other financial service activities	649	100%

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## III PARTICULARS OF HOLDING, SUBSIDIARY & ASSOCIATE COMPANIES

Sl No	Name & Address of the Company	CIN/GLN	HOLDING/ SUBSIDIARY/ ASSOCIATE	% OF SHARES HELD	APPLICABLE SECTION
1	FlexiLoans Technologies Private Limited Quest Coworks, Technopolis Knowledge Park, 5th floor, Hanuman Nagar, Opp Holy Family High School and Junior College, Andheri East, Mumbai - 400093	U74120MH20 16PTC272771	Subsidiary	100%	2(87)(ii)

For EpiMoney Private Limited

Sd/-  
(Manish Lunia)  
Director  
DIN: 07595299

Sd/-  
(Deepak Jain)  
Director  
DIN: 07595287

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IV	SHAREHOLDING PATTERN (Equity Share capital Break up as % to total Equity)									
Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% change during the year	
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	Demat	Physical
<b>A. Promoters</b>										
<b>(1) Indian</b>										
a) Individual/HUF	Nil	1,89,36,446	1,89,36,446	48.51	20,000	Nil	20,000	0.02	-48.49	Nil
b) Central Govt. or State Govt.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c) Bodies Corporates	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d) Bank/Fl	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e) Any other	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>SUB TOTAL:(A) (1)</b>	Nil	1,89,36,446	1,89,36,446	48.51	20,000	Nil	20,000	0.02	-48.49	Nil
<b>(2) Foreign</b>										
a) NRI-Individuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
b) Other Individuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c) Bodies Corp.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d) Banks/Fl	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e) Any other...	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>SUB TOTAL (A) (2)</b>	Nil	0	0	Nil	Nil	0	0	Nil	Nil	Nil
<b>Total Shareholding of Promoter (A)= (A)(1)+(A)(2)</b>	Nil	1,89,36,446	1,89,36,446	48.51	20,000	Nil	20,000	0.02	-48.49	Nil

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B. PUBLIC SHAREHOLDING										
<b>(1) Institutions</b>										
a) Mutual Funds	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
b) Banks/FI	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
C) Central govt	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
d) State Govt.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
e) Venture Capital Fund	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
f) Insurance Companies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
g) FIIS	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
h) Foreign Venture Capital Funds	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
i) Others (specify)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>SUB TOTAL (B)(1):</b>	NA	0	0	NA	NA	0	0	NA	NA	NA
<b>(2) Non-Institutions</b>	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
a) Bodies corporate	207,582	NA	207,582	0.53	699,464	NA	699,464	0.84	0.31	Nil
i) Indian	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ii) Overseas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
b) Individuals	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
i) Individual shareholders holding nominal share capital upto Rs.1 lakh	NA									
ii) Individuals shareholders holding nominal share capital in excess of Rs. 1 lakhs	189,20,059	9,69,933	198,89,992	50.96	829,27,234	Nil	829,27,234	99.14	48.18	Nil
c) Others (specify)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>SUB TOTAL (B)(2):</b>	191,27,641	9,69,933	200,97,574	51.49	8,36,26,698	Nil	8,36,26,698	99.98	48.49	Nil

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<b>Total Public Shareholding (B)= (B)(1)+(B)(2)</b>	1,91,27,641	9,69,933	2,00,97,574	51.49	8,36,26,698	Nil	8,36,26,698	99.98	48.49	Nil
<b>C. Shares held by Custodian for GDRs &amp; ADRs</b>	NA	0	NA	NA	NA	0	0	NA	NA	NA
<b>Grand Total (A+B+C)</b>	<b>19,127,641</b>	<b>1,99,06,379</b>	<b>3,90,34,020</b>	<b>100</b>	<b>8,36,46,698</b>	<b>Nil</b>	<b>8,36,46,698</b>	<b>100</b>	<b>100</b>	<b>0</b>

