20. **The instructions to members for remote e-voting, e-voting during the AGM and to join/attend the AGM are:**

a) In compliance with the provisions of Section 108 of the Act, Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended from time to time) and Regulation 44 of the Listing Regulations, the Company has provided to its members, the facility to exercise their right to vote on resolutions proposed to be passed at the 37th AGM by electronic means (the "**AGM**") and the business may be transacted through e-voting process. The Company has engaged the services of National Securities Depository Limited (the "**NSDL**") for providing the facility of casting the votes by the members using the electronic voting system (the "**remote e-voting**") and e-voting system (the "**e-voting**") at the AGM.

b) Members casting their votes through remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again.

c) Members who have not cast their votes on the resolutions through remote e-voting, will be able to vote at the meeting through the online e-voting facility which shall be made available by NSDL at the AGM.

d) Only those members/shareholders, who are present at the AGM through VC/OAVM facility and have not cast their votes on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system at the AGM.

e) Once the vote on a resolution is cast by a member through e-voting, the concerned member shall not be allowed to change it subsequently or cast the votes again.

f) A person who is not a member as on the cut-off date should treat this Notice of AGM for information purpose only.

g) The remote e-voting period commences on **Friday, July 29, 2022 (9:00 am)** and ends on **Monday, August 1, 2022 (5.00 pm)**. During this period, the members of the Company holding shares either in dematerialised form or in physical form (as on the cut-off date of Tuesday, July 26, 2022) may cast their votes by remote e-voting. The remote e-voting module shall be disabled by NSDL for voting thereafter.

h) The voting right of members shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date i.e. **Tuesday, July 26, 2022**.

i) Any person holding shares in physical form and non-individual members who become a member of the Company after dispatch of the Notice of the meeting and holding shares as on the cut-off date i.e., Tuesday, July 26, 2022, may obtain the Login Id and password by sending a request at evoting@nsdl.co.in. However, if member is already registered with NSDL for remote e-voting, then he/she can use his/her existing user id and password for casting his/her vote.

If he/she has forgotten his/her password, he/she can reset the password by using "Forgot User Details/Password" or "Physical User Reset Password" option available on www.evoting.nsdl.com or call on toll free no. 1800 1020 990 and 1800 22 44 30.

In case of individual members holding securities in demat mode may follow steps mentioned in the Notice of the AGM under "**Access to NSDL e-Voting system**".

j) The details of the process and manner for remote e-voting, e-voting during the AGM and to join the AGM are explained below.

NSDL e-voting system consists of "**Two Steps**" which are mentioned below:

Step 1: Access to NSDL e-voting system; and

Step 2: Cast vote electronically and join the AGM on NSDL e-voting system.

STEP 1: LOGIN METHOD FOR E-VOTING

In terms of SEBI circular CFD/CMD/CIR/P/2020/242 dated December 9, 2020 on "*e-voting facility provided by Listed Companies*" individual members holding securities in demat mode are allowed to vote through their demat account maintained with depositories and depository participants. Members are advised to update their mobile number and email address in their demat accounts in order to access e-voting facility.

The login method for

- members holding shares in demat mode with depositories viz., NSDL and Central Depository Services Limited (the "**CDSL**") and depository participants; and

- non-individual members holding shares in demat mode and members holding shares in physical form.

