

29 May, 2023

To  
The General Manager  
Listing Department  
National Stock Exchange of India Limited  
Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C-1, Block G  
Bandra Kurla Complex, Bandra (East)  
Mumbai - 400 051

**Ref: Our Letter dated 23 May 2023 on prior intimation under proviso to regulation 50(1) of SEBI (Listing Obligations and Disclosure Requirements), 2015**

**Sub: Submission of the Financials for the year ended 31 March, 2023**

Dear Sir/Madam,

This is with reference to our letter dated 23 May 2023, regarding submission of Audited standalone financials results of the Company for the quarter and year ended 31 March, 2023, kindly note that pursuant to the Regulation 23(9), Regulation 51(2) and Regulation 52 read with Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") (as amended from time to time), we hereby inform the Exchange, that the Board of Directors of the Company at its Meeting held today i.e. Monday, May 29, 2023 has, *inter alia*, approved the Audited standalone financial results for the quarter and year ended 31 March, 2023 along with reports issued by the Statutory Auditor on the standalone financial results for the year ended 31 March, 2023.

Accordingly, please find enclosed the followings:

- Audited standalone financial results for the quarter and year ended 31 March, 2023 along with reports issued by the Statutory Auditors on the standalone financial results for the year ended 31 March, 2023.
- Disclosures specified in Regulation 52(4) of the Listing Regulations.
- Disclosures of related party transactions for the half-year ended 31 March 2023, pursuant to Regulation 23(9) of the Listing Regulations.
- Disclosure of security cover in terms of Regulation 54(3) of the Listing Regulations read with SEBI Circular No. SEBI/ HO/ MIRSD/ CRADT/ CIR/ P/ 2022/ 67 dated May 19, 2022.

Further, in accordance with proviso to regulation 52(3)(a) of the Listing Regulations, we hereby declare that Statutory Auditors of the Company has given an unmodified opinion on the financial results (standalone) and auditors report for the year ended 31 March, 2023.

Pursuant to Regulation 52(7) and 52(7A) of the Listing Regulations, the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised up to March 31, 2023 were fully utilized for the purpose for which the same were raised by the Company and there is no deviation in the utilization of their issue proceeds. The said confirmation is enclosed in the format as specified under the Listing regulation.



Nayi Asha. Naya Vishwas.

The Board Meeting commenced at 11:15 a.m. and concluded at 12:40 p.m.

This is for your information and records please.

Thanking you

**For SMFG India Home Finance Company Limited**  
**(Formerly Fullerton India Home Finance Co. Ltd.)**

A handwritten signature in black ink, appearing to read "Jitendra Maheshwari", with a horizontal line underneath.

**Jitendra Maheshwari**  
**Company Secretary**  
**Membership No. A19621**



**SMFG India Home Finance Co. Ltd.**  
**(Formerly Fullerton India Home Finance Co. Ltd.)**

**Corporate Office:** 503 & 504, 5<sup>th</sup> Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.  
**Registered Office:** Megh Towers, 3<sup>rd</sup> Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

Toll Free No.: 1800 102 1003 **CIN:** U65922TN2010PLC076972

# M. P. Chitale & Co.

Chartered Accountants

Hamam House, Ambalal Doshi Marg, Fort, Mumbai - 400 001 • Tel. : 2265 1186 / 2265 3023 / 24 • E-mail : office@mpchitale.com

**INDEPENDENT AUDITORS' REPORT ON THE QUARTERLY AND YEAR TO DATE AUDITED STANDALONE FINANCIAL RESULTS OF SMFG INDIA HOME FINANCE COMPANY LIMITED (FORMERLY FULLERTON INDIA HOME FINANCE COMPANY LIMITED) PURSUANT TO THE REQUIREMENTS OF REGULATION 52 OF THE SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED.**

**To**

**The Board of Directors of**

**SMFG India Home Finance Company Limited**

(Formerly Fullerton India Home Finance Company Limited)

**Report on the Audit of the Standalone Financial Results**

**Opinion**

We have audited the accompanying Statement of standalone financial results of **SMFG India Home Finance Company Limited** (Formerly Fullerton India Home Finance Company Limited) ("the Company"), for the quarter and year ended 31 March 2023 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

- a) is presented in accordance with the requirements of Regulation 52 of the Listing Regulations; and
- b) give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit and total comprehensive income and other financial information of the Company for the quarter and year ended 31 March 2023.



### **Basis for Opinion**

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Companies Act, 2013 (the “Act”). Our responsibilities under those Standards are further described in the Auditor’s Responsibilities for the Audit of the Standalone Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (ICAI) together with the ethical requirements that are relevant to our audit of the standalone financial results under the provisions of the Act and the Rules made thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the standalone financial results.

### **Management’s Responsibility for the Standalone Financial Results**

This Statement has been prepared on the basis of the standalone annual financial statements. The Company’s Board of Directors are responsible for the preparation and presentation of the standalone financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act, read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for the safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Statement, the Board of Directors are responsible for assessing the Company’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company’s financial reporting process.