For EpiMoney Private Limited

Sd/-  
(Manish Lunia)  
Director  
DIN: 07595299

Sd/-  
(Deepak Jain)  
Director  
DIN: 07595287

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IV	SHAREHOLDING PATTERN (Preference Share capital Break up as % to total Preference Capital)									
Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% change during the year	
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	Demat	Physical
<b>A. Promoters</b>										
<b>(1) Indian</b>										
a) Individual/HUF	Nil	0	0	0	2,19,39,931	Nil	2,19,39,931	44.81	44.81	Nil
b) Central Govt. or State Govt.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c) Bodies Corporates	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d) Bank/FI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e) Any other	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>SUB TOTAL:(A) (1)</b>	Nil	0	0	0	2,19,39,931	Nil	2,19,39,931	44.81	44.81	Nil
<b>(2) Foreign</b>										
a) NRI-Individuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
b) Other Individuals	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
c) Bodies Corp.	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
d) Banks/FI	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
e) Any other...	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
<b>SUB TOTAL (A) (2)</b>	Nil	0	0	Nil	Nil	0	0	Nil	Nil	Nil
<b>Total Shareholding of Promoter (A)= (A)(1)+(A)(2)</b>	Nil	0	0	0	2,19,39,931	Nil	2,19,39,931	44.81	44.81	Nil

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B. PUBLIC SHAREHOLDING										
<b>(1) Institutions</b>										
a) Mutual Funds	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
b) Banks/FI	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
C) Central govt	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
d) State Govt.	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
e) Venture Capital Fund	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
f) Insurance Companies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
g) FIIS	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
h) Foreign Venture Capital Funds	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
i) Others (specify)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>SUB TOTAL (B)(1):</b>	NA	0	0	NA	NA	0	0	NA	NA	NA
<b>(2) Non-Institutions</b>										
a) Bodies corporate	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
i) Indian	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ii) Overseas	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
b) Individuals	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
i) Individual shareholders holding nominal share capital upto Rs.1 lakh	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
ii) Individuals shareholders holding nominal share capital in excess of Rs. 1 lakhs	6,36,18,550 (98.35)	10,69,843 (1.65)	6,46,88,393	100	85,104 (0.17)	2,69,33,149 (55.02)	2,70,18,253	55.19	-98.18	53.37
c) Others (specify)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>SUB TOTAL (B)(2):</b>	6,36,18,550	10,69,843	6,46,88,393	100	85,104	2,69,33,149	2,70,18,253	55.19	-98.18	53.37

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<b>Total Public Shareholding (B)= (B)(1)+(B)(2)</b>	6,36,18,550	10,69,843	6,46,88,393	100	85,104	2,69,33,149	2,70,18,253	55.19	-98.18	53.37
<b>C. Shares held by Custodian for GDRs &amp; ADRs</b>	NA	0	NA	NA	NA	0	0	NA	NA	NA
<b>Grand Total (A+B+C)</b>	6,36,18,550	10,69,843	6,46,88,393	100	2,20,25,035	2,69,33,149	4,89,58,184	100	-53.37	53.37

For EpiMoney Private Limited

Sd/-  
(Manish Lunia)  
Director  
DIN: 07595299

Sd/-  
(Deepak Jain)  
Director  
DIN: 07595287



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<b>(ii) SHARE HOLDING OF PROMOTERS:</b>								
Shareholding at the beginning of the year					Shareholding at the end of the year			
	Shareholders' Name	No of shares	% of total shares of the company	% of shares pledged encumbered to total shares	No of shares	% of total shares of the company	% of shares pledged encumbered to total shares	% change in shareholding during the year
1	Ritesh Jain	53,09,728	5.12	Nil	61,82,618	4.66	Nil	-0.46
2	Deepak Jain	53,09,728	5.12	Nil	61,82,618	4.66	Nil	-0.46
3	Manish Lunia	53,09,728	5.12	Nil	61,82,618	4.66	Nil	-0.46
4	Abhishek Kothari	30,07,262	2.90	Nil	34,12,077	2.57	Nil	-0.33
	<b>TOTAL</b>	<b>1,89,36,446</b>	<b>18.26</b>	<b>Nil</b>	<b>2,19,59,931</b>	<b>16.55</b>	<b>Nil</b>	<b>-1.71</b>

