



Formerly known as Parnami Credits Limited

NOTICE

Notice is hereby given of the Twenty-Seventh (27th) Annual General Meeting (AGM) of the Members of **QGO Finance Limited** (formerly known as Parnami Credits Limited) to be held through **Audio-Visual** mode, moderated & conducted from the Registered office of the Company situated at 3rd Floor, A-514, TTC Industrial Area, MIDC, Mahape, Navi Mumbai, Thane, MH- 400701 on **Friday, 7th August, 2020 at 11.00 AM (IST)** to transact the following businesses:

Ordinary Business

- 1. To consider, approve and adopt the Audited Financial Statements of the Company for the Financial year ended 31st March, 2020, together with the Reports of the Board and Auditors thereon.**

To consider and if thought fit, to pass with or without modification(s) the following resolution as an **Ordinary Resolution:**

“RESOLVED THAT the Audited Financial Statements of the Company for the Financial year ended 31st March, 2020 together with the Reports of the Board and Auditors thereon laid before this meeting, be and are hereby considered and adopted.”

- 2. To Re-appoint Mrs. Rachana Singi (DIN: 00166508), who retires by rotation as an Executive Director of the Company and being eligible, offers herself for re-appointment.**

To consider and if thought fit, to pass with or without modification(s) the following resolution as an **Ordinary Resolution:**

“RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013 and the Rules made thereunder (including any re-enactment(s) or modification(s), thereof for the time being in force), Mrs. Rachana Singi (DIN: 00166508), who retires by rotation at this meeting, and being eligible offers herself for re-appointment, be and is hereby re-appointed as an Executive Director of the Company.”

For and on behalf of the Board of QGO Finance Limited
(Formerly known as Parnami Credits Limited)

Sd/-

Rear Admiral Vineet Bakhshi (Retired)

Chairman and Director

DIN: 02960365

**Address: 137, Shakti Nagar, Dadabari,
Kota - 324009 Rajasthan, India**

Date: 26th June, 2020

Place: Kota

CIN: L65910MH1993PLC302405

3rd Floor, A-514, TTC Industrial Area, MIDC, Mahape, Navi Mumbai - 400701.
contactus@qgofinance.com || +91 22 49762795

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NOTES:

Conducting of the Annual General Meeting through Video Conferencing Mode

1. With the **outbreak of COVID-19 Pandemic** which has affected the entire world, India has also been affected adversely over the past few months. Due to the nature of this pandemic, Lock-downs all over India have been put in place to avoid and control the spread of the deadly virus.
2. Businesses are being shut, gathering of people are being prohibited; precautions are being taken to tackle this novel situation in hand by the Government Authorities. Keeping in mind the prevalent scenario, Ministry of Corporate Affairs (MCA) has taken initiatives to bring ease in adhering to the Compliances under the Companies Act, 2013. There have been various relaxations brought by MCA to enable Companies to carry on business in these circumstances.
3. The Ministry of Corporate Affairs vide **Circulars dated 8th April, 2020, 13th April, 2020 & 5th May, 2020** have allowed the Companies to conduct the Shareholders Meeting through Video Conferencing Mode where physical Meeting is not possible. The Video Conferencing will enable the Shareholders to participate in the Annual General Meeting from their respective homes.
4. Your Company will be conducting the Annual General Meeting this year through Audio-Visual mode using a two-way web-platform called **"Webex"**, conducted & moderated from the Registered office for the purpose of interacting with the Shareholders at the given Time and Date. The software Webex, is an easy and user-friendly interface, the instructions to operate the same are provided further in this Notice. Whereas the remote e-voting facility as well as the on-spot voting facility will be provided by Central Depository Securities Limited (CDSL) as always.
5. Further the Company has also published an advertisement in the **Mumbai Lakshdeep & Financial Express** on **24th June, 2020** giving details of the Video-conferencing facility and requesting all its Shareholders who have not registered their e-mail Ids, to register the same so that the Company can send this Notice and Annual Report via their registered mail ids.