### **Auditors' Responsibility for the audit of the Standalone Financial Results**

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by Board of Directors.
- Conclude on the appropriateness of Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone financial results or, if such disclosures are inadequate, to modify our opinion.
- Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

**Other matter**

The statement includes the standalone financial results for the quarter ended March 31, 2023, being the balancing figures between audited figures in respect of the full financial year ended March 31, 2023 and the published unaudited year to date standalone figures upto December 31, 2022, which were subject to limited review by us, as required under the Listing Regulations. Our opinion is not modified in respect of this matter.

**For M. P. Chitale & Co.**

**Chartered Accountants**

**Firm's Regn. No.101851W**



**Harnish Shah**

**Partner**

**Membership No.: 145160**

**UDIN: 23145160BGUUNX1040**

Place: Mumbai

Date: May 29 2023

SMFG India Home Finance Company Limited  
(formerly "Fullerton India Home Finance Company Limited")  
Registered office address: Megh Towers, 3rd floor, Old No. 307, New No.165,  
Poonamallee High Road, Maduravoyal, Chennai - 600095 Tamil Nadu,  
Toll Free no. 18001026003/ Email: grihashakti@fullertonindia.com  
Website : www.grihashakti.com/CIN- U65922TN2010PLC076972

Statement of audited financial results for the quarter and year ended 31 March 2023

Particulars	Quarter ended March 31, 2023 (₹ lakhs) Audited (Refer note 12)	Quarter ended December 31, 2022 (₹ lakhs) Unaudited	Quarter ended March 31, 2022 (₹ lakhs) Audited (Refer note 12)	Year ended March 31, 2023 (₹ lakhs) Audited	Year ended March 31, 2022 (₹ lakhs) Audited
	<b>Revenue from operations</b>				
Interest Income	19,136	17,667	12,795	63,831	48,352
Fee and commission income	581	461	380	1,810	1,188
Gain on derecognition of financial instruments held at amortized cost	29	85	408	2,613	596
Net gain on fair value changes	0	-	-	0	15
Ancillary income	96	51	74	248	209
<b>Total revenue from operations (a)</b>	<b>19,842</b>	<b>18,264</b>	<b>13,657</b>	<b>68,502</b>	<b>50,360</b>
Other income (b)	95	6	8	122	25
<b>Total Income (c)=(a) + (b)</b>	<b>19,937</b>	<b>18,270</b>	<b>13,665</b>	<b>68,624</b>	<b>50,385</b>
<b>Expenses</b>					
Finance costs	10,887	9,794	6,765	35,853	27,326
Net loss on fair value changes	1	-	-	2	-
Impairment on financial instruments	(692)	1,712	1,677	3,166	6,717
Employee benefits expense	4,203	4,049	2,137	14,733	8,899
Depreciation and amortisation	352	377	170	1,200	662
Other expenses	3,314	1,750	2,020	8,314	4,520
<b>Total expenses (d)</b>	<b>18,065</b>	<b>17,682</b>	<b>12,769</b>	<b>63,268</b>	<b>48,124</b>
<b>Profit/(Loss) before tax (e)=(c)-(d)</b>	<b>1,872</b>	<b>588</b>	<b>896</b>	<b>5,356</b>	<b>2,261</b>
<b>Tax expense</b>					
Current tax	(1,521)	452	110	-	1,497
Deferred tax expense / (credit)	1,924	(305)	116	1,285	(922)
Income tax for earlier years	55	-	-	55	-
<b>Total tax expense (f)</b>	<b>458</b>	<b>147</b>	<b>226</b>	<b>1,340</b>	<b>575</b>
<b>Net profit/(loss) after tax (g)=(e)-(f)</b>	<b>1,414</b>	<b>441</b>	<b>670</b>	<b>4,016</b>	<b>1,686</b>
<b>Other comprehensive income/(loss)</b>					
<b>Items that will not be reclassified to profit or loss, net of tax</b>					
Re-measurement of defined benefit plan	(23)	(18)	(12)	(52)	45
Tax relating to above	7	4	4	13	(11)
<b>Other comprehensive income/(loss) (h)</b>	<b>(16)</b>	<b>(14)</b>	<b>(8)</b>	<b>(39)</b>	<b>34</b>
<b>Total comprehensive income/(loss) for the period (i)= (g)+(h)</b>	<b>1,398</b>	<b>427</b>	<b>662</b>	<b>3,977</b>	<b>1,720</b>
<b>Earnings per equity share:</b>					
Basic earnings per share* (in ₹)	0.46	0.14	0.22	1.30	0.55
Diluted earnings per share* (in ₹)	0.46	0.14	0.22	1.30	0.55
Face value per share (in ₹)	10.00	10.00	10.00	10.00	10.00

\*The EPS for the quarter are not annualised.