<b>(iii) CHANGE IN PROMOTERS' SHAREHOLDING ( SPECIFY IF THERE IS NO CHANGE):</b>					
		Shareholding at the beginning of the Year		Cumulative Shareholding during the year	
Sl. No.		No. of Shares	% of total shares of the company	No of shares	% of total shares of the company
1	<b>Ritesh Jain</b>	53,09,728	5.12		
	Transfer of Shares	(53,03,861)			
	Allotment of Shares	61,76,751			
	31.03.2021	61,82,618	4.66	61,82,618	4.66
2	<b>Deepak Jain</b>	53,09,728	5.12		
	Transfer of Shares	(53,03,861)			
	Allotment of Shares	61,76,751			
	31.03.2021	61,82,618	4.66	1,23,65,236	9.32
3	<b>Manish Lunia</b>	53,09,728	5.12		
	Transfer of Shares	(53,03,861)			
	Allotment of Shares	61,76,751			
	31.03.2021	61,82,618	4.66	1,85,47,854	13.98
4	<b>Abhishek Kothari</b>	30,07,262	2.90		
	Transfer of Shares	30,04,863			
	Allotment of Shares	34,09,678			
	31.03.2021	34,12,077	2.57	2,19,59,931	16.55

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(iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters & Holders of GDRs & ADRs)					
		Shareholding at the end of the year		Cumulative Shareholding during the year	
Sl. No	For Each of the Top 10 Shareholders	No of shares	% of total shares of the company	No of shares	% of total shares of the company
1	<b>Narayan K Seshadri - 01.04.20</b>	1,03,77,970			
	Compulsory Convertible Preference shares held	(80,16,607)			
	New allotted Equity Shares on conversion of CCPS	55,28,694			
	31.03.2021	78,90,057	5.95	78,90,057	5.95
2	<b>Vikram Sud-01.04.20</b>	75,02,209			
	Compulsory Convertible Preference shares held	(58,10,958)			
	New allotted Equity Shares on conversion of CCPS	40,07,557			
	31.03.2021	56,98,808	4.30	1,35,88,865	10.25
3	<b>Falguni Nayar-01.04.20</b>	0			
	Allotment of Shares	2,35,34,950			
	31.03.2021	2,35,34,950	17.75	3,71,23,815	28.00
4	<b>Siddharth Parekh-01.04.20</b>	29,32,754			
	Compulsory Convertible Preference shares held	(22,71,612)			
	New allotted Equity Shares on conversion of CCPS	15,66,628			
	31.03.2021	22,27,770	1.68	3,93,51,585	29.68
5	<b>Rano Chadha-01.04.20</b>	1,05,13,069			
	Compulsory Convertible Preference shares held	(81,43,069)			
	New allotted Equity Shares on conversion of CCPS	56,15,909			
	Transfer of Shares	22,17,237			
	31.03.2021	1,02,03,146	7.69	4,95,54,731	37.37
6	<b>Nandi Shah-01.04.20</b>	18,41,620			
	Compulsory Convertible Preference shares held	(14,26,457)			
	New allotted Equity Shares on conversion of CCPS	9,83,763			
	31.03.2021	13,98,926	1.05	5,09,53,657	38.42
7	<b>Pankaj Mehta-01.04.20</b>	30,69,368			
	Compulsory Convertible Preference shares held	(23,77,429)			

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	New allotted Equity Shares on conversion of CCPS	16,39,606			
	31.03.2021	23,31,545	1.76	5,32,85,202	40.18
8	<b>Nina Mehta-01.04.20</b>	30,69,368			
	Compulsory Convertible Preference shares held	(23,77,429)			
	New allotted Equity Shares on conversion of CCPS	16,39,606			
	31.03.2021	23,31,545	1.76	5,56,16,747	41.94
9	<b>Pratham Shah-01.04.20</b>	27,62,430			
	Compulsory Convertible Preference shares held	(21,39,686)			
	New allotted Equity Shares on conversion of CCPS	14,75,645			
	31.03.2021	20,98,389	1.58	5,77,15,136	43.52
10	<b>Mayank Singhal-01.04.20</b>	27,62,430			
	Compulsory Convertible Preference shares held	(21,39,686)			
	New allotted Equity Shares on conversion of CCPS	14,75,645			
	31.03.2021	20,98,389	1.58	5,98,13,525	45.10