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Instructions for joining meeting through Video – Conferencing mode

- To join the meeting, the shareholders should log on to the e-voting website <http://www.evotingindia.com/> and login as explained above. After logging-in, kindly click on 'live streaming' tab and you will be redirected to 'cisco' website.

In the “Name” field	Put your name.
In the “last name” field	Enter your folio no. as informed in e-mail
In the “Email ID” field	Put your email ID
In the “Event password” field	Put the password as “cdsl@1234”

Click join now button.

Event No. 166 553 1030 will start and you will be in the AGM through Video conferencing.

You can join meeting through laptop, tablet, and desktop. In case you want to join through mobile, you need to download the **Webex Meet App** from the respective Playstore.

Pre-Requisite for Joining of Meeting Through Desktop or Laptop:

- **System requirement:**

- ✓ Windows 7, 8 or 10
- ✓ I3 – Core Processor
- ✓ Microphone, speaker
- ✓ Internet speed minimum 700 kbps
- ✓ Date and time of computer should be current date and time

Pre-Requisite for Joining of Meeting Through Mobile:

- ✓ Please download **Webex application** from Play Store

NOTE: IT IS ADVISABLE TO LOGIN BEFOREHAND AT E-VOTING SYSTEM AS EXPLAINED IN E-

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VOTING INSTRUCTIONS ABOVE, TO BE FAMILIAR WITH THE PROCEDURE, SO THAT YOU DO NOT FACE ANY TROUBLE WHILE LOGGING-IN DURING THE AGM.

Voting through Electronic means

- I. In compliance with provisions of Section 108 of the Companies Act, 2013 and Rules framed thereunder, as amended from time to time and the Secretarial Standard on General Meetings (SS-2) issued by The Institute of Company Secretaries of India, the Members are provided with the facility to cast their votes electronically, through e-voting services provided by the Central Depository Securities Limited (CDSL) on the Resolutions set forth in this Notice. The Members may cast their votes using electronic voting systems from a place other than the venue of the Annual General Meeting (remote e-voting). The instructions for e-voting are given herein below. The resolutions passed by the Members through e-voting are deemed to have been passed as if they have been passed at Annual General Meeting.
- II. The facility for voting either through electronic voting systems shall be made available at Annual General Meeting and the Members attending the meeting who have not cast their vote by remote e-voting shall be able to exercise their right to vote at the Annual General Meeting.
- III. The Members who have cast their vote by remote e-voting prior to the Annual General Meeting may also attend the Annual General Meeting but shall not be entitled to cast their vote again.
- IV. The remote e-voting period will commence on **3th August, 2020**. During the period Members of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date; **31st July, 2020**, 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.

Instructions for E-Voting

- (i) The shareholders need to visit the e-voting website <http://www.evotingindia.com/>.
- (ii) Click on “Shareholders” module.
- (iii) Now enter your User ID :
 - a. For CDSL: 16 digits beneficiary ID,
 - b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
 - c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.
- (iv) Next enter the Image Verification as displayed and Click on Login.

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- (v) If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.
- (vi) If you are a first time user follow the steps given below:

	For Shareholders holding shares in Demat Form and Physical Form
PAN	Enter your 10 digit alpha-numeric PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) <ul style="list-style-type: none">Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number which is mentioned in email.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. <ul style="list-style-type: none">If both the details are not recorded with the depository or company please enter the member id / folio number in the Dividend Bank details field as mentioned in instruction

- (vii) After entering these details appropriately, click on “SUBMIT” tab.
- (viii) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders 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 also to be used by the demat holders for voting on resolutions of any other company for which they are eligible to vote, provided that the 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.
- (ix) For shareholders holding shares in physical form, the details can be used only for remote e-voting on the resolutions contained in this Notice.
- (x) Click on the EVSN for OGO Finance Limited on which you choose to vote.
- (xi) 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.

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- (xii) Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.
- (xiii) After selecting the resolution on which you have decided to vote, 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.
- (xiv) Once you “CONFIRM” your vote on the resolution, you will not be allowed to modify your vote.
- (xv) You can also take a print of the votes cast by clicking on “Click here to print” option on the Voting page.
- (xvi) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.
- (xvii) Shareholders can also cast their vote using NSDL’s mobile app “m-Voting”. The m-Voting app can be downloaded from respective Store. Please follow the instructions as prompted by the mobile app while Remote Voting on your mobile.