**SMFG India Home Finance Co. Ltd.**  
(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5<sup>th</sup> Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.  
Registered Office: Megh Towers, 3<sup>rd</sup> Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

Toll Free No.: 1800 102 1003 CIN: U65922TN2010PLC076972

SMFG India Home Finance Company Limited  
(formerly "Fullerton India Home Finance Company Limited")

1. Balance sheet as at March 31, 2023

	As at March 31, 2023 (₹ lakhs) Audited	As at March 31, 2022 (₹ lakhs) Audited
<b>ASSETS</b>		
<b>Financial assets</b>		
Cash and cash equivalents	7,175	3,680
Bank balances other than cash and cash equivalents	30	39,955
Investments	16,308	2,499
Trade receivables	76	51
Loans and advances	5,82,039	3,93,051
Other financial assets	5,072	2,825
	<b>6,10,700</b>	<b>4,42,061</b>
<b>Non financial assets</b>		
Current tax assets (net)	1,449	1,350
Deferred tax asset (net)	5,287	6,560
Other non financial assets	1,464	662
Property, plant and equipment	1,068	278
Right to use of asset	3,757	1,858
Intangibles assets	225	170
Intangible assets under development	50	11
	<b>13,300</b>	<b>10,889</b>
<b>Total Assets</b>	<b>6,24,000</b>	<b>4,52,950</b>
<b>LIABILITIES AND EQUITY</b>		
<b>Liabilities</b>		
<b>Financial liabilities</b>		
Trade payables		
i) total outstanding dues to micro enterprises and small enterprises	498	142
ii) total outstanding dues to creditors other than micro enterprises and small enterprises	3,531	2,142
Debt securities	1,67,985	98,285
Subordinated liabilities	25,273	9,776
Borrowings	3,10,530	2,57,890
Other financial liabilities	30,622	14,348
	<b>5,38,439</b>	<b>3,82,583</b>
<b>Non financial liabilities</b>		
Provisions	1,173	886
Other non financial liabilities	3,157	2,226
	<b>4,330</b>	<b>3,112</b>
<b>Equity</b>		
Equity share capital	31,848	30,803
Other equity	49,383	36,452
	<b>81,231</b>	<b>67,255</b>
<b>Total liabilities and equity</b>	<b>6,24,000</b>	<b>4,52,950</b>





SMFG India Home Finance Company Limited  
(formerly "Fullerton India Home Finance Company Limited")

2. Statement of cash flow for the year ended March 31, 2023

	Year ended March 31, 2023 (₹ lakhs)	Year ended March 31, 2022 (₹ lakhs)
<b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>		
Profit/(Loss) before tax	5,356	2,261
Adjustments for :		
Financial asset measured at amortised cost	(894)	(1,040)
Financial liabilities measured at amortised cost	4,295	(3,606)
Depreciation and amortisation	1,200	662
Interest income on fixed deposits, bonds and investments	(2,405)	(3,330)
Net (gain)/loss on financial assets at FVTPL	2	(15)
Impairment on financial instruments	3,166	6,717
Write off of Property, plant & equipment and intangible assets	29	1
Profit on sale of property, plant and equipment	(0)	(2)
Fair valuation of Stock appreciation rights	283	347
Gain on derecognition of financial instruments held at amortized cost	(2,613)	(596)
<b>Operating profit before working capital changes</b>	<b>8,419</b>	<b>1,399</b>
<b>Adjustments for working capital:</b>		
- (Increase)/decrease in loans and advances	(1,91,259)	(32,662)
- (Increase)/ decrease in financial and non financial assets	(343)	1,117
- Increase/(decrease) in financial and non financial liabilities	16,658	2,755
<b>Cash generated from/(used in) operating activities</b>	<b>(1,66,527)</b>	<b>(27,391)</b>
Income tax paid (net of refund)	(100)	(2,225)
<b>Net cash generated from/(used in) operating activities (A)</b>	<b>(1,66,627)</b>	<b>(29,616)</b>
<b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>		
Purchase of property plant and equipment and intangibles	(1,380)	(89)
Proceeds from sale of property, plant and equipment and intangibles	37	5
Purchase of investments	(1,45,325)	(58,076)
Sale/maturity of investments	1,31,515	86,346
Fixed deposit placed during the year	(3,96,710)	(3,42,821)
Fixed deposit matured during the year	4,35,698	3,61,721
Interest received on fixed deposits and investments	3,343	4,146
<b>Net cash generated from/(used in) investing activities (B)</b>	<b>27,178</b>	<b>51,232</b>
<b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>		
Proceeds from issuance of share capital (including share premium)	9,999	-
Proceeds from borrowings from banks and financial institutions	2,44,171	77,400
Repayment of borrowings from banks and financial institutions	(1,09,169)	(1,01,304)
Payment of ancillary borrowing costs	(1,252)	(338)
Principal payment of lease liability	(805)	(514)
<b>Net cash generated from/(used in) financing activities (C)</b>	<b>1,42,944</b>	<b>(24,756)</b>
<b>Net increase / (decrease) in cash and cash equivalents D=(A+B+C)</b>	<b>3,495</b>	<b>(3,140)</b>
Cash and cash equivalents as at the beginning of the period (E)	3,680	6,820
<b>Closing balance of cash and cash equivalents (D+E)</b>	<b>7,175</b>	<b>3,680</b>
<b>Components of cash and cash equivalents:</b>		
Cash on hand	51	68
Balances with banks	-	-
- in current accounts	6,821	3,295
- in fixed deposit with maturity less than 3 months	1	1
Cheques, drafts on hand	302	316
<b>Cash and cash equivalents</b>	<b>7,175</b>	<b>3,680</b>

**Note:**

The cash flow statement has been prepared under the indirect method as set out in Indian Accounting Standard (Ind AS 7) statement of cash flows.



