

e) Banks / FI									
f) Any Other....									
Sub-total (A) (1):-	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
(2) Foreign									
a) NRIs –Individuals									
b) Other-Individuals									
c) Bodies Corp.									
d) Banks / FI									
e) Any Other....									
Sub-total (A) (2):-	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL
Total shareholding of Promoter (A) = (A)(1)+(A)(2)	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL	NIL

B. PUBLIC SHAREHOLDING									
1. Institutions									
a) Mutual Funds									
b) Banks / FI	6177831	0	6177831	2.30	6177831	0	6177831	2.29	-0.01
c) Central Govt									
d) State Govt(s)									
e) Venture Capital Funds									
f) Insurance Companies									
g) FIs	14884016	0	14884016	5.54	14884016	0	14884016	5.51	-0.03
h) Foreign Venture Capital Funds	6467388	1679910	8147298	3.03	8147298	0	8147298	3.02	-0.01
i) Others (specify)									
- Multilateral Institution	38523657	0	38523657	14.32	38523657	0	38523657	14.27	-0.05
- Development Finance Institution	14564521	0	14564521	5.41	14564521	0	14564521	5.40	-0.01
Sub-total (B)(1):-	80617413	1679910	82297323	30.60	82297323	0	82297323	30.49	-0.11
2. Non-Institutions									
a) Bodies Corp.									
i) Indian	0	0	0	0	0	0	0	0	0
ii) Overseas	159515193	14423967	173939160	64.69	173939160	0	173939160	64.44	-0.25
b) Individuals									
i) Individual shareholders holding nominal share capital upto Rs. 1 lakh	3405	6438	9843	0.01	715082	519333	1234415	0.46	0.45
ii) Individual shareholders holding nominal share capital in excess of Rs 1 lakh	3305500	8438999	11744499	4.37	8086569	4362900	12449469	4.61	0.24
c) Others (specify) ESOP Trusts	882870	0	882870	0.33	0	0	0	0	-0.33
Sub-total (B)(2):-	163706968	22869404	186576372	69.40	182740811	4882233	187623044	69.51	0.11
Total Public Shareholding (B)=(B)(1)+ (B)(2)	244324381	24549314	268873695	100.00	265038134	4882233	269920367	100.00	
C. SHARES HELD BYCUSTODIAN FOR GDRs & ADRs	0	0	0		0	0	0		
Grand Total (A+B+C)	244324381	24549314	268873695	100.00	265038134	4882233	269920367	100.00	

(ii) Shareholding of Promoters NIL

Sl No	Shareholder's Name	Shareholding at the beginning of the year			Share holding at the end of the year			%change in share holding 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	
NIL								

(iii) Change in Promoters' Shareholding (please specify, if there is no change) : Not applicable as there is no promoter

Sl No	Date wise Increase / Decrease in Promoters Share holding during the year	Shareholding at the beginning of the year		Cumulative Shareholding during the year		Reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):
		No. of shares	% of total shares of the company	No. of shares	% of total shares of the company	
	01.04.2015					
Not applicable						
	31.03.2016					

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

Sl No	Name of Top 10 Shareholders	Date wise Increase / Decrease in Promoters Share holding during the year	Shareholding at the beginning of the year		Cumulative Shareholding during the year		Reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc)
			No. of shares	% of total shares	No. of shares	% of total shares	
1.	International Finance Corporation	01.04.2015	38523657	14.33	38523657	14.33	No change in number of shares held
		31.03.2016			38523657	14.27	
2.	CDC Group PLC	01.04.2015	26791230	9.96	26791230	9.96	No change in number of shares held
		31.03.2016			26791230	9.93	
3.	India Financial Inclusion Fund	01.04.2015	26229885	9.76	26229885	9.76	No change in number of shares held
		31.03.2016			26229885	9.72	
4.	Lumen Investment Holdings Limited	01.04.2015	22571820	8.39	22571820	8.39	No change in number of shares held
		31.03.2016			22571820	8.36	
5.	Creation Investments Equitas Holdings LLC	01.04.2015	18182037	6.76	18182037	6.76	No change in number of shares held
		31.03.2016			18182037	6.74	
6.	Credit Access Asia N.V.**	01.04.2015	17566159	6.53	17566159	6.53	No change in number of shares held
		31.03.2016	17566159	6.51	17566159	6.51	
7.	MVH S.p.A	01.04.2015	16975484	6.31	16975484	6.31	No change in number of shares held
		31.03.2016			16975484	6.29	
8.	Nederlandse Financierings-Maatschappij voor Ontwikkelingslanden N.V	01.04.2015	14884016	5.47	14884016	5.47	No change in number of shares held
		31.03.2016			14884016	5.51	
9.	DEG – Deutsche Investitions – und Entwicklungsgesellschaft mbH	01.04.2015	14564521	5.42	14564521	5.42	No change in number of shares held
		31.03.2016			14564521	5.40	
10.	Sequoia Capital India Investments III	01.04.2015	12840861	4.78	12840861	4.78	No change in number of shares held
		31.03.2016			12840861	4.76	

** At the beginning of the year, 11513881 shares were held by Microventures Asia BV and 6052278 shares were held by Microventures Investment SCA Sicar. During the year, both the entities were merged and the merged entity came to be known as CreditAccess Asia N.V.

