

**Annexure C**

**Form No. MGT-9 EXTRACT OF ANNUAL RETURN AS ON 31<sup>st</sup> March 2019 [Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies (Management and Administration) Rules, 2014]**

**1. REGISTRATION AND OTHER DETAILS:**

<b>I.</b>	CIN	<b>U65923DL2011PLC222491</b>
<b>II.</b>	Registration Date	18/07/2011
<b>III.</b>	Name of the Company	SEWA GRIH RIN LIMITED
<b>IV.</b>	Category / Sub-Category of the Company	Company Limited by Shares
<b>V.</b>	Address of the Registered office and contact details	206-207, 2 <sup>nd</sup> floor, Vikram Tower, Rajendra Place, Delhi -110008, India
<b>VI.</b>	Whether listed company	No
<b>VII.</b>	Name, Address and Contact details of Registrar and Transfer Agent, if any	Registrar- Big Share Services Private Limited, Add: E2/3, Ansa Industrial Estate Saki Vihar Road, Saki Naka Andheri (East) Mumbai 400 072

**2. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY**

All the business activities contributing 10 % or more of the total turnover of the company shall be stated:

<b>Sr. No.</b>	<b>Name and Description of main products / services</b>	<b>NIC Code of the Product/ service</b>	<b>% to total turnover of the company</b>
1	(a) Housing Finance- Sewa Grih Rin Limited is a housing finance company incorporated to provide affordable housing finance to low income household working in informal segment of economy with following object: "To advance money to any person or persons of lower and middle income group or economically weaker section of the society or co-operative society or A.O.P., Company or Corporation, jointly or individually, either at interest or without and/or with or without any security for the purpose of enabling the person borrowing the same to erect or purchase, any house or building or any part or portion thereof for residential purpose in India upon such terms and conditions as the Company may think fit."	64920	81.2%
	(b) Processing Fees		9.9%



### 3. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES

Sr. No.	Name and Address of The Company	CIN/GLN	Holding/ Subsidiary /Associate	% of shares held	Applicable Section
1.	NIL				
2.					
3.					
4.					

### 4. SHARE HOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity)

#### i. Category-wise Share Holding

	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
<b>A. Promoter</b>									
<b>1) Indian</b>									
a) Individual/ HUF		502	502	.0001	502		502	.0001	-
b) Central Govt.									
c) State Govt(s)									
d) Bodies Corp									
e) Banks / FI									
f) Any Other - Private Mutual Benefit Trust		17249908	17249908	53.55	20813558		20813558	37.74	(15.81)
Sub-total(A)(1):		<b>17250410</b>	<b>17250410</b>	<b>53.55</b>	<b>20814060</b>		<b>20814060</b>	<b>37.74</b>	<b>(15.81)</b>
<b>2) Foreign</b>									
g) NRIs-Individuals									
h) Other-Individuals									
i) Bodies Corp.									
j) Banks / FI									
k) Any Other...									
Sub-total (A)(2):									
<b>B. Public Shareholding</b>									
<b>1. Institutions</b>									
a) Mutual Funds									
b) Banks / FI	1000000		1000000	3.10	1000000		1000000	1.81	(1.29)

c) Central Govt.	3563650		3563650	11.06					(11.06)
d) State Govt.(s)									
e) Venture Capital Funds									
f) Insurance Companies					2249212		2249212	4.08	4.08
g) FIs		5806462	5806462	18.03	8047796	4056462	12104258	21.94	3.91
h) Foreign Venture Capital Funds									
i) Others (specify)	3116500	1474225	4590725	14.25	5490410		5490410	9.95	(4.3)
Sub-total (B)(1):	<b>7680150</b>	<b>7280687</b>	<b>14960837</b>	<b>46.44</b>	<b>16787418</b>	<b>4056462</b>	<b>20843880</b>	<b>37.79</b>	
<b>2. Non-Institutions</b>									
a) Bodies Corp. (i) Indian (ii) Overseas-Cooperative Society					13495277		13495277	24.5	
b) Individuals (i) Individual shareholders holding nominal share capital upto Rs.1 lakh (ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh									
c) Others (Specify)									
Non-Resident Indians									
Overseas Corporate Bodies									
Foreign Nationals									
Clearing Members									
Trusts									
Foreign Bodies-DR									
Sub-total (B)(2):									