SMFG India Home Finance Company Limited  
(formerly "Fullerton India Home Finance Company Limited")

**Notes:**

- 3 SMFG India Home Finance Company Limited ('the Company') (formerly "Fullerton India Home Finance Company Limited") is a public limited company domiciled in India and incorporated under the provisions of Companies Act, 1956. The Company is a Housing finance company ('HFC') registered vide Registration number DOR-00122 dated May 19, 2023 with the Reserve Bank of India ('RBI'), erstwhile Registration number 07.0122.15 dated July 14, 2015 with the National Housing Bank ('NHB').
- 4 These financial result have been prepared in accordance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations') and recognition and measurement principles laid down in Indian Accounting Standards, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended by the Companies (Indian Accounting Standards) Rules, 2016, other relevant provisions of the Act, guidelines issued by the RBI as applicable to NBFCs, HFCs and other accounting principles generally accepted in India.
- 5 Financial results for the year ended March 31, 2023, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 29, 2023 and audited by statutory auditor, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is given in Annexure 1 attached.
- 6 All the secured non-convertible debentures of the Company including those issued during the current financial year are fully secured by first pari passu charge by mortgage of the Company's immovable property at Chennai and/or by hypothecation of book debts/loan receivables and fixed deposits to the extent as stated in the information memorandum. Further, the Company has maintained sufficient asset cover as stated in the respective information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued. The details for the security cover is attached as Annexure 2.
- 7 Disclosures pursuant to RBI Notification - RBI/2020-21/16 DOR.No.BP.BC/3/21.04.048/2020-21 dated 6 August 2020 and RBI/2021-22/31/ DOR.STR.REC.11/21.04.048 / 2021-22 dated 5 May 2021

Type of Borrowers (₹ lakhs)	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Positions as at 30 September 2022 (A)	Of (A) aggregate debt that slipped into NPA during the half year ended 31 March 2023**	Of (A) amount written off during the half- year ended 31 March 2023	Of (A) amount paid by the borrowers during the half year ended 31 March 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at 31 March 2023*
Personal Loans	4,589	787	-	331	3,411
Others (including MSMEs)	2,159	515	-	468	1,028
<b>Total</b>	<b>6,748</b>	<b>1,302</b>	<b>-</b>	<b>799</b>	<b>4,439</b>

\* includes interest capitalised post implementation of one time resolution plan

\*\* Net of upgradation from NPA to standard

- 8 The Company's operating segments are established in the manner consistent with the information regularly reviewed by the Chief Operating Decision Maker as defined in Ind AS 108 – Operating Segments. The Company operates in a single business segment i.e. financing, which has similar risks and returns. The Company operates in a single geographic segment i.e. domestic.

- 9 Disclosures pursuant to Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 in terms of RBI circular RBI/DOR/2021-22/86DOR.STR.REC. 51/21.04.048/2021-22 dated September 24, 2021:

a. Details of transfers through Assignment in respect of loans not in default

Particulars	For the year ended March 31, 2023 (₹ lakhs)
Number of loans assigned	2,029
Amount of loans assigned (₹ lakhs)	27,617
Weighted average maturity (in months)	153
Weighted average holding period (in months)	29
Retention of beneficial economic interest	5%-10%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	NA

b. Details of transfer of stressed loans during the year ended March 31, 2023.

Particulars	For the year ended March 31, 2023 (₹ lakhs)		
	To ARCs	To permitted transferees	To Other Transferees
No. of accounts	Nil	756	Nil
Aggregate principal outstanding* of loans transferred	Nil	17,362	Nil
Weighted average residual tenor of the loans transferred (in months)	Nil	175	Nil
Net book value of loans transferred (at the time of transfer)	Nil	5,635	Nil
Aggregate consideration	Nil	6,077	Nil
Additional consideration realized in respect of accounts transferred in earlier years	Nil	-	Nil

\* Includes assets written off


- c. The Company did not acquire any loans not in default/ or in default during the year ended March 31, 2023.



