



**ANNUAL RETURN  
as on the financial year ended on March 31, 2018**

[Pursuant to section 92(3) of the Companies Act, 2013 and rule 12(1) of the Companies (Management and Administration) Rules, 2014]

**I. REGISTRATION AND OTHER DETAILS:**

- i) CIN:- U65922DL2006FTC153640
- ii) Registration Date: September 13, 2006
- iii) Name of the Company: India Mortgage Guarantee Company Private Limited
- iv) Category / Sub-Category of the Company: Private Company limited by shares
- v) Address of the Registered office and contact details: A -47, Lower Ground Floor, Hauz Khas, New Delhi – 110016. Tel: 0124 -4654900
- vi) Whether listed company: No
- vii) Name, Address and Contact details of Registrar and Transfer Agent, if any: : Karvy Computershare Pvt. Ltd., Karvy Selenium Tower-B, Plot no. 31-32, Gachibowli, Financial District, Nanakramguda, Hyderabad (A.P.) – 500 032. 040-67162222

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

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

S.No.	Name and Description of main products / services	NIC Code of the Product/service	% to total turnover of the company
1.	Offering mortgage guarantee products that provide residential mortgage credit default protection in the Indian market to the retail housing loan lenders	804.9	99.69

**III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES  
NOT APPLICABLE**

S.No.	Name and address of the Company	CIN/GLN	Holding/Subsidiary / Associate	% of shares held	Applicable Section
1.					
2.					





IV. SHAREHOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity)

i) Category-wise Share Holding

Category of Shareholders	No. of Shares held at the beginning of the year				No. of Shares held at the end of the year				% Change
	Demat	Physical	Total	% of Total	Demat	Physical	Total	% of Total	
<b>A. Promoters</b>									
<b>1. Indian</b>									
(a) Individual/HUF	-	-	-	-	-	-	-	-	-
(b) Central Govt.	-	-	-	-	-	-	-	-	-
(c) State Govt.	-	-	-	-	-	-	-	-	-
(d) Bodies Corp.	-	-	-	-	-	-	-	-	-
(e) Banks / FI	76,000,000	0	76,000,000	38	76,000,000	0	76,000,000	35.55	2.45
(f) Any Other...	-	-	-	-	-	-	-	-	-
<b>Sub-total (A)(1):</b>	<b>76,000,000</b>	<b>0</b>	<b>76,000,000</b>	<b>38</b>	<b>76,000,000</b>	<b>0</b>	<b>76,000,000</b>	<b>35.55</b>	<b>-</b>
<b>2. Foreign</b>									
(a) NRIs Individuals	-	-	-	-	-	-	-	-	-
(b) Other Individuals	-	-	-	-	-	-	-	-	-
(c) Bodies Corp.	0	72,000,000	72,000,000	36	0	82,206,896	82,206,896	38.45	2.45
(d) Banks / FI	26,000,000	26,000,000	52,000,000	26	27,793,103	27,793,103	55,586,206	26	-
(e) Any Other ...	-	-	-	-	-	-	-	-	-
<b>Sub-total (A)(2):</b>	<b>26,000,000</b>	<b>98,000,000</b>	<b>124,000,000</b>	<b>62</b>	<b>27,793,103</b>	<b>109,999,999</b>	<b>137,793,102</b>	<b>64.45</b>	
<b>Total Shareholding of Promoters A=A(1)+A(2)</b>	<b>102,000,000</b>	<b>98,000,000</b>	<b>200,000,000</b>	<b>100</b>	<b>103,793,103</b>	<b>109,999,999</b>	<b>213,793,102</b>	<b>100</b>	
<b>B. Public Shareholding</b>									
<b>1. Institutions</b>									
(a) Mutual Funds	-	-	-	-	-	-	-	-	-
(b) Banks / FI	-	-	-	-	-	-	-	-	-
(c) Central Govt	-	-	-	-	-	-	-	-	-
(d) State Govt	-	-	-	-	-	-	-	-	-
(e) Venture Capital Funds	-	-	-	-	-	-	-	-	-
(f) Insurance Companies	-	-	-	-	-	-	-	-	-
(g) FIs/ Foreign Venture	-	-	-	-	-	-	-	-	-
<b>Sub-total B(1):</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>2. Non-Institutions</b>									
(a) Bodies Corp.	-	-	-	-	-	-	-	-	-
(i) Indian	-	-	-	-	-	-	-	-	-
(ii) Overseas	-	-	-	-	-	-	-	-	-
(b) Individuals	-	-	-	-	-	-	-	-	-
(i) Individual shareholders holding nominal	-	-	-	-	-	-	-	-	-
(ii) Individual shareholders holding nominal share capital in	-	-	-	-	-	-	-	-	-
(c) Others (specify)	-	-	-	-	-	-	-	-	-
<b>Sub-total B(2):</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Public</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Shares held by Custodian	-	-	-	-	-	-	-	-	-
<b>Grand Total (A+B+C)</b>	<b>102,000,000</b>	<b>98,000,000</b>	<b>200,000,000</b>	<b>100</b>	<b>103,793,103</b>	<b>109,999,999</b>	<b>213,793,102</b>	<b>100</b>	





