



Nayi Asha. Naya Vishwas.

7 August, 2024

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

Ref: Our letter dated 1 August, 2024 on prior intimation under Regulation 50(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Outcome of Board Meeting and Submission of the Un-audited Financial Results for the quarter ended 30 June, 2024 along with Limited Review Report issued by the Statutory Auditors

Dear Sir/ Madam,

Pursuant to 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 that the Board of Directors of the Company at its Meeting held today i.e. Wednesday, 7 August, 2024, approved and noted the following:

1. Un-audited Financial Results of the Company for the quarter ended 30 June, 2024 along with Limited Review Report issued by the Statutory Auditors, duly reviewed by the Audit Committee.
2. Renewal of authorisation for issuance of Non-Convertible Debentures (NCDs) including Subordinated Debts on Private Placement basis in one or more tranches within overall Borrowing limits as already approved by the Shareholders of the Company.
3. Appointment of Ms. Akanksha Kandoi (Membership No. F6883) as the Company Secretary and SEBI Compliance Officer (designated as a Key Managerial Personnel) of the Company with effect from 8 August, 2024, as recommended by the Nomination and Remuneration Committee, pursuant to Section 203 of the Companies Act, 2013 and Regulation 6(1) of the Listing Regulations. Consequent to the said appointment, Mr. Jitendra Maheshwari, who was appointed for an interim period as the Company Secretary and Compliance Officer ceases to hold office from the close of business hours on 7 August, 2024.

Kindly note that there is no change in the maximum amount proposed to be issued in case of NCDs i.e. Rs. 3,200 crores (Rupees Three Thousand Two Hundred Crores Only) and Subordinated Debt i.e. Rs. 600 crores (Rupees Six Hundred Crores Only) as already approved by the Board.

Accordingly, please find enclosed the following:

- Un-audited Financial Results of the Company for the quarter ended 30 June, 2024 along with Limited Review Report issued by the Statutory Auditors.
- Disclosures of items specified in Regulation 52(4) 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/DDHS-PoD3/P/CIR/2024/46 dated 16 May, 2024.

SMFG India Home Finance Co. Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

☎ Toll Free No.: 1800 102 1003 ✉ grihashakti@grihashakti.com 🌐 www.grihashakti.com CIN: U65922TN2010PLC076972

Further, please note that the Statutory Auditors of the Company have submitted a Limited Review Report for the quarter ended 30 June, 2024 with unmodified opinion on the financial results for the quarter ended 30 June, 2024.

Pursuant to Regulation 52(7) and 52(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2024/48 dated 21 May, 2024 (as amended from time to time), the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised up to 30 June, 2024 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 as duly placed before the Audit Committee, is enclosed in the format as specified under the Listing Regulations.

The Board Meeting commenced at 12:30 P.M. and concluded at 1:40 PM.

Request you to take the same on record.

Thanking You

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



Jitendra Maheshwari
Company Secretary
Membership No: A19621



Encl: As above

B. K. Khare & Co.
Chartered Accountants

706/708, Sharda Chambers, New Marine
Lines, Mumbai – 400 020, India

Limited review report on unaudited financial results of SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) for the quarter ended June 30, 2024 under Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To

The Board of Directors of
SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

1. We have reviewed the accompanying statement of unaudited financial results of SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) (the 'Company') for the quarter ended June 30, 2024 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("Listing Regulations").
2. The Statement, which is the responsibility of the Company's management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 'Interim Financial Reporting' ('Ind AS 34'), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to issue a report on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices has not disclosed the information required to be disclosed in terms of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



B. K. Khare & Co.
Chartered Accountants

5. The numbers and details pertaining to period(s) i.e. quarter ended June 30, 2023 have been traced from the Independent Auditor's review report of M.P. Chitale & Co, Chartered Accountants ('the erstwhile auditors'), vide their unmodified report dated August 09, 2023. Similarly, the numbers and details pertaining to year ended as at March 31, 2024 and notes related thereto in the Statement have been traced from the Financial Statements of the Company audited by the erstwhile Auditors vide their unmodified report dated May 09, 2024.

Our report is not modified in respect of this matter.