Total Public Shareholding (B)=(B)(1) +(B)(2)									
<b>C. Shares held by Custodian for GDRs &amp; ADRs</b>									
Grand Total (A+B+C)	<b>7680150</b>	<b>24531097</b>	<b>32211247</b>	<b>100</b>	<b>51096755</b>	<b>4056462</b>	<b>55153217</b>	<b>100</b>	<b>-</b>

ii. Shareholding of Promoters

Sr. No	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in shareholding during the year
		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	
1.	SEWA Mutual Benefit Trust	17249908	53.55	NA	20813558	37.74	NA	(15.81)
2.	Renana Jhabvala	502	.0001	NA	502	.0001	NA	.0001
	<b>Total</b>	<b>17250410</b>	<b>53.5501</b>		<b>20814060</b>	<b>37.74</b>		<b>(15.81)</b>

iii. Change in Promoters' Shareholding (please specify, if there is no change)

Sr. no		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
	At the beginning of the year	<b>17250410</b>	<b>53.5501</b>	<b>20814060</b>	<b>37.74</b>
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No. of shares acquired by way of transfer of shares: 3563650 Date of increase: 1) 20 <sup>th</sup> March 2019 Reason of increase: Shares acquired by way of transfer from NHB & HUDCO		<b>20814060</b>	<b>64.61</b>



Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase/ decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	Reason of decrease in % of total shares of the company is due to equity infusion		20814060	37.74	
At the End of the year		20814060	37.74	20814060	37.74

iv. Shareholding pattern of top ten shareholders (Other than Directors, Promoters, and Holders of GDRs and ADRs)

Sr. no	For Each of the Top 10 shareholders	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
<b>Name of the shareholder</b>					
<b>1. Oikocredit Ecumenical Development Cooperative Society U.A.</b>					
	At the beginning of the year	-	-	13495277	24.5
	Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No. of shares allotted: 13495277 Date of increase- 28 <sup>th</sup> March 2019 Reason of increase: Allotment			
	At the End of the year	13495277	24.5	13495277	24.5
<b>2. Omidyar Network Fund, Inc</b>					
	At the beginning of the year	-	-	6297796	11.4



Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No. of shares allotted: 6297796 Date of increase- 28 <sup>th</sup> March 2019 Reason of increase: Allotment			
At the End of the year	6297796	11.4	6297796	11.4
<b>3. HDFC Holdings Limited</b>				
At the beginning of the year	4590725	14.25	5490410	10
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No. of shares allotted: 899685 Date of increase- 28 <sup>th</sup> March 2019 Reason of increase: Allotment			
At the End of the year	5490410	10	5490410	10
<b>4. AHI Capital Gateway, Inc</b>				
At the beginning of the year	2856462	8.87	4056462	7.4
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No. of shares acquired through transfer: 1200000 Date of transfer- 17 <sup>th</sup> April 2018 Reason of increase: Shares acquired through transfer of shares from SARVA Capital LLC			
At the End of the year	4056462	7.4	4056462	7.4
<b>5. HDFC Life Insurance Company Limited</b>				
At the beginning of the year	-	-	2249212	41
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g.	No. of shares allotted: 2249212			



allotment / transfer / bonus/ sweat equity etc):	Date of increase- 28 <sup>th</sup> March 2019 Reason of increase: Allotment			
At the End of the year	2249212	4.1	2249212	4.1
<b>6. ACUMEN Fund Inc</b>				
At the beginning of the year	1750000	5.43	1750000	3.2
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No change during the year. The change in % of total shares of the Company is due to the preferential allotment of shares of shares.			
At the End of the year	1750000	3.2	1750000	3.2
<b>7. Axis Bank Limited</b>				
At the beginning of the year	1000000	3.70	1000000	1.8
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No change during the year. The change in % of total shares of the Company is due to the preferential allotment of shares of shares.			
At the End of the year	1000000	1.8	1000000	1.8
<b>8. Housing and Urban Development Corporation Limited</b>				
At the beginning of the year	1800000	5.59	-	-
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	Entire shareholding transferred to the promoter trust i.e. SEWA Mutual Benefit Trust Date of Transfer: 20 <sup>th</sup> March 2019			
At the End of the year	-	-	-	-
<b>9. National Housing Bank</b>				