- 10 The Code on Social Security 2020 ('Code') relating to employee benefits during employment and post-employment received Presidential assent in September 2020 and over the period majority of the state have notified draft guidelines. The Code has been published in the Gazette of India. However, the date on which the Code will come into effect has not been notified and expected to be effective in near future. The Company has carried out an impact assessment of the gratuity liability based on an actuarial valuation and on a prudent basis made a provision of INR 285 lakhs as on March 31, 2023. This is over and above the provisions made in normal course based on extant rules.
- 11 The Company is large corporate as per criteria stipulated under SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 and the requisite disclosure have been duly submitted to the exchange. Refer Annexure "A"
- 12 The figures for the last quarter of the current and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year which were subjected to limited review by statutory auditors.
- 13 During the quarter, the Company has allotted 1,04,49,320 equity shares of face value of ₹ 10 each at a premium of ₹ 85.70 per share on right basis amounting to ₹ 10,000 lakhs to its existing shareholder SMFG India Credit Company Limited formerly Fullerton India Credit Company Limited on 3rd February, 2023.
- 14 Pursuant to acquisition of 74.9% of paid-up share capital of the parent company (SMFG India Credit Company Limited formerly Fullerton India Credit Company Limited) by Sumitomo Mitsui Financial Group ('SMFG') from Angelica Investments Pte. Ltd. and Fullerton Financial Holdings Pte. Ltd. in July, 2021, to indicate the association with SMFG, the Company had applied for change of name. Consequently, upon receipt of necessary approvals on 15 May 2023 from the Ministry of Corporate Affairs, Registrar of Companies, Chennai, the name of the Company has been changed from 'Fullerton India Home Finance Company Limited' to 'SMFG India Home Finance Company Limited' with effect from 15 May 2023 .
- 15 The Company had faced a malware incident in March 2023. Upon identifying the incident, the Company engaged global expert firm for incident response management and to further investigate the incident. The Company with the help of such experts took necessary steps towards recovery and remediation of its systems. The Company has since restored normalcy to its operations and is working towards enhancing its security environment.
- 16 Previous period / year figures have been regrouped / reclassified, wherever necessary, to conform to current period / year classification.



For and on behalf of the Board of Directors of  
SMFG India Home Finance Company Limited  
(formerly "Fullerton India Home Finance Company Limited")



Deepak Patkar  
Managing Director & CEO  
DIN : 09731775  
Date : May 29, 2023  
Place : Mumbai

**Annexure-1**

**Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the year ended March 31, 2023**

Particulars	Ratio
Debt Equity ratio <i>(Refer Note 1)</i>	6.3x
Debt service coverage ratio	Not Applicable
Interest service coverage ratio	Not Applicable
Outstanding redeemable preference shares (quantity and value)	Nil
Capital redemption reserve	Nil
Debenture redemption reserve <i>(Refer Note 2)</i>	Nil
Networth (₹ lakhs) <i>(Refer Note 3)</i>	80,419
Net profit after tax (₹ lakhs)	4,016
Earning per share (not annualised):	
(a) Basic	1.30
(a) Diluted	1.30
Current ratio <i>(Refer note 4)</i>	Not Applicable
Long term debt to working capital <i>(Refer note 4)</i>	Not Applicable
Bad debts to Account receivable ratio <i>(Refer note 4)</i>	Not Applicable
Current liability ratio <i>(Refer note 4)</i>	Not Applicable
Debtors turnover <i>(Refer note 4)</i>	Not Applicable
Inventory turnover <i>(Refer note 4)</i>	Not Applicable
Operating margin <i>(Refer note 4)</i>	Not Applicable
Total debt to total asset <i>(Refer note 5)</i>	0.81
Net profit margin <i>(Refer note 6)</i>	5.9%
Sector specific equivalent ratios <i>(Refer note 7)</i> :	
(a) Gross Non-performing Assets (NPA)	3.7%
(b) Net NPA	2.3%
(c) Provision coverage Ratio (PCR)	39%

**Note:**

- Debt-equity ratio = (Debt securities + Borrowings + Subordinated liabilities) / Net worth.
- The Company is not required to create debenture redemption reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with the Companies (Share Capital and Debenture) Amendments Rules, 2019.
- Networth is calculated as defined in section 2(57) of Companies Act 2013
- The Company is a Housing finance Company ('HFC') with the National Housing Bank ('NHB'), hence these ratios are generally not applicable.
- Total debts to total assets = (Debt securities+ Borrowings + Subordinated liabilities) / total assets.
- Net profit margin= Net profit after tax / total income.
- Gross NPA % = Gross NPA/Gross carrying value of portfolio loans  
Net NPA % = (Gross NPA- NPA provision)/(Gross carrying value of portfolio loans -NPA provision)  
PCR = NPA provision / Gross NPA



SMFG India Home Finance Company Limited  
(formerly "Fullerton India Home Finance Company Limited")  
Registered office address: Megh Towers, 3rd floor, Old No. 307, New No.165,  
Poonamallee High Road, Maduravoyal, Chennai - 600095 Tamil Nadu,  
Toll Free no. 18001026003/ Email: grihashakti@fullertonindia.com  
Website : www.grihashakti.com/CIN- U65922TN2010PLC076972

