

**FORM NO. MGT-7**

[Pursuant to sub-Section(1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11of the Companies (Management and Administration) Rules, 2014]



सत्यमेव जयते

# Annual Return

(other than OPCs and Small Companies)

Form language  English  Hindi

Refer the instruction kit for filing the form.

**I. REGISTRATION AND OTHER DETAILS**

(i) \* Corporate Identification Number (CIN) of the company

L65922MH1989PLC054583

Pre-fill

Global Location Number (GLN) of the company

\* Permanent Account Number (PAN) of the company

AAACG2755R

(ii) (a) Name of the company

GIC HOUSING FINANCE LIMITE

(b) Registered office address

6th Floor, National Insurance Building  
14, Jamshedji Tata Road, Churchgate  
Mumbai  
Mumbai City  
Maharashtra  
400022

(c) \*e-mail ID of the company

nutan.singh@gichf.com

(d) \*Telephone number with STD code

02243041900

(e) Website

www.gichfindia.com

(iii) Date of Incorporation

12/12/1989

Type of the Company	Category of the Company	Sub-category of the Company
Public Company	Company limited by shares	Indian Non-Government company

(v) Whether company is having share capital

Yes  No

(vi) \*Whether shares listed on recognized Stock Exchange(s)

Yes  No

(a) Details of stock exchanges where shares are listed

S. No.	Stock Exchange Name	Code
1	Bombay Stock Exchange Limited	1
2	National Stock Exchange Limited	1,024

(b) CIN of the Registrar and Transfer Agent

L72400TG2017PLC117649

Pre-fill

Name of the Registrar and Transfer Agent

KFIN TECHNOLOGIES LIMITED

Registered office address of the Registrar and Transfer Agents

Selenium, Tower B, Plot No- 31 & 32, Financial District, N  
anakramguda, Serili ngampally NA

(vii) \*Financial year From date  (DD/MM/YYYY) To date  (DD/MM/YYYY)

(viii) \*Whether Annual general meeting (AGM) held  Yes  No

(a) If yes, date of AGM

(b) Due date of AGM

(c) Whether any extension for AGM granted

Yes  No

(f) Specify the reasons for not holding the same

Draft MGT-7 form for uploading on the website hence have selected no in the aforementioned tabs. AGM is scheduled on September 26, 2023.

## II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

\*Number of business activities

S.No	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance Service	K8	Other financial activities	100

## III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

\*No. of Companies for which information is to be given

Pre-fill All

S.No	Name of the company	CIN / FCRN	Holding/ Subsidiary/Associate/ Joint Venture	% of shares held
1	GICHFL Financial Services Pvt.	U67190MH2021PTC354176	Subsidiary	100

#### IV. SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

##### (i) \*SHARE CAPITAL

###### (a) Equity share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Total number of equity shares	150,000,000	53,851,066	53,851,066	53,851,066
Total amount of equity shares (in Rupees)	1,500,000,000	538,510,660	538,510,660	538,510,660

Number of classes

1

Class of Shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Equity shares of Rs. 10 each				
Number of equity shares	150,000,000	53,851,066	53,851,066	53,851,066
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	1,500,000,000	538,510,660	538,510,660	538,510,660

###### (b) Preference share capital

Particulars	Authorised capital	Issued capital	Subscribed capital	Paid-up capital
Total number of preference shares	0	0	0	0
Total amount of preference shares (in rupees)	0	0	0	0

Number of classes

0

Class of shares	Authorised capital	Issued capital	Subscribed capital	Paid up capital
Number of preference shares				
Nominal value per share (in rupees)				
Total amount of preference shares (in rupees)	0	0		

###### (c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

###### (d) Break-up of paid-up share capital

Class of shares	Number of shares			Total nominal amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
<b>Equity shares</b>						
<b>At the beginning of the year</b>	305,743	53,545,323	53851066	538,510,660	538,510,660	
<b>Increase during the year</b>	0	0	0	502,110	502,110	0
i. Public Issues	0	0	0	0	0	0
ii. Rights issue	0	0	0	0	0	0
iii. Bonus issue	0	0	0	0	0	0
iv. Private Placement/ Preferential allotment	0	0	0	0	0	0
v. ESOPs	0	0	0	0	0	0
vi. Sweat equity shares allotted	0	0	0	0	0	0
vii. Conversion of Preference share	0	0	0	0	0	0
viii. Conversion of Debentures	0	0	0	0	0	0
ix. GDRs/ADRs	0	0	0	0	0	0
x. Others, specify				502,110	502,110	
DEMAT						
<b>Decrease during the year</b>	0	0	0	502,110	502,110	0
i. Buy-back of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify				502,110	502,110	
DEMAT						
<b>At the end of the year</b>	305,743	53,545,323	53851066	538,510,660	538,510,660	
<b>Preference shares</b>						
<b>At the beginning of the year</b>	0	0	0	0	0	
<b>Increase during the year</b>	0	0	0	0	0	0
i. Issues of shares	0	0	0	0	0	0
ii. Re-issue of forfeited shares	0	0	0	0	0	0