At the beginning of the year	1763650	5.48	-	-
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	Entire shareholding transferred to the promoter trust i.e. SEWA Mutual Benefit Trust Date of Transfer: 20 <sup>th</sup> March 2019			
At the End of the year	-	-	-	-
<b>10. SARVA Capital LLC (Formerly Lok Capital II LLC)</b>				
At the beginning of the year	1200000	3.73	-	-
Date wise Increase / Decrease in shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	Entire shareholding transferred to AHI Capital Gateway, Inc Date of Transfer: 17 <sup>th</sup> April 2018			
At the End of the year	-	-	-	-

v. Shareholding of Directors and Key Managerial Personnel

Sr. no	Shareholding of each Director and Key Managerial Personnel	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
<b>Name of the Director/Key Managerial Personnel</b>					
1.	Ms. Renana Jhabvala- Chairperson & Director	502	.0001	-	-
	Date wise increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):	No change during the year			
	At the End of the year	502	.0001	502	.0001





## INDEBTEDNESS

Indebtedness of the Company including interest outstanding/accrued but not due for payment

Amount INR

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount	418958502	-	-	418958502
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not	951391	-	-	951391
<b>Total (i+ii+iii)</b>	<b>419909893</b>	-	-	<b>419909893</b>
Change in indebtedness during the financial year				
- Addition	850000000	-	-	850000000
- Reduction	109988370	-	-	109988370
Net Change	<b>959988370</b>	-	-	<b>959988370</b>
Indebtedness at the end of the financial year				
i) Principal Amount	1158970132	-	-	1158970132
ii) Interest due but not paid	-	-	-	-
iii) Interest accrued but not due	1660222	-	-	1660222
<b>Total (i+ii+iii)</b>	<b>1160630354</b>	-	-	<b>1160630354</b>

## 5. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

### i. Remuneration to Managing Director, Whole-time Directors and/or Manager

Sl. No.	Particulars of Remuneration	Name of MD/WTD/ Manager	Total Amount (INR)
1.	Gross salary *	Ms. Shruti Gonsalves- Director & CEO	60,53,895



	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961		60,53,895
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961 (Reimbursements)		Nil
	(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961		Nil
2.	Stock Option		4,90,000 stock options
3.	Sweat Equity		
4.	Commission - as % of profit - others, specify...		Nil
5.	Others, please specify		Nil
6.	Total (A)		60,53,895
	Ceiling as per the Act		
	Since there is no profit, part II, section II (A) of schedule V is applicable		

ii. Remuneration to other directors:

Sl. No.	Particulars of Remuneration	Name of Director		Total Amount (INR)
	<u>Independent Directors</u>	Mr. Srinivasan Sridhar	Mr. Nandan Singh Bisht	
	- Fee for attending board committee meetings	4,10,000	2,50,000	6,60,000
	- Commission	0	0	0
	- Others, please specify	0	0	0
	Total (1)	4,10,000	2,50,000	6,60,000
	<u>Other Non-Executive Directors</u>			
	- Fee for attending board committee meetings	0	0	0
	- Commission			
	- Others, please specify			
	Total (2)	0	0	0
	Total (B)= (1+2)	4,10,000	2,50,000	6,60,000
	Total Managerial Remuneration			



Overall Ceiling as per the Act					
Since there is no profit, part II, section II (A) of schedule V is applicable					

iii. Remuneration to Key Managerial Personnel Other Than MD /Manager /WTD

Sl. No.	Particulars of Remuneration	Key Managerial Personnel			
		CEO	Company Secretary	CFO	Total (INR)
1.	Gross salary (a) Salary as per provisions contained in section 17(1) of the income-tax Act, 1961 (b) Value of perquisites u/s 17(2) Income-tax Act, 1961 (Reimbursements) (c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	60,53,895	14,55,430	21,78,348	96,87,673
		0	0	0	0
2.	Stock Option	4,90,000 Stock option	1,20,000 Stock option	1,50,000 Stock option	7,60,000 Stock option
3.	Sweat Equity	0	0	0	0
4.	Commission as % of profit - others, specify...	0	0	0	0
5.	Others, please specify	0	0	0	0
6.	Total	<b>60,53,895</b>	<b>14,55,430</b>	<b>21,78,348</b>	<b>96,87,673</b>

iv. 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</b>					
Penalty					
Punishment					
Compounding					
<b>B. Directors</b>					
Penalty					



Punishment					
Compounding					
<b>C. Other Officers in Default</b>					
Penalty					
Punishment					
Compounding					

**FOR AND ON BEHALF OF BOARD OF DIRECTORS**

*Renana Jhabvala*



**Renana Jhabvala**

Chairperson

DIN: 01106825

Address: B-9/9 Sterling,

Bopal, Ahmedabad, Gujarat-380058