Amounts in ₹ lakhs

S. No	Details of the party	Details of the counterparty		Type of related party transaction	Value of transaction as approved by the audit committee for FY23	Value of transaction during the half year ended 31 March'23	Outstanding balance	
	Name	Name	Relationship				Opening as at Sep22	Closing as at Mar23
1	SMFG India Home Finance Company Limited (Formerly "Fullerton India Home Finance Company Limited")	SMFG India Credit Company Limited (Formerly "Fullerton India Credit Company Limited")	Holding Company	Expense as per resource sharing	2,490	1,266	(581)	(688)
				Income as per resource sharing	200	52	535	55
				Fee paid on committed line extended by Parent Company	224	110	(37)	(55)
				Equity investment made by Parent Company	Not applicable	10,000	71,000	81,000
				Committed line (Off balance sheet)	25,000	-	25,000	25,000
		Mr. Shantanu Mitra	Chairman, Non-Executive Director	Director's sitting fee and commission	Approved by NRC*	-	-	-
		Mr. Deepak Patkar	Chief Executive Officer ( w.e.f 7 Sep 2022)	Remuneration (includes post employment benefits)	Approved by NRC*	96	-	-
		Mr. Ajay Pareek	Non-Executive Director	Director's sitting fee and commission	Approved by NRC*	-	-	-
		Mr. Pavan Kaushal	Non-Executive Director ( Upto 31 May 2022)	Director's sitting fee and commission	Approved by NRC*	-	-	-
		Mr. Radhakrishnan Menon	Independent Director	Director's sitting fee and commission	Approved by NRC*	20	-	12
		Ms. Sunita Sharma	Independent Director ( w.e.f 26 Apr 2022 upto 24 Nov 2022)	Director's sitting fee and commission	Approved by NRC*	18	1	11
		Ms. Sudha Pillai	Independent Director	Director's sitting fee and commission	Approved by NRC*	23	-	15
		Ms. Dakshita Das	Independent Director (w.e.f. 20 Jan, 2023)	Director's sitting fee and commission	Approved by NRC*	14	-	11
		Mr. Ashish Chaudhary	Chief Financial Officer	Remuneration (includes post employment benefits)	Approved by NRC*	60	-	-
		Mr. Jitendra Maheshwari	Company Secretary	Remuneration (includes post employment benefits)	Approved by NRC*	78	-	-

\* - Nomination and Remuneration Committee of the Board

Note:

1. Negative values represent payable balances
2. The Company has not given any loan, inter corporate deposit, advances or made any investment to the related parties during the reporting period.
3. Payable to Director are basis accrual.



Annexure A

Initial Disclosure to be made by an entity identified as a Large Corporate

Sr. No	Particulars	Details
1.	Name of the Company	Fullerton India Home Finance Company Limited
2.	CIN	U65922TN2010PLC076972
3.	Outstanding borrowing of company as on 31 <sup>st</sup> March, 2023 (in Rs. Cr) **	4,978.07
4.	Highest Credit Rating During the previous FY along with the name of Credit Rating Agency	Long Term Rating Agency: CRISIL and CARE Ratings. Rating Assigned: AAA with Stable outlook.  Short Term Rating Agency: CRISIL and CARE Ratings. Rating Assigned: A1+
5.	Name of the Stock Exchange# in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	NSE

\*\* represents principal amount of outstanding borrowing as per unaudited financial statements.

We confirm that we are a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Operational circular dated August 10, 2021.



**Jitendra Maheshwari**  
**Company Secretary**  
Phone No: 022-41635800

Place: Mumbai  
Date: 26 April, 2023



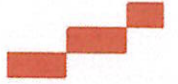


**Ashish Chaudhary**  
**Chief Financial Officer**  
Phone No: 022-41635800

**Fullerton India Home Finance Company Limited**

Corporate Office: Inspire BKC, Unit No 503 & 504, 5<sup>th</sup> Floor, Main Road, G Block BKC, Bandra Kurla Complex, Bandra East, Mumbai - 400051. | Toll Free No: 1800 102 1003  
Email: grihashakti@fullertonindia.com | Website: www.grihashakti.com  
CIN number: U65922TN2010PLC076972 | IRDAI COR NO : CA0492

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600 095, Tamil Nadu



**Annexure - XII-B2**

**Format of the annual disclosure to be made by an entity identified as a LC  
(Applicable from FY 2022 onwards)**

1. Name of the Company: Fullerton India Home Finance Company Limited
2. CIN: U65922TN2010PLC076972
3. Report filed for FY: 22-23
4. Details of the current block (all figures in Rs crore):

S. No.	Particulars	Amt. in Cr
1	3-year block period	FY 2022-2023 FY 2023-2024 FY 2024-2025
2	Incremental borrowing done in FY 2023 (a)*	2,366.70
3	Mandatory borrowing to be done through debt securities in FY 2023 (b) = (25% of a)	591.68
4	Actual borrowing done through debt securities in FY 2023 (c)	961.70
5	Shortfall in the borrowing through debt securities, if any, for FY 2022 carried forward to FY 2023 (d)	Nil
6	Quantum of (d), which has been met from (c) (e)	N.A.
7	Shortfall, if any, in the mandatory borrowing through debt securities for FY 2023 which was carried forward to FY 2024	N.A.

\* Long term borrowing with original maturity of more than one year.