LOGIN METHOD FOR INDIVIDUAL MEMBERS HOLDING SHARES IN DEMAT MODE					Depository Participant (DP)	LOGIN METHOD FOR MEMBERS OTHER THAN INDIVIDUAL MEMBERS HOLDING SHARES IN DEMAT MODE AND MEMBERS HOLDING SHARES IN PHYSICAL MODE
NSDL			**CDSL**			
Point (i) - Already registered for IDeAS e-Services	Point (ii) - Not registered for IDeAS e-Services	Point (iii) – Direct access the e-voting module of NSDL	Point (iv) - Already registered for Easi/Easiest facility	Point (v) - Not registered for Easi/Easiest facility		
a) Visit URL: https://eservices.nsdl.com. b) Click on the **"Beneficial Owner"** icon under **"Login"** which is available under "**IDeAS**" section. c) On the new page, enter the user id and password. Post successful authentication, click on **"Access to e-voting".** d) Click on company name or **e-voting service provider i.e NSDL** and he/she will be re-directed to NSDL e-voting website for casting his/her votes the during remote e-voting period, e-voting during the AGM or to join the AGM.	a) Visit URL: https://eservices.nsdl.com to register. b) Select **"Register Online for IDeAS Portal"** or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp c) Proceed with completing the required fields. d) After successful registration, please follow steps given in Point No. (i) to cast the vote.	a) Visit URL: https://www.evoting.nsdl.com. b) Click on the "**Login**" icon which is available under "**Shareholder/ Member**" section. c) On the Login page, enter user id (i.e., the 16-character demat account number held with NSDL), password/one time password (the "**OTP**") and a verification code as shown on the screen. d) After successful authentication, he/she will be redirected to evoting website of NSDL wherein he/she can see e-voting page. Click on company name or **e-voting service provider i.e NSDL** and he/she will be redirected to e-voting website of NSDL for casting his/her votes during remote e-voting period, e-voting during the AGM or to join the AGM.	a) Visit URL: https://web.cdslindia.com/myeasi/home/login or www.cdslindia.com and click on New System Myeasi. b) After successful login of Easi/ Easiest he/she will be able to see the e-voting menu. The menu will have links of **e-voting service provider i.e. NSDL.** Click on **NSDL** to cast his/her votes.	a) Visit URL: https://web.cdslindia.com/myeasi/Registration/EasiRegistration to register. b) Alternatively, he/she can directly access e-voting page by providing demat account number and PAN from a link in www.cdslindia.com home page. c) The system will authenticate by sending the OTP on registered mobile number and email address as recorded in the demat account. d) After successful authentication, he/she will be provided links for the respective e-voting service provider (ESP) i.e. NSDL where the e-voting is in progress.	a) Login using the login credentials of his/her demat account through his/her DP registered with NSDL/CDSL for e-voting facility. b) After successful login click on "**e-voting**" option, he/she will be redirected to NSDL/CDSL Depository site after successful authentication, wherein he/she can see e-voting feature. c) Click on the Company name or **e-voting service provider i.e NSDL** and he/she will be re-directed to the e-voting website of NSDL to cast his/her vote during remote e-voting period, e-voting during the AGM or to join the AGM.	a) 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. b) Once the home page of e-voting system is launched, click on the icon "**Login**" which is available under '**Shareholder/Member**' section. c) A new screen will open. He/she will have to enter his/her user id, password/OTP and a verification code as shown on the screen. d) Alternatively, if he/she are registered for NSDL eservices i.e. IDeAS, he/she can log-in at https://eservices.nsdl.com/ with his/her existing IDeAS login. Once he/she log-in to NSDL eservices, click on e-voting and he/she can proceed to Step 2 i.e. Cast his/her votes electronically. e) His/her user id details as per the manner of holding the shares are given below :

NSDL	CDSL	Physical Form
8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12****** then your user id is IN300***12******.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12************ then your user id is 12************	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user id is 101456001***

Members can also download NSDL Mobile App "**NSDL Speede**" facility by scanning the QR code mentioned below for seamless voting experience.

NSDL Mobile App is available on

App Store   Google Play

Important Note: Members who are unable to retrieve user id/password are advised to use Forget userid and forget password option available at above mentioned website.

Members holding securities in demat mode may contact at following helpdesk of NDSL and CDSL in case of any technical issues relating to login through respective depositories.