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(v)	Shareholding of Directors & KMP				
		Shareholding at the end of the year		Cumulative Shareholding during the year	
Sl. No	For Each of the Directors & KMP	No. of shares	% of total shares of the company	No of shares	% of total shares of the company
1	<b>Anil Jaggia - 01.04.2020</b>	1,17,26,456	11.31		
	increase/decrease during the year	36,50,082			
	31.03.2021	80,76,374	6.09	80,76,374	6.09
2	<b>Sanjay Nayar - 01.04.2020</b>	1,00,95,557			
	Allotment of Shares	2,11,02,793			
	31.03.2021	3,11,98,350	23.53	3,92,74,724	29.62
3	<b>Sanjay Maliah - 01.04.2020</b>	68,71,479	6.62		
	increase/decrease during the year	16,51,785			
	31.03.2021	52,19,694	3.94	4,44,94,418	33.56
4	<b>Deepak Jain - 01.04.2020</b>	53,09,728	5.12		
	Allotment of Shares	8,72,890			
	31.03.2021	61,82,618	4.66	5,06,77,036	38.22
5	<b>Manish Lunia - 01.04.2020</b>	53,09,728	5.12		
	Allotment of Shares	8,72,890			
	31.03.2021	61,82,618	4.66	5,68,59,654	42.88
6	<b>Abhishek Kothari - 01.04.2020</b>	30,07,262	2.90		
	Allotment of Shares	4,04,815			
	31.03.2021	34,12,077	2.57	6,02,71,731	45.45
7	<b>Rajiv Mehta – 01.04.2020</b>	30,69,368	2.96		
	increase/decrease during the year	7,37,823			
	31.03.2021	23,31,545	1.76	6,26,03,276	47.21

For EpiMoney Private Limited

Sd/-  
(Manish Lunia)  
Director  
DIN: 07595299

Sd/-  
(Deepak Jain)  
Director  
DIN: 07595287

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CIN: U71309TN1995PTC030536

V	INDEBTEDNESS			
Indebtedness of the Company including interest outstanding/accrued but not due for payment				
	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
<b>Indebtness at the beginning of the financial year</b>				
i) Principal Amount	1,00,45,84,396	1,00,00,000	Nil	1,01,45,84,396
ii) Interest due but not paid	50,31,389	Nil	Nil	50,31,389
iii) Interest accrued but not due	Nil	Nil	Nil	Nil
<b>Total (i+ii+iii)</b>	1,00,96,15,785	1,00,00,000		1,01,96,15,785
<b>Change in Indebtedness during the financial year</b>				
Additions	56,38,99,170	230,000,000	Nil	79,38,99,170
Reduction	6,55,742,261	150,000,000	Nil	80,57,42,261
<b>Net Change</b>			Nil	
<b>Indebtedness at the end of the financial year</b>				
i) Principal Amount	91,27,41,305	9,00,00,000		1,00,27,41,305
ii) Interest due but not paid	37,88,538	Nil	Nil	37,88,538
iii) Interest accrued but not due	Nil	Nil	Nil	Nil
<b>Total (i+ii+iii)</b>	91,65,29,843	9,00,00,000		1,00,65,29,843

VI	REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL					
A.	Remuneration to Managing Director, Whole time director and/or Manager:					
(Amount in Rs.)						
Sl.No	Particulars of Remuneration	Name of the MD/WTD/Manager				Total Amount
		Anil Jaggia	Sanjay Nayar	Rajiv Mehta	Sanjay Maliah	
1	<b>Gross salary</b>					
(a)	Salary as per provisions contained in section 17(1) of the Income Tax. 1961	Nil	Nil	Nil	Nil	Nil
(b)	Value of perquisites u/s 17(2) of the Income tax Act, 1961	Nil	Nil	Nil	Nil	Nil
(c)	Profits in lieu of salary under section 17(3) of the Income Tax Act, 1961	Nil	Nil	Nil	Nil	Nil
2	Stock option	Nil	Nil	Nil	Nil	Nil

# EPIMONEY PRIVATE LIMITED

(FORMERLY KNOWN AS URMILA INVESTMENT & SECURITIES (P) LTD.)

