

Form No. MGT-9**Extract of Annual Return as on the Financial Year ended on March 31, 2020**

[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	U65993DL2016PTC291377
ii.	Registration Date	February 18, 2016
iii.	Name of the Company	AVIOM India Housing Finance Private Limited
iv.	Category / Sub-Category of the Company	Company Limited by Shares Indian Non- Government Company
v.	Address of the Registered office and contact details	83, First Floor, Basant Lok, Vasant Vihar, New Delhi-110057
vi.	Whether listed company	Unlisted
vii.	Name, Address and Contact details of Registrar and Transfer Agent, if any	No

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the business activities contributing 10 % or more of the total turnover of the company: -

Sr. No.	Name and Description of main products / services	NIC Code of the Product/ service	% to total turnover of the company
1	Housing Finance Activities	65922	100%

III. 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
	-	-	-	-	-

IV. SHARE HOLDING 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 during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
A. Promoter									
1) Indian									
a) Individual/ HUF	-	97,22,667	9,72,26,670	73.76		97,22,667	9,72,26,670	73.76	-
b) Central Govt	-	-	-	-	-	-	-	-	-
c) State Govt(s)	-	-	-	-	-	-	-	-	-
d) Bodies Corp	-	-	-	-	-	-	-	-	-
e) Banks / FI	-	-	-	-	-	-	-	-	-
f) Any Other	-	-	-	-	-	-	-	-	-
Subtotal(A) (1):-	-	97,22,667	9,72,26,670	73.76		97,22,667	9,72,26,670	73.76	-
2) Foreign	-	-	-	-	-	-	-	-	-
g) NRIs Individuals	-	20,00,000	2,00,00,000	15.17	-	20,00,000	2,00,00,000	15.17	-
h) Other- Individuals	-	-	-	-	-	-	-	-	-
i) Bodies Corp.	-	-	-	-	-	-	-	-	-
j) Banks / FI	-	-	-	-	-	-	-	-	-
k) Any Other....	-	-	-	-	-	-	-	-	-
Sub-total (A)(2):-	-	20,00,000	2,00,00,000	15.17	-	20,00,000	2,00,00,000	15.17	-
Total Promoter Shareholding (A)=(A)(1)+ (A)(2)		1,17,22,667	11,72,26,670	88.93	-	1,17,22,667	11,72,26,670	88.93	-

B. Public Shareholding									
1. Institutions	-	-	-	-	-	-	-	-	-
a) Mutual Funds	-	-	-	-	-	-	-	-	-
b) Banks/ FI	-	-	-	-	-	-	-	-	-
c) Central Govt	-	-	-	-	-	-	-	-	-
d) State Govt(s)	-	-	-	-	-	-	-	-	-
e) Venture Capital Funds	-	-	-	-	-	-	-	-	-
f) Insurance Companies	-	-	-	-	-	-	-	-	-
g) FIIs	-	-	-	-	-	-	-	-	-
h) Foreign Venture Capital Funds	-	-	-	-	-	-	-	-	-
i) Others (specify)	-	-	-	-	-	-	-	-	-
Sub-total (B)(1)	-	-	-	-	-	-	-	-	-
2. Non Institutions	-	-	-	-	-	-	-	-	-
a) Bodies Corp.									-
(i) Indian									
(ii) Overseas		7,50,010	75,00,100	5.69	-	7,50,030	75,00,300	5.69	
b) Individuals									
(i) Individual shareholders holding nominal share capital up to Rs. 1 lakh		2,25,000	22,50,000	1.7	-	2,25,000	22,50,000	1.7	-
(ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh		4,83,333	48,33,330	3.67	-	4,83,333	48,33,330	3.67	-
c) Other (Specify)	-								-
Non-Resident Indians									
Sub-total (B)(2)		14,58,343	1,45,83,430	11.06	-	14,58,363	1,45,83,630	11.06	0.00

Total Public Shareholding (B)=(B)(1)+ (B)(2)		14,58,343	1,45,83,430	11.06	-	14,58,363	1,45,83,630	11.06	0.00
C. Shares held by Custodian for GDRs & ADRs	-	-	-	-	-	-	-	-	-
Grand Total (A+B+C)		1,31,81,010	13,18,10,100	100	-	1,31,81,030	13,18,10,300	100	-

ii. Category-wise Share Holding (Preference Shareholding)