For B. K. Khare & Co
Chartered Accountants
Firm Registration Number: 105102W



Aniruddha Joshi
Partner

Membership No.: 040852

UDIN: **24040852BKCCFM2237**

Place: Mumbai

Date: August 07, 2024



SMFG India Home Finance Co. Ltd.
(Formerly "Fullerton India Home Finance Co. Ltd. ")
Registered office address: Megh Towers, 3rd floor, Old No. 307, New No.165, Poonamallee High Road, Maduravoyal, Chennai - 600095, Tamil Nadu
Toll Free no. 18001021003/ Email: grihashakti@grihashakti.com
Website : www.grihashakti.com/CIN- U65922TN2010PLC076972

Statement of unaudited financial results for the quarter ended 30 June 2024

| | Quarter ended June 30, 2024 (₹ lakhs) Unaudited (refer note 8) | Quarter ended March 31, 2024 (₹ lakhs) Audited (refer note 8) | Quarter ended June 30, 2023 (₹ lakhs) Unaudited (refer note 8) | Year ended March 31, 2024 (₹ lakhs) Audited (refer note 8) |
|---|--|---|--|--|
| Revenue from operations | | | | |
| Interest Income | 25,572 | 24,856 | 20,798 | 89,306 |
| Fee and commission Income | 820 | 815 | 451 | 2,635 |
| Gain on derecognition of financial instruments held at amortized cost | 2,366 | 5,326 | 84 | 8,177 |
| Net gain on financial asset at FVTPL | 94 | 97 | 25 | 419 |
| Ancillary income | 91 | 77 | 37 | 212 |
| Total revenue from operations (a) | 28,943 | 31,171 | 21,395 | 100,749 |
| Other income (b) | 1 | 101 | 6 | 130 |
| Total Income (c)=(a) + (b) | 28,944 | 31,272 | 21,401 | 100,879 |
| Expenses | | | | |
| Finance costs | 15,173 | 14,180 | 11,760 | 51,735 |
| Net loss on financial asset at FVTPL | - | - | 2 | - |
| Impairment on financial instruments | 1,078 | 3 | 696 | 2,397 |
| Employee benefits expense | 7,115 | 7,359 | 5,059 | 23,209 |
| Depreciation and amortisation | 549 | 504 | 352 | 1,748 |
| Other expenses | 2,841 | 1,912 | 2,604 | 9,359 |
| Total expenses (d) | 26,756 | 23,958 | 20,473 | 88,448 |
| Profit/(Loss) before tax (e)=(c)-(d) | 2,188 | 7,314 | 928 | 12,431 |
| Tax expense | | | | |
| Current tax | 829 | 1,450 | - | 2,372 |
| Deferred tax expense / (credit) | (253) | 416 | 238 | 784 |
| Total tax expense (f) | 576 | 1,866 | 238 | 3,156 |
| Net profit/(loss) after tax (g)= (e)-(f) | 1,612 | 5,448 | 690 | 9,275 |
| Other comprehensive income | | | | |
| Items that will not be reclassified to profit or loss, net of tax | | | | |
| Re-measurement of defined benefit plan | (41) | (35) | (42) | (92) |
| Tax relating to above | 10 | 9 | 11 | 23 |
| Other comprehensive income (h) | (31) | (26) | (31) | (69) |
| Total comprehensive income for the year (i)= (g)+(h) | 1,581 | 5,422 | 659 | 9,206 |
| Earnings per equity share: | | | | |
| Basic earnings per share* (in ₹) | 0.48 | 1.69 | 0.22 | 2.87 |
| Diluted earnings per share* (in ₹) | 0.48 | 1.69 | 0.22 | 2.87 |
| Face value per share (in ₹) | 10.00 | 10.00 | 10.00 | 10.00 |

*The EPS for the quarters end are not annualised



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Toll Free No.: 1800 102 1003 Email: grihashakti@grihashakti.com Website: www.grihashakti.com CIN: U65922TN2010PLC076972

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

Notes:

- 1 SMFG India Home Finance Company Limited ('the Company') (Formerly "Fullerton India Home Finance Co. Ltd.") 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').
- 2 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.
- 3 Financial results for the quarter ended June 30, 2024 were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 7, 2024 and reviewed by statutory auditors, 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.
- 4 All the secured non-convertible debentures of the Company including those issued during the current quarter 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 asset cover as stated in the information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
- 5 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.
- 6 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 quarter ended June 30, 2024 |
|---|--|
| Entity | Bank / NBFC |
| Number of loans assigned | 1,588 |
| Amount of loans assigned (₹ lakhs) | 23,426 |
| Weighted average maturity (in months) | 174 |
| Weighted average holding year (in months) | 14 |
| Retention of beneficial economic interest | 10% |
| Coverage of tangible security | 100% |
| Rating-wise distribution of rated loans | NA |

b. The Company did not acquire any loans not in default or in default during the quarter ended June 30, 2024.

c. The Company did not transfer or acquire stressed loans during the quarter ended June 30, 2024.

- 7 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 the final rules are yet to be issued, however, it is anticipated that the code would be enacted in the near future. Accordingly, the Company has carried out the impact assessment of the gratuity liability based on an actuarial valuation and on a prudent basis carried a provision of ₹ 481 lakhs as at 30 June, 2024. Impact on the profit and loss account for the quarter ended June 30, 2024 is ₹ 42 lakhs. This is over and above the provisions made in normal course based on extant rules and as reported in the above disclosure.