PROCESS FOR THOSE SHAREHOLDERS WHO WISH TO OBTAIN LOGIN CREDENTIALS FOR E-VOTING FOR THE RESOLUTIONS PROPOSED IN THIS NOTICE BUT WHOSE EMAIL ADDRESSES ARE NOT REGISTERED WITH THE DEPOSITORIES :

1. **For Physical shareholders-** Kindly send an email with a scanned request letter duly signed by 1st shareholder, scan copy of front and back of one share certificate, and copy of PAN card to info@masserv.com
2. **For Demat shareholders** - Kindly update your email id with your depository participant and send copy of client master to info@masserv.com
 - If you are already registered with CDSL for e-voting then you can use your existing user ID and password/PIN for casting your vote.
 - You can also update your mobile number and e-mail id in the user profile details of the folio which may be used for sending future communication(s).
 - The voting rights of Members shall be in proportion to their shares of the paid-up Equity Share Capital of the Company as on the **cut-off date of 31th July, 2020**.
 - Any person, who acquires shares of the Company and become member of the Company after dispatch of the Notice and holding shares as of the cut-off date i.e. **10th July, 2020** may

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obtain the login ID and password by sending a request at <http://www.evotingindia.com/> or issuer /RTA.

- However, if you are already registered with CDSL for remote e-voting then you can use your existing user ID and password for casting your vote. If you forgot your password, you can reset your password by using “Forgot User Details/Password” option available on <http://www.evotingindia.com/> or contact CDSL at the following toll-free no.: 1800-222-990.
- A person, whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on the cut-off date only shall be entitled to avail the facility of remote e-voting.
- M/s. Makarand M. Joshi & Co., Practicing Company Secretaries has been appointed as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.
- The Chairman shall, at the Annual General Meeting, at the end of discussion on the resolutions on which voting is to be held, allow voting with the assistance of scrutinizer, by use of “remote e-voting” or “E-voting” for all those members who are present at the Annual General Meeting but have not cast their votes by availing the remote e-voting facility.
- The Scrutinizer shall after the conclusion of voting at the general meeting, will first count the votes cast at the meeting and thereafter unblock the votes cast through remote e-voting in the presence of at least two witnesses not in the employment of the Company and shall make, not later than 48 hours of the conclusion of the Annual General Meeting, a consolidated scrutinizer report of the total votes cast in favour or against, if any, to the Chairman or a person authorized by him in writing, who shall countersign the same and declare the result of the voting forthwith.
- The Results declared along with the report of the Scrutinizer shall be placed on the website of the Company www.parnamicredits.in and on the website of CDSL. The results shall simultaneously be communicated to the Stock Exchange Limited (BSE), Mumbai.
- Members who do not have access to e-voting facility have been additionally provided the facility of voting on a Ballot form. They may send duly completed Ballot Form (enclosed with the Notice of Annual General Meeting) to the Scrutinizer, M/s. Makarand M. Joshi & Company, Practicing Company Secretary, at the Registered Office of the Company or before the date of the Annual General Meeting or can carry the same to the Annual General Meeting venue and deposit in the Ballot Box during the meeting.
- Members have the option to request for physical copy of the Ballot Form by sending an e-mail to Scrutinisers@mmjc.in by mentioning their Folio /DP ID and Client ID No.