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	
C. Promoter									
3) Indian									
l) Individual/ HUF	-	-	-	-	-	-	-	-	-
m) Central Govt	-	-	-	-	-	-	-	-	-
n) State Govt(s)	-	-	-	-	-	-	-	-	-
o) Bodies Corp	-	-	-	-	-	-	-	-	-
p) Banks / FI	-	-	-	-	-	-	-	-	-
q) Any Other	-	-	-	-	-	-	-	-	-
Subtotal(A) (1):-	-	-	-	-	-	-	-	-	-
4) Foreign	-	-	-	-	-	-	-	-	-
r) NRIs- Individuals	-	-	-	-	-	-	-	-	-
s) Other- Individuals	-	-	-	-	-	-	-	-	-
t) Bodies Corp.	-	-	-	-	-	-	-	-	-
u) Banks / FI	-	-	-	-	-	-	-	-	-
v) Any Other....	-	-	-	-	-	-	-	-	-
Sub-total (A)(2):-	-	-	-	-	-	-	-	-	-

Total Promoter Shareholding (A)=(A)(1)+(A)(2)		-	-	-	-	-	-	-	-
D. Public Shareholding									
2. Institutions	-	-	-	-	-	-	-	-	-
j) Mutual Funds	-	-	-	-	-	-	-	-	-
k) Banks / FI	-	-	-	-	-	-	-	-	-
l) Central Govt	-	-	-	-	-	-	-	-	-
m) State Govt(s)	-	-	-	-	-	-	-	-	-
n) Venture Capital Funds	-	-	-	-	-	-	-	-	-
o) Insurance Companies	-	-	-	-	-	-	-	-	-
p) FIs	-	-	-	-	-	-	-	-	-
q) Foreign Venture Capital Funds	-	-	-	-	-	-	-	-	-
r) Others (specify)	-	-	-	-	-	-	-	-	-
Sub-total (B)(1)	-	-	-	-	-	-	-	-	-
2. Non Institutions	-	-	-	-	-	-	-	-	-
d) Bodies Corp. (i) Indian									-
(ii) Overseas	-	61,24,939	6,12,49,390	100	-	2,11,24,550	21,12,45,500	100	244.89
e) Individuals		-	-	-	-	-	-	-	-
(i) Individual shareholders holding nominal share capital up to Rs. 1 lakh									

(ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh		-	-	-	-	-	-	-	-
f) Others (Specify) Non-Resident Indians	-	-	-	-	-	-	-	-	-
Sub-total (B)(2)		61,24,939	6,12,49,390	100	-	2,11,24,550	21,12,45,500	100	244.89
Total Public Shareholding (B)=(B)(1)+(B)(2)		-	-	-	-	-	-	-	-
C. Shares held by Custodian for GDRs & ADRs	-	-	-	-	-	-	-	-	-
Grand Total (A+B+C)		61,24,939	6,12,49,390	100	-	2,11,24,550	21,12,45,500	100	244.89

Shareholding of Promoters

Sr. No	Shareholder's 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.	Ms Kaajal Aijaz Ilmi	97,21,667	73.76%	-	97,21,667	73.76%	-	-
2.	Mr Om Parkash Sikka	1,000	0.00%	-	1,000	0.00%	-	-
3.	Mr Kunal Sikka	20,00,000	15.17%	-	20,00,000	15.17%	-	-
	Total	1,17,22,667	88.93%	-	1,17,22,667	88.93%	-	-

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

	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
Ms Kaajal Aijaz Ilmi	No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
At the beginning of the year	97,21,667	73.76%	97,21,667	73.76%
At the End of the year	97,21,667	73.76%	97,21,667	73.76%
Mr Om Parkash Sikka	No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
At the beginning of the year	1,000	0.00%	1,000	0.00%
At the End of the year	1,000	0.00%	1,000	0.00%
MR KUNAL SIKKA	No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
At the beginning of the year	20,00,000	15.17	20,00,000	15.17
At the End of the year	20,00,000	15.17	20,00,000	15.17