(v) Shareholding of Directors and Key Managerial Personnel:

Sl No	Name of Shareholders Who are also KMP/ Directors of the Company	Date wise Increase / Decrease in Promoters Share holding during the year	Shareholding at the beginning of the year		Cumulative Shareholding during the year		Reasons for increase / decrease (e.g. allotment / transfer / bonus/ sweat equity etc):
			No. of shares	% of total shares of the company	No. of shares	% of total shares of the company	
1.	Vasudevan P N - Managing Director	01.04.2015	8532999	3.17	8532999	3.16	No change in number of shares held
		31.03.2016			8532999	3.16	
2.	Bhaskar S – C F O	01.04.2015	1905000	0.71	1905000	0.70	No change in number of shares held
		31.03.2016			1905000	0.70	
3.	Jayashree S Iyer, Company Secretary	01.04.2015	Nil	Nil	Nil	Nil	Allotment
		05.02.2016	7740	0.002	7740	0.002	
		31.03.2016			7740	0.002	

V. INDEBTEDNESS

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

	Secured Loans Excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year				
i) Principal Amount				
ii) Interest due but not paid			N I L	
iii) Interest accrued but not due				
Total (i+ii+iii)				
Change in Indebtedness during the financial year				
Addition			N I L	
Reduction				
Net Change				

Indebtedness at the end of the financial year				
i) Principal Amount			N I L	
ii) Interest due but not paid				
iii) Interest accrued but not due				
Total (i+ii+iii)			N I L	

VI. REMUNERATION OF MANAGING DIRECTOR, DIRECTORS AND KEY MANAGERIAL PERSONNEL

Remuneration of KMP during Financial Year 2015-16

S No	Particulars of Remuneration	MD	CFO	CS
1	Gross salary (a) Salary as per provisions contained in sec.17(1) of the Income-tax Act, 1961	45,83,117	53,78,708	17,17,488
	(b) Value of perquisites u/s 17(2) Income-tax Act, 1961	39,600	39,600	159,590
	(c) Profits in lieu of salary u/s.17(3) Income-tax Act, 1961	-		
2	Stock Option	Nil	Nil	Nil
3	Sweat Equity	Nil	Nil	Nil
4	Commission as % of profit others,	Nil	Nil	Nil
5	Others - Contribution to PF	2,30,400	2,56,464	82,512
	Total	48,53,117	56,74,772	19,59,590

Remuneration to Non-Executive Directors

Name	Commission	Fee for attending Board/ Committee Meetings**	Others	Total
Mr Rangachary N	2,56,000	1,60,000	Nil	4,16,000
Mr Arun Ramanathan	Nil	4,22,500	Nil	4,22,500
Mr Kuppaswamy P T	Nil	3,57,500	Nil	3,57,500
Mr Yogesh Chand Nanda	Nil	2,65,000	Nil	2,65,000
Mr Paolo Brichetti	Nil	90,000	Nil	90,000
Mr Rajaraman P V	Nil	3,85,000	Nil	3,85,000
Mr Raman N	Nil	50,000	Nil	50,000
Mr Srinivasan N	Nil	1,85,000	Nil	1,85,000
Mr Viswanatha Prasad Subbaraman	Nil	2,00,000	Nil	2,00,000
Mr Vinod Kumar Sharma	Nil	2,10,000	Nil	2,10,000
Mr Nagarajan Srinivasan	Nil	1,60,000	Nil	1,60,000
Ms Jayshree Ashwinkumar Vyas	1,28,000	60,000	Nil	1,88,000
Mr Sundaram Ramakrishnan	Nil	20,000	Nil	20,000
Total	3,84,000	25,65,000	Nil	29,49,000
Overall Ceiling for Remuneration as per Act	1% of Profits for Financial Year 2015-16 computed under Section 197 of the Act			3,84,056
Commission payable to Directors as above				3,84,000

** Independent Directors are also paid sitting fee of Rs.10,000/- for attending the Separate Meeting of Independent Directors

VII. PENALTIES / PUNISHMENT/ COMPOUNDING OF OFFENCES (Company/Directors/Other Officers in default): NIL

Type	Section of the Companies Act	Brief Description	Details of the Penalty, Fees etc	Authority imposing (RD/ NCLT/ Court)	Details of Appeal made if any
A. COMPANY					NIL
Penalty					
Punishment					
Compounding					
B. DIRECTORS					NIL
Penalty					
Punishment					
Compounding					
C. OTHER OFFICERS IN DEFAULT					NIL
Penalty					
Punishment					
Compounding					