8 The figures for the quarter ended 30 June 2024 and 30 June 2023 are the unaudited figures which was subject to limited review. Results for the quarter ended 31 March 2024 are the balancing figures between the audited figures of the full financial year ended 31 March 2024 and for the nine month ended 31 December 2023 which was subject to limited review.

9 The Company has allotted 150,60,240 equity shares of face value of ₹ 10 each at a premium of ₹ 89.60 per share on right issue basis amounting to ₹ 15,000 lakhs to its existing shareholder SMFG India Credit Company Limited (formerly "Fullerton India Credit Company Limited") on April 26, 2024.

10 Previous period / year figures have been regrouped / reclassified, wherever necessary, to conform to current year classification.

For and on behalf of the Board of Directors of
SMFG India Home Finance Co. Ltd.
(formerly "Fullerton India Home Finance Co. Ltd.")


Deepak Patkar
Managing Director & CEO
DIN : 09731775
Date: August 7, 2024



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Annexure-1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter ended June 30, 2024

| Particulars | (₹ lakhs) Unaudited |
|---|------------------------|
| Debt Equity ratio (Refer Note 1) | 6.4x |
| 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 (Refer Note 2) | Nil |
| Networth(₹ lakhs) (Refer Note 3) | 113,377 |
| Net profit after tax (₹ lakhs) | 1,612 |
| Earning per share (not annualised): | |
| (a) Basic | 0.48 |
| (a) Diluted | 0.48 |
| Current ratio (Refer note 4) | Not Applicable |
| Long term debt to working capital (Refer note 4) | Not Applicable |
| Bad debts to Account receivable ratio (Refer note 4) | Not Applicable |
| Current liability ratio (Refer note 4) | Not Applicable |
| Debtors turnover (Refer note 4) | Not Applicable |
| Inventory turnover (Refer note 4) | Not Applicable |
| Operating margin (Refer note 4) | Not Applicable |
| Total debt to total asset (Refer note 5) | 0.83 |
| Net profit margin (Refer note 6) | 5.6% |
| Sector specific equivalent ratios (Refer note 7): | |
| (a) Gross Non-performing Assets (NPA) | 2.7% |
| (b) Net NPA | 1.8% |
| (c) Provision coverage Ratio (PCR) | 36.5% |

Note:

- Debt-equity ratio = (Debt securities + Borrowings + Subordinated liabilities) / Shareholders fund.
- 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 registered under the Reserve Bank of India Act, 1934 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



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B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers, New Marine
Lines, Mumbai – 400 020, India

To,
The Board of Directors
SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)
Inspire BKC, Unit No. 503 & 504, 5th Floor,
Main Road, G Block, Bandra Kurla Complex,
Bandra (East), Mumbai – 400051

Independent Auditor's Report on Statement of security cover and compliance with relevant covenants with respect to listed and unlisted non-convertible debentures outstanding as at and for the quarter ended June 30, 2024

1. This report is issued in accordance with the terms Engagement Letter dated July 19, 2024, with SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) ("the Company").
2. We B. K. Khare & Co., Chartered Accountants (Firm Registration Number 105102W), the statutory auditors of the Company, have been requested by the Management of the Company to certify the accompanying "Statement of assets cover and compliance with covenants as on June 30, 2024" (the "Statement") for submission to the Securities and Exchange Board of India ("SEBI") pursuant to Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended vide SEBI Circular no. SEBI/HO/MIRSD/ MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 and to Debenture Trustees of the Non-Convertible Debentures pursuant to Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended time to time (together referred to as the "Regulations"). The Statement has been stamped by us for identification purpose only.

Management's Responsibility

3. The preparation of the accompanying Statement from the unaudited financial information/results of the Company as at and for the quarter ended June 30, 2024 and other relevant records and documents is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
4. The Management is also responsible for maintenance of asset cover and compliance with all the covenants of the respective Offer Document/Information Memorandum/ Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement.

Auditor's Responsibility

5. Our responsibility is to provide a reasonable assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the unaudited financial information/results as at and for the quarter ended June 30, 2024 and other relevant records and documents maintained by the Company. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer documents/ Information memorandum and Debenture Trust deeds.



B. K. Khare & Co. Chartered Accountants

6. The unaudited financial information/results referred in paragraph 5 above as at and for the quarter ended June 30, 2024 have been reviewed by us, on which we issued an unmodified review conclusion vide our report dated August 07, 2024.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the Institute of Chartered Accountant of India (ICAI) and the Standards on Auditing specified under Section 143(10) of the Companies Act 2013 in so far as applicable for the purpose of this Certificate, which includes the concepts of test checks and materiality. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. 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.