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

	Shareholding at the beginning of the year		Cumulative Shareholding during year	
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. MR ALOK JOSHI & REENA JOSHI				
At the beginning of the year	3,33,333	2.53	3,33,333	2.53
(At the End of the year (or on the date of separation, if separated during the year)	3,33,333	2.53	3,33,333	2.53
2. MS AARUSHI GUPTA				
At the beginning of the year	62,500	0.47	62,500	0.47
(At the End of the year or on the date of separation, if separated during the year)	62,500	0.47	62,500	0.47
3. MS NIDHI MITTAL				
At the beginning of the year	62,500	0.47	62,500	0.47
(At the End of the year or on the date of separation, if separated during the year)	62,500	0.47	62,500	0.47
4. MR ABHISHEK JAIN				

At the beginning of the year	1,50,000	1.14	1,50,000	1.14
(At the End of the year or on the date of separation, if separated during the year)	1,50,000	1.14	1,50,000	1.14
5. MR ABHINAV JAIN				
At the beginning of the year	1,00,000	0.76	1,00,000	0.76
(At the End of the year or on the date of separation, if separated during the year)	1,00,000	0.76	1,00,000	0.76
6. INSITOR IMPACT ASIA FUND PTE. LIMITED				
At the beginning of the year	10	0.00	10	0.00
(At the End of the year or on the date of separation, if separated during the year)	7,50,010	5.70	7,50,010	5.70
7. GOJO & COMPANY, INC				
At the beginning of the year	0	0.00	0	0.00
(At the End of the year or on the date of separation, if separated during the year)	10	0.00	10	0.00
8. CAPITAL 4 DEVELOPMENT ASIA FUND COOPERATIEF U.A				
At the beginning of the year	0	0.00	0	0.00
(At the End of the year or on the date of separation, if separated during the year)	10	0.00	10	0.00

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

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
1. INSITOR IMPACT ASIA FUNDS PTE LIMITED				
At the beginning of the year	61,24,939	100%	61,24,939	100%
At the End of the year (or on the date of separation, if separated during the year)	61,24,939	28.99%	61,24,939	28.99%
2. GOJO & COMPANY, INC				
At the beginning of the year	0	0.00%	0	0.00%
At the End of the year (or on the date of separation, if separated during the year)	1,14,99,707	54.43%	1,14,99,707	54.43%
3. CAPITAL 4 DEVELOPMENT ASIA FUND COOPERATIEF U.A				
At the beginning of the year	0	0.00%	0	0.00%
At the End of the year (or on the date of separation, if separated during the year)	34,99,904	16.56%	34,99,904	16.56%

(v) Shareholding of Directors and Key Managerial Personnel:

	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
For Each of the Directors and KMP	No. of shares	% of total shares of the company	No. of shares	% of total shares of the company
MS KAAJAL AIJAZ ILMI				
At the beginning of the year	97,21,667	73.76%	97,21,667	73.76%
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	97,21,667	73.76%	97,21,667	73.76%
MR OM PARKASH SIKKA				
At the beginning of the year	1,000	0.00%	1,000	0.00%
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	1,000	0.00%	1,000	0.00%

V. Indebtedness

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

(Amount in Rs)

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year	1,232,406,418			1,232,406,418
i) Principal Amount				
ii) Interest due but not paid		-	-	-
iii) Interest accrued but not	7,010,848	-	-	7,010,848
Total (i+ii+iii)	14,021,696			14,021,696
Change in Indebtedness during the financial year				
- Addition	1,13,22,97,493			1,13,22,97,493
- Reduction				

Net Change				
Indebtedness at the end of the financial year				
i) Principal Amount	2,08,66,64,446			2,08,66,64,446
ii) Interest due but not paid		-	-	
iii) Interest accrued but not due	9,131,822			9,131,822
Total (i+ii+iii)	2,095,796,267			2,095,796,267

VI. Remuneration of Directors and Key Managerial Personnel

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

(Amount in Rs)

Particulars of Remuneration	Name of MD/WTM/ Manager	Total Amount
	Ms Kaajal Aijaz Ilmi Managing Director & CEO	
Gross salary		
(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	1,16,21,604	
(b) Value of perquisites u/s 17(2) Income-tax Act, 1961		
(c) Profits in lieu of salary under section 17(3) Income- tax Act, 1961	10,32,000	
Number of Stock Options	-	
Sweat Equity	-	-
Commission	-	-
- as % of profit		
- others, specify...		
Others, please specify	7,43,594	-
Reimbursement of the year		
Total (A)	13,397,198	
Ceiling as per the Act		

ii. Remuneration to Key Managerial Personnel other than Directors

(Amount in Rs)