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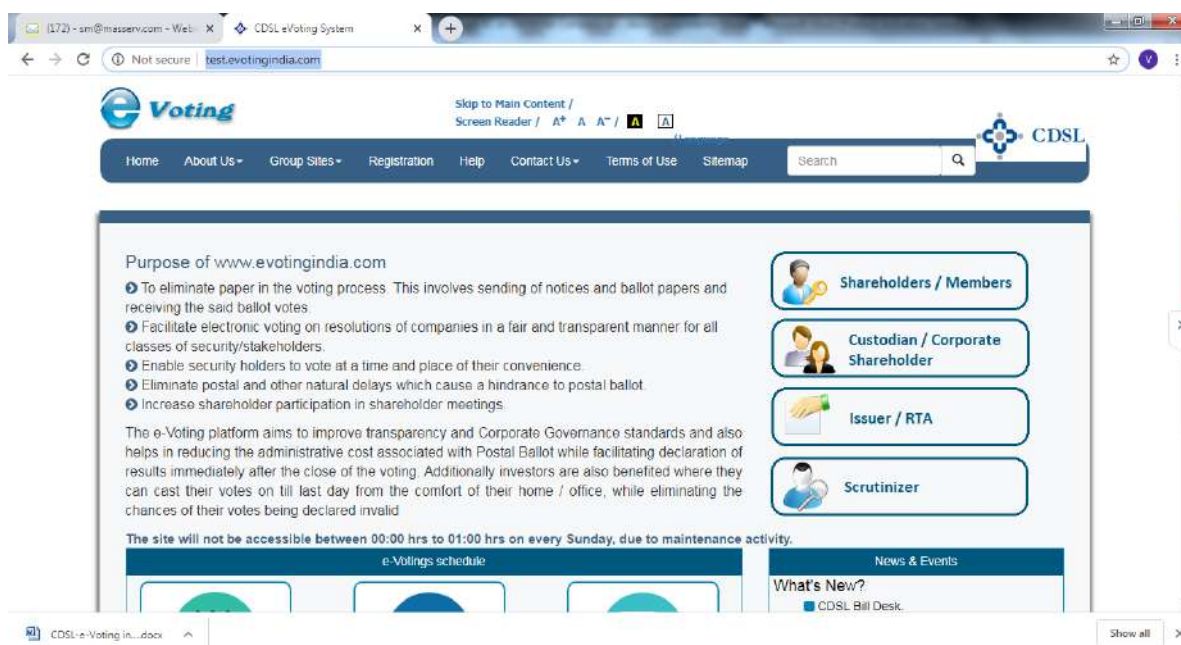


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- A Member can opt for only one mode of voting i.e. either through e-voting or by Ballot. If a Member casts votes by both modes, then voting done through e-voting shall prevail and Ballot shall be treated as invalid.

Procedure for E-Voting and joining of Meeting through VC ***(explained using screenshots)***

- The shareholders should log on to the e-voting website <http://www.evotingindia.com/>. Below screen will be appear.



- Press Shareholders/Members tab, after which the below screen will be appear.

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Shareholders / Members

Please enter the user id as communicated to you and replicate the image text (code) you see below for validation. After entering the login details you would be able to select the Company for which you intend to vote.

User ID *

818433

[Play Audio](#) [Refresh](#)

Enter the Characters Displayed *

☐ Click to use Virtual Keyboard

[Login](#) [Forgot Password](#)

Use Mobile App For e-Voting

Shareholders may log-in to m-voting using their e-voting credentials to vote for company resolutions.

Download the m-Voting app on your

[Google Play](#) [App Store](#)

version based mobile phones, today!

iii. Enter user id as mentioned in your invite email, or read point number (iii) as given above.

Since you are a registered user, below screen will be appear. Enter your existing CDSL password in password field.

Shareholders / Members

Character Validation was successful. Kindly enter other login details to proceed.

User ID *

Password *

[Submit](#) [Forgot Password](#)

* Field Mandatory:
Any one field should be mandatorily filled.

☐ Click to use Virtual Keyboard

Use Mobile App For e-Voting

Shareholders may log-in to m-voting using their e-voting credentials to vote for company resolutions.

Download the m-Voting app on your

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iv. In case you are 1st time user of CDSL e-voting system, then below screen will be appear.

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- v. Enter your PAN and bank detail/DOB or follow instruction as given point number (vi) above or mentioned in invite email; then below screen will be appear.

- vi. For e-voting, press EVSN number given in EVSN column; and for joining AGM through video conferencing, click on “Click here” tab under the live streaming column.

E-voting screen will be shown as below, where you can cast your vote and press submit button given at the bottom of the screen.

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