NSDL : mail on evoting@nsdl.co.in or call at toll free no.: 1800 1020 990 and 1800 22 44 30

CDSL : mail on helpdesk.evoting@cdslindia.com or contact at 022- 23058738 or 022-23058542-43

Step 2: METHOD FOR CASTING VOTE ELECTRONICALLY ON NSDL E-VOTING SYSTEM

Method for casting the vote electronically on NSDL e-voting system	- After successful login at Step 1, member will be able to see all the companies "EVEN" in which he/she is holding shares and whose voting cycle and General Meeting is in active status. - Select "**EVEN**" of JM Financial Limited viz., 120274 to cast votes during the remote e-voting period and casting votes during the AGM. For joining the AGM, he/she need to click on "**VC/OAVM**" link placed under "**Join General Meeting**". - Now he/she is ready for e-voting as the voting page opens. - Cast the vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which members wish to cast his/her vote and click on "**Submit**" and also "**Confirm**" when prompted. - Upon confirmation, the message "**Vote cast successfully**" will be displayed. - Members can also take the printout of the votes cast by him/her by clicking on the print option on the confirmation page - Once members confirm the vote on the resolution, he/she will not be allowed to modify his/her vote.

k)   Password details for members other than individual members are given below.

    i.   If members are already registered for e-voting, then he/she can use his/her existing password to login and cast his/her votes.

    ii.   If members are using NSDL e-voting system for the first time, he/she will need to retrieve the '**initial password**' which was communicated to him/her. Once member retrieve the '**initial password**', he/she need to enter the '**initial password**' and the system will force him/her to change his/her password.

    iii.   How to retrieve your 'initial password'?

If email address is registered in the member's demat account or with the company, the 'initial password' is communicated to the member on his/her email address. Member can trace the email sent to him/her by NSDL in his/her mailbox. Open the email and open the attachment i.e. 'a' .pdf file. The password to open the .pdf file is his/her 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 his/her 'user id' and his/her 'initial password'

If member's email address is not registered, please follow steps mentioned in '**process for those members whose email addresses are not registered**'.

l)   If a member is unable to retrieve or have not received the "**initial password**" or have forgotten his/her password:

i.   Click on "**Forgot User Details/Password**?" (If member is holding shares in the demat account with NSDL or CDSL) option available on www.evoting.nsdl.com

ii.   "**Physical User Reset Password**?" (If member is holding shares in physical mode) option available on www.evoting.nsdl.com

iii.   If a member is still unable to get the password by aforesaid two options, he/she can send a request at evoting@nsdl.co.in mentioning his/her demat account number/folio number, PAN, name and registered address, etc.

iv.   Members can also use the OTP based login for casting the votes on the e-voting system of NSDL.

m)   After entering the password, tick on agree to "**Terms and Conditions**" by selecting on the check box.

n)   Now, member will have to click on "**Login**" button.

o)   After clicking on the "**Login**" button, Home page of e-Voting will open.

p) **Process for those members whose email addresses 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:**

   i.   In case shares are held in physical mode please provide folio no., name of member, scanned copy of the share certificate (front and back), self-attested scanned copy of PAN card, self-attested scanned copy of Aadhar card by email to ecommunication@jmfl.com

   ii.   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, self-attested scanned copy of PAN card, self-attested scanned copy of Aadhar card to ecommunication@jmfl.com If he/she is an individual member 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 members holding securities in demat mode**.

   iii.   Alternatively shareholder/members may send a request to evoting@nsdl.co.in for procuring user id and password for e-voting by providing above mentioned documents.

21. **Instructions to members for attending the AGM through VC/OAVM are as under.**

a) Members may access by following the steps mentioned in point no. 20 (j) for **Access to NSDL e-voting system**, in the Notice.

b) After successful login, click the link of "**VC/OAVM link**" placed under **"Join meeting"** menu against company name.The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company viz., 120274 will be displayed.

c) Facility for joining the AGM through VC/OAVM shall be opened thirty (30) minutes before the time scheduled for the AGM and shall be kept opened throughout the proceedings of AGM. This does 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 restrictions.

d) 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 e-voting instructions mentioned in the notice to avoid last minute rush.

e) Members will be allowed to attend the AGM through VC/OAVM on first come first serve basis.

f) Members are encouraged to join the AGM through laptops with Google Chrome for better experience.

g) Members will be required to allow "camera" and use internet with a good speed to avoid any disturbance during the meeting.