ii) Shareholding of Promoters

S No.	Shareholders Name	Shareholding at the beginning of the year			Shareholding at the end of 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	% change in share holding during the year
1.	National Housing Bank	76,000,000	38	Nil	76,000,000	35.55	Nil	2.45
2.	Genworth Financial Mauritius Holding Limited	72,000,000	36	Nil	82,206,896	38.45	Nil	2.45
3.	International Finance Corporation	26,000,000	13	Nil	27,793,103	13	Nil	-
4.	Asian Development Bank	26,000,000	13	Nil	27,793,103	13	Nil	-
	Total	200,000,000	100	Nil	213,793,102	100	Nil	-

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

S 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
1.	National Housing Bank				
	At the beginning of the year	76,000,000	38	76,000,000	38
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase/ decrease (e.g. allotment / transfer / bonus/ sweat equity, etc.):				
	At the End of the year	76,000,000	35.55*	76,000,000	35.55
2	Genworth Financial Mauritius Holding Limited				
	At the beginning of the year	72,000,000	36	72,000,000	36
	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase/ decrease (e.g. allotment / transfer / bonus/ sweat equity, etc.):				
	Rights Issue dated January 24, 2017	10,206,896		10,206,896	
	At the End of the year	82,206,896	38.45	82,206,896	38.45

\* Not subscribed to the Rights Issue dated January 24, 2017. Hence the total percentage of shareholding at the end of the year reduced to 35.55%

(iv) Shareholding Pattern of top ten Shareholders (other than Directors, Promoters and Holders of GDRs and ADRs): NIL

S No.		Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of shares	% of total shares of	No. of shares	% of total shares
	For Each of the Top 10 Shareholders				
	At the beginning of the year				
	Date wise Increase / Decrease in Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus / sweat equity etc):				





	At the End of the year (or on the date of separation, if separated during the year)				
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**(v) Shareholding of Directors and Key Managerial Personnel: NIL**

S No.	For Each of the Directors and KMP	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				
	Date wise Increase / Decrease in Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus / sweat equity etc):				
	At the End of the year (or on the date of separation, if separated during the year)				

**V. INDEBTEDNESS : NIL**

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

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
<b>Indebtedness at the beginning of the financial year</b>				
i) Principal Amount				
ii) Interest due but not paid				
iii) Interest accrued but not due				
<b>Total (i+ii+iii)</b>				
<b>Change in Indebtedness during the financial year</b>				
• Addition				
• Reduction				
<b>Net Change</b>				
<b>Indebtedness at the end of the financial year</b>				
i) Principal Amount				
ii) Interest due but not paid				
iii) Interest accrued but not due				
<b>Total (i+ii+iii)</b>				

**VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL:**

A. Remuneration to Managing Director, Whole-time Directors and/or Manager: No remuneration is paid to the Directors.





# IMGC

S No.	Particulars of Remuneration	Name of MD/WTD/ Manager				Total Amount
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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 c) Profits in lieu of salary under section 17(3) of the Income- tax Act, 1961					
2.	Stock Option					
3.	Sweat Equity					
4.	Commission - as % of profit - others, specify...					
5.	Others, please specify					
	Total (A)					
	Ceiling as per the Act					

## B. Remuneration to other directors: Not Applicable

S No.	Particulars of Remuneration	Name of Directors				Total Amount
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	1. Independent Directors  • Fee for attending board committee meetings • Commission • Others, please specify					
	Total (1)					
	2. Other Non-Executive Directors  • Fee for attending board committee meetings • Commission • Others, please specify					
	Total (2)					
	Total (B)=(1+2)					
	Total Managerial Remuneration					
	Overall Ceiling as per the Act					

## C. Remuneration to Key Managerial Personnel other than MD/Manager/WTD: Not applicable

S No.	Particulars of Remuneration	Key Managerial Personnel			
		CEO	Company Secretary	CFO	Total
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 c) Profits in lieu of salary under section 17(3) of the Income-tax Act, 1961				
2.	Stock Option				
3.	Sweat Equity				





4.	Commission - as % of profit - others, specify...				
5.	Others, please specify				
	Total				

**VII. PENALTIES / PUNISHMENT/ COMPOUNDING OF OFFENCES: NIL**

Type	Section of the Companies Act, 2013	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 the Board of Directors,



**S B Mathur**  
Chairman  
DIN: 00013239

Place: Gurgaon  
Date: 12-06-18