iii. Others, specify				0	0	
None						
<b>Decrease during the year</b>	0	0	0	0	0	0
i. Redemption of shares	0	0	0	0	0	0
ii. Shares forfeited	0	0	0	0	0	0
iii. Reduction of share capital	0	0	0	0	0	0
iv. Others, specify						
None						
<b>At the end of the year</b>	0	0	0	0	0	

ISIN of the equity shares of the company

(ii) Details of stock split/consolidation during the year (for each class of shares)

0

Class of shares		(i)	(ii)	(iii)
Before split / Consolidation	Number of shares			
	Face value per share			
After split / Consolidation	Number of shares			
	Face value per share			

(iii) Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company) \*

Nil

[Details being provided in a CD/Digital Media]

Yes  No  Not Applicable

Separate sheet attached for details of transfers

Yes  No

Note: In case list of transfer exceeds 10, option for submission as a separate sheet attachment or submission in a CD/Digital Media may be shown.

Date of the previous annual general meeting

23/09/2022

Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor <input type="text"/>			
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee <input type="text"/>			
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

Date of registration of transfer (Date Month Year) <input type="text"/>			
Type of transfer	<input type="text"/>	1 - Equity, 2- Preference Shares,3 - Debentures, 4 - Stock	
Number of Shares/ Debentures/ Units Transferred	<input type="text"/>	Amount per Share/ Debenture/Unit (in Rs.)	<input type="text"/>
Ledger Folio of Transferor <input type="text"/>			
Transferor's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name
Ledger Folio of Transferee <input type="text"/>			
Transferee's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>
	Surname	middle name	first name

(iv) \*Debentures (Outstanding as at the end of financial year)

Particulars	Number of units	Nominal value per unit	Total value
Non-convertible debentures	37,000	1100000	7,750,000,000
Partly convertible debentures	0	0	0
Fully convertible debentures	0	0	0
<b>Total</b>			<b>7,750,000,000</b>

Details of debentures

Class of debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	9,450,000,000	3,250,000,000	4,950,000,000	7,750,000,000
Partly convertible debentures	0	0	0	0
Fully convertible debentures	0	0	0	0

(v) Securities (other than shares and debentures)

0

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
<b>Total</b>					

V. \*Turnover and net worth of the company (as defined in the Companies Act, 2013)

(i) Turnover

11,288,753,064

(ii) Net worth of the Company

16,993,051,340

VI. (a) \*SHARE HOLDING PATTERN - Promoters

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	0	0	0	
	(ii) Non-resident Indian (NRI)	0	0	0	
	(iii) Foreign national (other than NRI)	0	0	0	

2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	0	0	0	
4.	Banks	0	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	22,836,839	42.41	0	
10.	Others	0	0	0	
	<b>Total</b>	22,836,839	42.41	0	0

**Total number of shareholders (promoters)**

5

**(b) \*SHARE HOLDING PATTERN - Public/Other than promoters**

S. No.	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1.	Individual/Hindu Undivided Family				
	(i) Indian	21,389,716	39.72	0	
	(ii) Non-resident Indian (NRI)	787,780	1.46	0	
	(iii) Foreign national (other than NRI)	200	0	0	
2.	Government				
	(i) Central Government	0	0	0	
	(ii) State Government	0	0	0	
	(iii) Government companies	0	0	0	
3.	Insurance companies	3,412,250	6.34	0	



4.	Banks	100	0	0	
5.	Financial institutions	0	0	0	
6.	Foreign institutional investors	0	0	0	
7.	Mutual funds	0	0	0	
8.	Venture capital	0	0	0	
9.	Body corporate (not mentioned above)	3,986,377	7.4	0	
10.	Others Clearing Members, IEPF, NB	1,437,804	2.67	0	
	<b>Total</b>	<b>31,014,227</b>	<b>57.59</b>	<b>0</b>	<b>0</b>

Total number of shareholders (other than promoters)

61,061

Total number of shareholders (Promoters+Public/  
Other than promoters)