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CIN: U71309TN1995PTC030536

3	Sweat Equity	Nil	Nil	Nil	Nil	Nil
4	Commission	Nil	Nil	Nil	Nil	Nil
	as % of profit	Nil	Nil	Nil	Nil	Nil
	others (specify)	Nil	Nil	Nil	Nil	Nil
5	Others, please specify	Nil	Nil	Nil	Nil	Nil
	<b>Total (A)</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>	<b>Nil</b>
	<b>Ceiling as per the Act</b>					

A.		<b>Remuneration to Managing Director, Whole time director and/or Manager:</b>				
						(Amount in Rs.)
Sl.No	Particulars of Remuneration	Name of the MD/WTD/Manager				Total Amount
1	<b>Gross salary</b>	<b>Manish Lunia</b>	<b>Adwaita Nayar</b>	<b>Abhishek Kothari</b>	<b>Deepak Jain</b>	
(a)	Salary as per provisions contained in section 17(1) of the Income Tax. 1961	50,40,000	Nil	54,00,000	50,40,000	1,54,80,000
(b)	Value of perquisites u/s 17(2) of the Income tax Act, 1961	Nil	Nil	Nil	Nil	Nil
(c)	Profits in lieu of salary under section 17(3) of the Income Tax Act, 1961	Nil	Nil	Nil	Nil	Nil
2	Stock option	Nil	Nil	Nil	Nil	Nil
3	Sweat Equity	Nil	Nil	Nil	Nil	Nil
4	Commission	Nil	Nil	Nil	Nil	Nil
	as % of profit	Nil	Nil	Nil	Nil	Nil
	others (specify)	Nil	Nil	Nil	Nil	Nil
5	Others, please specify	Nil	Nil	Nil	Nil	Nil
	<b>Total (A)</b>	<b>50,40,000</b>	<b>Nil</b>	<b>54,00,000</b>	<b>50,40,000</b>	<b>1,54,80,000</b>
	<b>Ceiling as per the Act</b>					
	<b>Overall Ceiling as per the Act</b>					

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CIN: U71309TN1995PTC030536

<b>C. REMUNERATION TO KEY MANAGERIAL PERSONNEL OTHER THAN MD/MANAGER/WTD</b>				
<b>Sl. No.</b>	<b>Particulars of Remuneration</b>			
<b>1</b>	<b>Gross Salary</b>	<b>CEO</b>	<b>CFO</b>	<b>Total</b>
	(a) Salary as per provisions contained in section 17(1) of the Income Tax Act, 1961.	NA	NA	NA
	(b) Value of perquisites u/s 17(2) of the Income Tax Act, 1961	NA	NA	NA
	(c) Profits in lieu of salary under section 17(3) of the Income Tax Act, 1961	NA	NA	NA
<b>2</b>	<b>Stock Option</b>	NA	NA	
<b>3</b>	<b>Sweat Equity</b>	NA	NA	NA
<b>4</b>	<b>Commission</b>	NA	NA	
	as % of profit	NA	NA	NA
	others, specify	NA	NA	
<b>5</b>	<b>Others, please specify</b>	NA	NA	NA
		NA	NA	
	<b>Total</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>

For EpiMoney Private Limited

Sd/-  
(Manish Lunia)  
Director  
DIN: 07595299

Sd/-  
(Deepak Jain)  
Director  
DIN: 07595287

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CIN: U71309TN1995PTC030536

VII					
PENALTIES/PUNISHMENT/COMPOUNDING OF OFFENCES					
Type	Section of the Companies Act	Brief Description	Details of Penalty/Punishment/Compounding fees imposed	Authority (RD/NCLT/Court)	Appeal made if any (give details)
<b>A. COMPANY - Not Applicable</b>					
Penalty					
Punishment					
Compounding					
<b>B. DIRECTORS - Not Applicable</b>					
Penalty					
Punishment					
Compounding					
<b>C. OTHER OFFICERS IN DEFAULT - Not Applicable</b>					
Penalty					
Punishment					
Compounding					

For EpiMoney Private Limited

Sd/-  
(Manish Lunia)  
Director  
DIN: 07595299

Sd/-  
(Deepak Jain)  
Director  
DIN: 07595287