

04 August, 2025

To,  
The Manager,  
National Stock Exchange of India Limited (NSE),  
Exchange Plaza, C-1, Block-G,  
Bandra Kurla Complex, Bandra (E),  
Mumbai - 400 051.

Dear Sir/Madam,

**Sub: Board comments on fine levied by the Exchange under SEBI (LODR) Regulations, 2015 ("Listing Regulations").**

**Ref.: NSE/LIST-SOP/DEBT/FINES/0186 dated 30 June, 2025**

Dear Sir / Madam,

This is with reference to your letter/email dated 30 June, 2025 received by the Company for non-submission of certificate regarding fulfilment of payment obligations for ISIN INE213W14166.

As advised by the exchange, the aforesaid matter was duly placed before the Audit Committee of Board of Directors of the Company at its meeting held on 4 August, 2025 wherein, the Directors deliberated and noted on the position of the non-compliance.

The Directors also perused the subsequent action taken by the Company including waiver application filed with the NSE, payment of fine and personal hearing before NSE on the said matter. The Directors noted that the outcome of the waiver application is awaited. The Directors further advised the management to ensure timely compliance in the future.

**For SMFG India Home Finance Company Limited**

**Ashish Chaudhary**  
**Chief Financial Officer**

**NSE/LIST-SOP/DEBT/FINES/0186****June 30, 2025**

To,  
The Company Secretary  
**SMFG India Home Finance Company Limited**  
Supreme Business Park, 6 Floor,  
B Wing, Behind Lake Castle, Powai,  
Mumbai-400076

Dear Sir/Madam,

**Subject: Notice for non-compliance with SEBI (LODR) Regulations, 2015 (“Listing Regulations”).**

Your attention is drawn towards SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated May 21, 2024 (“Master Circular”), specifying Standard Operating Procedure for imposing fines and other action in case of non-compliance or delay in compliance with Listing Regulations.

Further, on verification of the Exchange records it has been observed that your Company has not/delayed submitted the certificate regarding fulfillment of payment obligations as per Listing Regulations. The details of non-compliance and total fine payable by the Company and the particulars about manner in which fine should be remitted to the Exchange is enclosed as **Annexure**.

You are requested to ensure compliance with respective regulation and make the payment of fines **within 15 days of this notice, failing which the Exchange may initiate the actions as prescribed in Master Circular**.

The Company may file request for waiver of fines levied. Kindly mail waiver application to [cdaga@nse.co.in](mailto:cdaga@nse.co.in), [smamodia@nse.co.in](mailto:smamodia@nse.co.in) and [listingsop@nse.co.in](mailto:listingsop@nse.co.in). However, before filing an application for waiver of fines, the company is requested to refer to the below policies available on the Exchange’s website.

**i. Policy on exemption of fine:**

[https://archives.nseindia.com/content/equities/Policy\\_for\\_exemption\\_SOP\\_Debt.pdf](https://archives.nseindia.com/content/equities/Policy_for_exemption_SOP_Debt.pdf)

Further, as per Master Circular, your Company is also required to ensure that the said non-compliance which has been identified by the Exchange and subsequent action taken by the Exchange in this regard shall be placed before the Board in the next Board Meeting and comments made by the Board shall be duly informed to the Exchange at the below mentioned path in NEAPS portal along with this letter for dissemination having the announcement text as ‘Board comments on fine levied by the Exchange’.

**Path: NEAPS > COMPLIANCE > Announcements > Announcement-Debt (Subject: Updates)**

In case of any clarification, you may contact any of the below mentioned Exchange Officers from Listing Compliance Department:

- Mr. Aniket Raut
- Ms. Harshita Chaubal
- Ms. Madhu Kadam

Yours faithfully

For **National Stock Exchange of India Limited**

**Aseem Sehgal**  
**Senior Manager**



**Annexure**

Regulation	Month	ISIN	Fine amount per day per ISIN (Rs.)	No. of ISIN	No of Days	Fine amount (Rs.)
Non-submission of certificate regarding fulfillment of payment obligations	31-May-2025	INE213W14166	1000	1	1	1000
<b>Total Fine</b>						<b>1000</b>
<b>GST (@18%)</b>						<b>180</b>
<b>Total</b>						<b>1180</b>

**Notes:**

- If the fine amount is paid before receipt of this letter then inform the Exchange accordingly.
- Please mail the fine payment details including name of the Bank, UTR No., date of payment etc. on listingSOP@nse.co.in, mkadam@nse.co.in, araut@nse.co.in, vinodn@nse.co.in and charshita@nse.co.in
- The above payment may be made vide RTGS / NEFT / Net Banking favouring 'National Stock Exchange of India Limited'. The bank details towards the payment of fine are as follows:

BENEFICIARY NAME	NATIONAL STOCK EXCHANGE OF INDIA LIMITED
BANK NAME	IDBI BANK LTD
A/C NO	Please refer Unique Account Code used for making Annual Listing fees to the Exchange
BRANCH	BANDRA KURLA COMPLEX, MUMBAI
RTGS/IFSC CODE	IBKL0001000

The fine paid as above will be credited to IPFT as envisaged in the circular.