61,066

**VII. \*NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS  
(Details, Promoters, Members (other than promoters), Debenture holders)**

Details	At the beginning of the year	At the end of the year
Promoters	5	5
Members (other than promoters)	63,821	61,061
Debenture holders	4	4

**VIII. DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL**

**(A) \*Composition of Board of Directors**

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
<b>A. Promoter</b>	1	5	1	5	0	0
<b>B. Non-Promoter</b>	0	7	0	7	0	0
(i) Non-Independent	0	0	0	0	0	0
(ii) Independent	0	7	0	7	0	0
<b>C. Nominee Directors representing</b>	0	0	0	0	0	0

(i) Banks & FIs	0	0	0	0	0	0
(ii) Investing institutions	0	0	0	0	0	0
(iii) Government	0	0	0	0	0	0
(iv) Small share holders	0	0	0	0	0	0
(v) Others	0	0	0	0	0	0
Total	1	12	1	12	0	0

Number of Directors and Key managerial personnel (who is not director) as on the financial year end date 16

**(B) (i) \*Details of directors and Key managerial personnel as on the closure of financial year**

Name	DIN/PAN	Designation	Number of equity share(s) held	Date of cessation (after closure of financial year : If any)
Shri Devesh Srivastava	08646006	Director	0	
Smt. Suchita Gupta	08697650	Director	0	
Shri Satyajit Tripathy	08681994	Director	0	
Smt. Neerja Kapur	09733917	Director	0	
Shri Hitesh Joshi	09322218	Director	0	
Shri NSR Chandra Pras	01386757	Director	0	
Shri A.K. Saxena	05308801	Director	0	
Smt. Rani Singh Nair	09103000	Director	0	
Shri Vaijinath M. Gavars	08502484	Director	0	
Shri Kishore Garimella	07745995	Director	0	
Shri Sathia Jeeva Krishn	02179550	Director	0	
Shri N. Damodharan	07759291	Director	0	
Shri Paul Lobo	09787223	Managing Director	0	
Shri Paul Lobo	09787223	CEO	0	
Smt. Varsha Godbole	ABBPG3506H	CFO	0	
Smt. Nutan Singh	DLMP5310F	Company Secretar	0	

**(ii) Particulars of change in director(s) and Key managerial personnel during the year**

8

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation	Nature of change (Appointment/ Change in designation/ Cessation)
Shri N. Damodharan	07759291	Director	21/10/2022	Appointment
Smt. Neerja Kapoor	09733917	Director	07/11/2022	Appointment
Shri Paul Lobo	09787223	Managing Director	15/11/2022	Appointment
Shri Paul Lobo	09787223	CEO	15/11/2022	Appointment
Smt. G. Shobha Reddy	09133433	Managing Director	14/11/2022	Cessation
Smt. G. Shobha Reddy	09133433	CEO	14/11/2022	Cessation
Shri Anjan Dey	09107033	Director	25/01/2023	Cessation
Smt. V R Iyer	05242960	Director	23/09/2022	Cessation

## IX. MEETINGS OF MEMBERS/CLASS OF MEMBERS/BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

### A. MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

Number of meetings held

1

Type of meeting	Date of meeting	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Annual General Meeting	23/09/2022	62,010	58	0.09

### B. BOARD MEETINGS

\*Number of meetings held

7

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	12/04/2022	13	12	92.31
2	18/05/2022	13	10	76.92
3	21/07/2022	13	12	92.31
4	02/08/2022	13	12	92.31
5	21/10/2022	12	11	91.67

S. No.	Date of meeting	Total Number of directors associated as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
6	14/11/2022	13	12	92.31
7	02/02/2023	13	13	100

**C. COMMITTEE MEETINGS**

Number of meetings held

22

S. No.	Type of meeting	Date of meeting	Total Number of Members as on the date of the meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	18/05/2022	4	4	100
2	Audit Committee	21/07/2022	4	4	100
3	Audit Committee	02/08/2022	4	4	100
4	Audit Committee	14/11/2022	4	4	100
5	Audit Committee	02/02/2023	4	4	100
6	Audit Committee	23/03/2023	4	3	75
7	Nomination and	11/05/2022	3	3	100
8	Nomination and	19/10/2022	3	3	100
9	Nomination and	09/11/2022	3	3	100
10	Nomination and	30/01/2023	3	3	100