**Fullerton India Home Finance Company Limited**

Corporate Office: 2nd North Avenue, Maker Maxity, Floor 10, BKC, Bandra (East), Mumbai - 400051 | Toll Free No: 1800 102 1003  
Email: grihashakti@fullertonindia.com | Website: www.grihashakti.com  
CIN number: U65922TN2010PLC076972 | IRDAI COR NO : CA0492

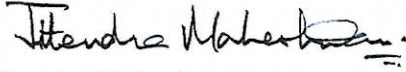
Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600 095, Tamil Nadu





5. Details of penalty to be paid, if any, in respect to previous block (all figures in Rs. crore):

S. No.	Particulars	Amt. in Cr
1	3-year block period	FY 2021-2022 FY 2022-2023 FY 2023-2024
2	Amount of fine to be paid for the block, if applicable Fine = 0.2% of {(d)-(e)}	N.A.



**Jitendra Maheshwari**  
Company Secretary  
Phone No: 022-41635800



**Ashish Chaudhary**  
Chief Financial Officer  
Phone No: 022-41635800

Place: Mumbai  
Date: 12 May, 2023



**Fullerton India Home Finance Company Limited**

Corporate Office: 2nd North Avenue, Maker Maxity, Floor 10, BKC,  
Bandra (East), Mumbai - 400051 | Toll Free No: 1800 102 1003  
Email: grihashakti@fullertonindia.com | Website: www.grihashakti.com  
CIN number: U65922TN2010PLC076972 | IRDAI COR NO : CA0492

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165,  
Poonamallee High Road, Madhavoyal, Chennai - 600 095, Tamil Nadu



**Certificate on maintenance of security cover and compliance with the covenants as per the Offer Document/Information Memorandum pursuant to Regulation of 56 (1) (d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015**

To

The Board of Directors of

**SMFG India Home Finance Company Limited**

(Formerly Fullerton India Home Finance Company Limited)

1. As required by Regulation of 56 (1) (d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time and as per the SEBI Circular SEBI/HO/MIRSD/MIRSO\_CRADT/CIR/P/2022/67 dated May 19, 2022 (“the circular”), SMFG India Home Finance Company Limited (Formerly Fullerton India Home Finance Company Limited) (“the Company”) desires a certificate regarding maintenance of security cover as at March 31, 2023, as per the terms of the Debenture Trust Deed including the Information Memorandum, in the form of book debts/receivables on the amounts due and payable to all secured lenders in respect of listed debt securities (“Secured Lenders”) issued by the Company including compliance with the covenants that the Company was required to comply with for the quarter ended March 31, 2023.

Accordingly, the management of the Company has prepared accompanying statement (‘Annexure I’) format required as per the Circular containing the details of security cover available for debenture holders in accordance with the audited financial statements as at March 31, 2023 and other relevant documents/records maintained by the Company.

**2. Management’s Responsibility**

The Management of the Company is responsible for

- a. The preparation of the accompanying Annexure I from Audited Ind AS Financial Statements of the Company as at March 31, 2023 and other records maintained by the Company is the responsibility of the Management of the Company;
- b. ensuring maintenance of the security cover available for debenture holders is hundred percent or higher security cover required as per Offer Document/ Information Memorandum in respect of listed debt securities;
- c. accurate computation of security cover available for debenture holders based on audited financial statements of the Company as at March 31, 2023;
- d. for completeness and accuracy of the identification of covenants as per the Offer Document/Information Memorandum in respect of listed debt securities;
- e. ensuring compliance with the covenants of the Offer Document/Information Memorandum in respect of listed debt securities;
- f. preparation and maintenance of proper accounting and other records & design, implementation and maintenance of adequate internal procedures/systems/processes/controls relevant to the creation and maintenance of the aforesaid records.

This responsibility includes ensuring that the relevant records provided to us for our examination are correct and complete.

**3. Auditor's Responsibility**

Our responsibility is to provide limited assurance in form of conclusion based on the examination of audited Ind As financial statement for the period ended March 31, 2023, and other relevant records maintained by the Company as to whether anything has come to our attention that causes us to believe that amounts appearing in Annexure I are incorrectly extracted from audited Ind AS Financial Statements for the period ended March 31, 2023 and other records maintained by Company and whether security cover available for debenture holders has been maintained in accordance with the Debenture Trust Deed including the Information Memorandum in respect of listed debt securities.

Our responsibility is also to provide limited assurance that prima facie the Company has complied with the covenants mentioned in the Debenture Trust Deed including the Information Memorandum during the quarter ended March 31, 2023 in respect of listed debt securities.

For this purpose, we have planned and performed the following procedures:

- a. Obtained and read the Debenture Trust Deed and the Information Memorandum in respect of the secured Debentures and noted the security cover percentage required to be maintained by the Company in respect of such Debentures and covenants applicable to the Company during the period.
- b. Traced whether amounts mentioned in Annexure I have been correctly extracted from audited Ind AS Financial Statements for the year ended on March 31, 2023, and other relevant records maintained by the Company;
- c. Verified the supporting documents of Compliance with covenants.

The procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.

We conducted our examination of the Annexure I in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

**4. Conclusion**

Based on our examination and information & explanation given to us, nothing has come to our attention that causes us to believe that;

- a. the amounts appearing in the Annexure I are incorrectly extracted from audited Ind AS Financial Statements and other records maintained by Company as at March 31, 2023;
- b. the security cover available for debenture holders is not maintained as per the cover required in the Debenture Trust Deed including the Information Memorandum in respect of listed debt securities and;
- c. the Company has not complied with the covenants of the Debenture Trust Deed including the Information Memorandum during the quarter ended March 31, 2023 in respect of listed debt securities.

**5. Restriction on use**

This Certificate has been issued at the specific request of the Company pursuant to the requirements of Regulation of 56 (1) (d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended from time to time. It should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

**For M. P. Chitale & Co.**  
**Chartered Accountants**  
**Firm Regn.No.101851W**



**Harnish Shah**

**Partner**

**Membership No.: 145160**

**UDIN: 23145160BGUUNW4624**

**Place: Mumbai**

**Date: May 29, 2023**

## Annexure I

(All amounts are Rs. in Lakhs)

Column A	Column B	Column C i	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative )	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
<b>ASSETS</b>														
Property, Plant and Equipment	Immovable property			Yes	6		1,062		1,058				6	6
Capital Work-in-Progress							-		-				-	
Right of Use Assets							3,757		3,757				-	
Goodwill							-		-				-	
Intangible Assets							225		225				-	
Intangible Assets under Development							50		50				-	
Investments							16,308		16,308				-	
Loans**	Loan receivable against property and housing loan			Yes	519,518		62,521		582,039				519,518	519,518
Inventories							-		-				-	
Trade Receivables							76		76				-	
Cash and Cash Equivalents							7,175		7,175				-	
Bank Balances other than Cash and Cash Equivalents							30		30				-	
Others							3,378		3,378				-	
Total		-	-	-	519,524	-	94,584	-	614,105	-	-	-	519,524	519,524



Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
Relating to Column F														
<b>LIABILITIES</b>														
Debt securities to which this certificate pertains					167,985		-		167,985				167,985	167985
Other debt sharing pari-passu charge with above debt					310,530		-		310,530				310,530	310530
Other Debt							-		-					
Subordinated debt							25,273		25,273					
Borrowings							-		-					
Bank							-		-					
Debt Securities							-		-					
Others							-		-					
Trade payables							4,028		4,028					
Lease Liabilities							4,136		4,136					
Provisions							1,173		1,173					
Others							29,642		29,642					
<b>Total</b>					<b>478,515</b>		<b>64,254</b>		<b>542,769</b>				<b>478,515</b>	<b>478,515</b>
Cover on Book Value					1.02									
Cover on Market Value ix														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio***									

Note:

\*\*\* Asset cover ratio is calculated only for debt for which this certificate is issued i.e Asset cover over Debt securities to which this certificate pertains

For SMFG India Home Finance Company Limited  
(Formerly Fullerton India Home Finance Company Limited)

Authorized Signatory  
Name: Stephen Williams  
Designation: Head of Operations



Annex - IV-A

**A. Statement of utilization of issue proceeds:**

Name of the Issuer - **SMFG India Home Finance Company Limited (Formerly Fullerton India Home Finance Company Limited)**

ISIN	Mode of Fund Raising (Public issues/Private placement)	Type of instrument	Date of raising funds	Amount Raised Rs in Crore	Funds utilized Rs in Crore	Any deviation (Yes/ No)	If 7 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9
INE213W07244	Private placement	NCD	09-Feb-23	75	75	No	NA	NA

**B. Statement of deviation/ variation in use of Issue proceeds:**

Name of listed entity	SMFG India Home Finance Company Limited (Formerly Fullerton India Home Finance Company Limited)
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	During Q4
Amount Raised	INR 75 Crores
Report filed for Quarter ended	31-03-2023
Is there a Deviation / Variation in use of funds raised ?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the Deviation / Variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation, in the following table	NA

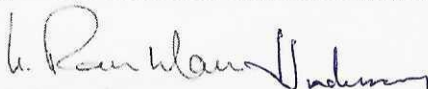
Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of Deviation/Variation for the half year according to applicable object (INR Crores and in %)	Remarks, if any
NIL						

Deviation could mean:

- Deviation in the objects or purposes for which the funds have been raised
- Deviation in the amount of funds actually utilized as against what was originally disclosed.

Yours truly,

**SMFG India Home Finance Company Limited,**  
(Formerly Fullerton India Home Finance Company Limited)



Authorized Signatory

**SMFG India Home Finance Co. Ltd.**

(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5<sup>th</sup> Floor, G Block, Inquire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051

Registered Office: Megh Towers, 3<sup>rd</sup> Floor, Old No. 307, New No. 165, Poonamallee High Road, Madhavoyal, Chennai - 600095

Toll Free No.: 1800 102 1000 CIN: U66522TN2010PL C07697?