Opinion

9. Based on our examination, and according to the information, explanation and representations provided to us by the Management of the Company, we certify that nothing has come to our attention that causes us to believe that Company has not complied, in all material respects, with the requirements of SEBI regulations for the maintenance of the adequate asset cover, including the compliance with all covenants, in respect of debt securities for the quarter ended June 30, 2024.

Restriction on Use

10. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees in accordance with the Regulations and should not be used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For B. K. Khare & Co.,
Chartered Accountants
Firm's Registration No.: 105102W



Aniruddha Joshi
Partner

Membership No. 040852

UDIN: **24040852BKCCFN9679**

Place: Mumbai

Date: August 7, 2024



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 harge) | | 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 | | | | | Relating to Column F | | | |
| ASSETS | | | | | | | | | | | | | | |
| Property, Plant and Equipment | Immovable property | | | Yes | 6 | | 1,965 | | 1,971 | | | | 6 | 6 |
| Capital Work-in-Progress | | | | | | | - | | - | | | | - | |
| Right of Use Assets | | | | | | | 5,851 | | 5,851 | | | | - | |
| Goodwill | | | | | | | - | | - | | | | - | |
| Intangible Assets | | | | | | | 196 | | 196 | | | | - | |
| Intangible Assets under Development | | | | | | | 258 | | 258 | | | | - | |
| Investments | | | | | | | 35,596 | | 35,596 | | | | - | |
| Loans** | Loan receivable against property and housing loan | | 72,692 | Yes | 708,094 | | 3,525 | | 784,311 | | | | 708,094 | 708,094 |
| Inventories | | | | | | | - | | - | | | | - | |
| Trade Receivables | | | | | | | 117 | | 117 | | | | - | |
| Cash and Cash Equivalents | | | | | | | 40,895 | | 40,895 | | | | - | |
| Bank Balances other than Cash and Cash Equivalents | Fixed Deposit against Collateralized Borrowings | | 768 | | | | 31 | | 800 | | | | - | |
| Others | | | | | | | 4,247 | | 4,247 | | | | - | |
| Total | | - | - | 73,460 | - | 708,100 | - | 92,681 | - | 874,241 | - | - | - | 708,100 708,100 |



| 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 will | 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 | | | | | | | | | | | | | | |
| LIABILITIES | | | | | | | | | | | | | | |
| | Debt securities to which this certificate pertains | | | | 232,025 | | - | | 232,025 | | | | 232,025 | 232,025 |
| | Other debt sharing pari-passu charge with above debt | | | | 424,800 | | - | | 424,800 | | | | 424,800 | 424,800 |
| | Other Debt | | | | | | - | | - | | | | | |
| | Subordinated debt | | | | | | 25,584 | | 25,584 | | | | | |
| | Borrowings | | 8,409 | | | | - | | 8,409 | | | | | |
| | Bank | | 47,425 | | | | - | | 47,425 | | | | | |
| | Debt Securities | | | | | | - | | - | | | | | |
| | Others | | | | | | - | | - | | | | | |
| | Trade payables | | | | | | 3,686 | | 3,686 | | | | | |
| | Lease Liabilities | | | | | | 6,615 | | 6,615 | | | | | |
| | Provisions | | | | | | 1,790 | | 1,790 | | | | | |
| | Others | | | | | | 24,843 | | 24,843 | | | | | |
| | Total | | | 55,834 | | 656,825 | | 62,518 | | 775,177 | | | 656,825 | 656,825 |
| | Cover on Book Value | | 1.32 | | 1.01 | | | | | | | | | |
| | 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 Co. Ltd.
 (Formerly Fullerton India Home Finance Co. Ltd.)



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A. Statement of utilization of issue proceeds:

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

| 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 |
| INE213W07285 | Private placement | NCD | 28-05-2024 | 200 | 200 | No | Not Applicable | Not Applicable |

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 Co. Ltd.) |
| Mode of Fund Raising | Private Placement |
| Type of instrument | Non-Convertible Debentures |
| Date of Raising Funds | During Q1 (FY 2024-25) |
| Amount Raised | INR 200 Crores |
| Report filed for Quarter ended | 30-06-2024 |
| 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? | Not Applicable |
| Date of approval | Not Applicable |
| Explanation for the Deviation / Variation | Not Applicable |
| Comments of the audit committee after review | None |
| Comments of the auditors, if any | Not Applicable |
| Objects for which funds have been raised and where there has been a deviation, in the following table | Not Applicable |

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

Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised
 (b) 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 Co. Ltd.)


Authorised Signatory
SMFG India Home Finance Co. Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

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