**D. \*ATTENDANCE OF DIRECTORS**

S. No.	Name of the director	Board Meetings			Committee Meetings			Whether attended AGM held on (Y/N/NA)
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	
1	Shri Devesh S	7	7	100	0	0	0	
2	Smt. Suchita C	7	6	85.71	0	0	0	
3	Shri Satyajit T	7	6	85.71	0	0	0	
4	Smt. Neerja K	1	1	100	0	0	0	

5	Shri Hitesh Jo	7	7	100	6	5	83.33	
6	Shri NSR Cha	7	7	100	19	19	100	
7	Shri A.K. Saxe	7	7	100	15	15	100	
8	Smt. Rani Sing	7	7	100	9	9	100	
9	Shri Vaijinath I	7	7	100	4	4	100	
10	Shri Kishore G	7	7	100	3	3	100	
11	Shri Sathia Je	7	7	100	6	6	100	
12	Shri N. Damoc	2	2	100	1	1	100	
13	Shri Paul Lobe	1	1	100	3	3	100	

**X. \*REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL**

Nil

Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Shri Paul Lobo	Managing Direct	2,225,784	0	0	0	2,225,784
2	Smt. G. Shobha Re	Managing Direct	4,125,056	0	0	0	4,125,056
	Total		6,350,840	0	0	0	6,350,840

Number of CEO, CFO and Company secretary whose remuneration details to be entered

2

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Smt. Nutan Singh	Company Secre	2,129,571	0	0	0	2,129,571
2	Smt. Varsha Godbo	CFO	6,026,789	0	0	0	6,026,789
	Total		8,156,360	0	0	0	8,156,360

Number of other directors whose remuneration details to be entered

7

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
1	Shri NSR Chandra I	Non-Executive/	0	0	0	810,000	810,000
2	Shri A.K. Saxena	Non-Executive/	0	0	0	720,000	720,000
3	Smt. Rani Singh Na	Non-Executive/	0	0	0	510,000	510,000

S. No.	Name	Designation	Gross Salary	Commission	Stock Option/ Sweat equity	Others	Total Amount
4	Shri Vajjinath M. Ga	Non-Executive/	0	0	0	360,000	360,000
5	Shri Kishore Garime	Non-Executive/	0	0	0	330,000	330,000
6	Shri Sathia Jeeva K	Non-Executive/	0	0	0	450,000	450,000
7	Shri N. Damodharar	Non-Executive/	0	0	0	120,000	120,000
	Total		0	0	0	3,300,000	3,300,000

#### XI. MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

\* A. Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year  Yes  No

B. If No, give reasons/observations

#### XII. PENALTY AND PUNISHMENT - DETAILS THEREOF

(A) DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/DIRECTORS /OFFICERS  Nil

2

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status
GIC HOUSING FIN	BSE Limited ('BSE	20/05/2022	As per Regulation 1	The each SE has I	The Penalty levied by the stoc
GIC HOUSING FIN	BSE Limited ('BSE	25/07/2022	Regulation 29 of Lis	The BSE has levie	The Penalty levied by the stoc

(B) DETAILS OF COMPOUNDING OF OFFENCES  Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in Rupees)

#### XIII. Whether complete list of shareholders, debenture holders has been enclosed as an attachment

Yes  No

(In case of 'No', submit the details separately through the method specified in instruction kit)

#### XIV. COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

Name

Makarand Joshi

Whether associate or fellow

Associate  Fellow

Certificate of practice number

3662

**I/We certify that:**

(a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.

(b) Unless otherwise expressly stated to the contrary elsewhere in this Return, the Company has complied with all the provisions of the Act during the financial year.

**Declaration**

I am Authorised by the Board of Directors of the company vide resolution no. ...  dated

(DD/MM/YYYY) to sign this form and declare that all the requirements of the Companies Act, 2013 and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1. Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.
2. All the required attachments have been completely and legibly attached to this form.

**Note: Attention is also drawn to the provisions of Section 447, section 448 and 449 of the Companies Act, 2013 which provide for punishment for fraud, punishment for false statement and punishment for false evidence respectively.**

**To be digitally signed by**

Director

DIN of the director

09133433

**To be digitally signed by**

Company Secretary

Company secretary in practice

Membership number

27436

Certificate of practice number

**Attachments**

1. List of share holders, debenture holders
2. Approval letter for extension of AGM;
3. Copy of MGT-8;
4. Optional Attachement(s), if any

Attach
Attach
Attach
Attach

**List of attachments**

COMMITTEE MEETINGS.pdf
MGT-8.pdf
FII data.pdf
List of shareholders and NCD holders.pdf
NCD HOLDERS.pdf

**Remove attachment**

Modify

Check Form

Prescrutiny

Submit

**This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company**