Sl. no.	Particulars of Remuneration	Key Managerial Personnel	
		Ms Divyani Chand (Company Secretary)	Total
1.	Gross salary	Rs 4,92,000/-	
	(a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961		
	(b) Value of perquisites u/s17(2) Income-tax Act, 1961	-	
	(c) Profits in lieu of salary under section 17(3) Income-tax Act 1961	-	
2.	Stock Option	-	
3.	Sweat Equity	-	
4.	Commission	-	
	- as % of profit		
	- others, specify...		
5.	Others, please specify		
6.	Total	Rs 4,92,000/-	

iii. Remuneration to Directors Other Than MD /Manager /WTD

(Amount in Rs)

Sl. No.	Particulars of Remuneration	Directors		Total Amount
		MR OM PARKASH SIKKA (NON- EXECUTIVE DIRECTOR)	MS MICAELA RATINI (NON- EXECUTIVE DIRECTOR)	
	Non-Executive Directors			
	· Fee for attending board committee meetings	-	-	
	· Commission			
	· Others, please specify (Conveyance Charges)	-	-	-
	Total	-	-	
Overall Ceiling as per the Act		Not exceeding Rupees One Lakh per Director per Meeting of Board or Committee thereof		

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)
A. Company					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
B. Directors					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-
C. Other Officers In Default					
Penalty	-	-	-	-	-
Punishment	-	-	-	-	-
Compounding	-	-	-	-	-

INFORMATION RELATED TO CONSERVATION OF ENERGY, TECHNOLOGY ABSORPTION, RESEARCH AND DEVELOPMENT AND FOREIGN EXCHANGE EARNING AND OUTGO FORMING PART OF DIRECTORS' REPORT IN TERMS OF SECTION 134(3)(m) OF THE COMPANIES ACT, 2013 READ WITH RULE (8)(3) OF THE COMPANIES (ACCOUNTS) RULES, 2014

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Conservation of Energy and Technology Absorption

The information in Part A and B, pertaining to conversation of energy and technology absorption, are not applicable to AVIOM India Housing Finance Private Limited, as it is a Home Loan provider. However, the Company requires energy for its operations and every endeavour has been to ensure the optimal use of energy, avoid wastage and conserve energy as far as possible.

The Company continuously evaluates global innovation and technology as a benchmark and, wherever required, enter into arrangements to avail of the latest technology trends and practices.

Foreign Exchange Earnings and Outgo

Further, during the year under review, there were no foreign exchange earnings. The foreign exchange outgo was Rs 10,44,836/-.

FORM NO. AOC.2

(Pursuant to clause(h) of sub- section (3) of Section 134 of the Companies Act, 2013 and Rule 8(2) of the Companies (Accounts) Rules, 2014)

Form for Disclosure of particulars of contracts/arrangements entered into by the Company with related parties referred to in sub-section (1) of section 188 of the Companies Act, 2013 including certain arm's length transactions under third proviso thereto:

1. Details of contracts or arrangements or transactions not at arm's length basis:

S.No	Particulars	Details
a.	Name(s) of the related party and nature of relationship:	NA
b.	Nature of contracts/arrangements/transactions:	NA
c.	Duration of the contracts/arrangements/transactions	NA
d.	Salient terms of the contracts or arrangements or transactions including the value, if any:	NA
e.	Justification for entering into such contracts or arrangements or transactions	NA
f.	Date(s) of approval by the Board:	NA
g.	Amount paid as advances, if any:	NA
h.	Date on which the special resolution was passed in general meeting as required under first proviso to Section 188:	NA

2. Details of material contracts or arrangement or transactions at arm's length basis:

S. No	Name(s) of the related party and nature of relationship	Nature of contracts/ arrangement s/ transactions	Duration of the contracts/ arrangement s/transaction s	Salient terms of the contracts or arrangement s or transaction s including the value, if any	Date(s) of approval by the Board, if any	Amount paid as advance s, if any
NA						