



SMFG Grihashakti

Nayi Asha. Naya Vishwas.

6 February, 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 30 January, 2024 on prior intimation under proviso to 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 and nine months ended 31 December, 2023 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. Tuesday, 6 February, 2024, approved the following:

1. Un-audited Financial Results of the Company for the quarter and nine months ended 31 December, 2023 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.

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 and nine months ended 31 December, 2023 along with Limited Review Report issued by the Statutory Auditors.
- Statement of 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/P/CIR/2023/50 dated 31 March, 2023.

Further, please note that the Statutory Auditors of the Company, M. P. Chitale & Co. have submitted a Limited Review Report for the quarter and nine months ended 31 December, 2023 with unmodified opinion

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

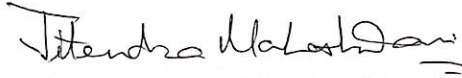
Pursuant to Regulation 52(7) and 52(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/PoD1/P/CIR/2023/108 dated July 29, 2022, as amended from time to time, the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised up to 31 December, 2023 were fully 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 Regulations.

The Board Meeting commenced at 03:20 P.M. and concluded at 4:20PM

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

Limited Review Report on quarterly and year to date unaudited Standalone Financial Results pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Review Report to

The Board of Directors of

SMFG India Home Finance Co. Ltd.

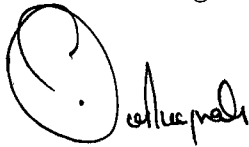
(Formerly Fullerton India Home Finance Co. Ltd)

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd) ("the Company") for the quarter and nine months ended December 31, 2023 ("the 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 from time to time (the "Listing Regulations").
2. This Statement, which is the responsibility of the Company's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 ("Ind AS 34") "Interim Financial Reporting" prescribed under Section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these 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. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



4. Based on our review conducted and procedures performed as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited standalone financial results, prepared in accordance with applicable accounting standards and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulations 52 of the SEBI (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.

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



Murtuza Vajih

Partner

Membership No.: 112555

UDIN: 24112555BKCYXY7216

Place: Mumbai

Date: February 06, 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. 18001026003/ Email: grihashakti@grihashakti.com
Website : www.grihashakti.com/CIN- U65922TN2010PLC076972

Statement of Unaudited Standalone Financial Results for the quarter and nine months ended December 31, 2023

	Quarter ended December 31, 2023 (₹ lakhs) Unaudited	Quarter ended September 30, 2023 (₹ lakhs) Unaudited	Quarter ended December 30, 2022 (₹ lakhs) Unaudited	Nine months ended December 31, 2023 (₹ lakhs) Unaudited	Nine months ended December 31, 2022 (₹ lakhs) Unaudited	Year ended March 31, 2023 (₹ lakhs) Audited
Revenue from operations						
Interest Income	22,684	20,968	17,667	64,450	44,694	63,831
Fee and commission income	750	606	461	1,806	1,229	1,810
Gain on derecognition of financial instruments held at amortized cost	1,362	1,405	85	2,851	2,584	2,613
Net gain on Financial assets	156	142	-	323	-	-
Ancillary income	60	51	51	149	153	248
Total revenue from operations (a)	25,012	23,172	18,264	69,579	48,660	68,502
Other income (b)	15	8	6	29	27	122
Total Income (c)=(a) + (b)	25,027	23,180	18,270	69,608	48,687	68,624
Expenses						
Finance costs	13,149	12,646	9,794	37,555	24,966	35,853
Net loss on fair value changes	-	(1)	-	1	1	2
Impairment on financial instruments	1,807	(109)	1,712	2,394	3,858	3,166
Employee benefits expense	5,810	4,981	4,049	15,850	10,530	14,733
Depreciation, amortisation and impairment	474	418	377	1,244	848	1,200
Other expenses	2,269	2,574	1,750	7,447	5,000	8,314
Total expenses (d)	23,509	20,509	17,682	64,491	45,203	63,268
Profit/(Loss) before tax (e)=(c)-(d)	1,518	2,671	588	5,117	3,484	5,356
Tax expense						
Current tax	706	216	452	922	1,521	-
Deferred tax expense / (credit)	(325)	455	(305)	368	(639)	1,285
Income tax for earlier years	-	-	-	-	-	55
Total tax expense (f)	381	671	147	1,290	882	1,340
Net profit/(loss) after tax (g)=(e)-(f)	1,137	2,000	441	3,827	2,602	4,016
Other comprehensive income						
Items that will not be reclassified to profit or loss, net of tax						
Re-measurement of defined benefit plan	(26)	11	(18)	(57)	(29)	(52)
Tax relating to above	6	(3)	4	14	7	13
Other comprehensive income (h)	(20)	8	(14)	(43)	(22)	(39)
Total comprehensive income for the period (i)=(g)+(h)	1,117	2,008	427	3,784	2,580	3,977
Earnings per equity share:						
Basic earnings per share* (in ₹)	0.53	0.63	0.14	1.77	0.84	1.30
Diluted earnings per share* (in ₹)	0.53	0.63	0.14	1.77	0.84	1.30
Face value per share (in ₹)	10.00	10.00	10.00	10.00	10.00	10.00

*not annualised for periods other than year ended March 31, 2023.



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

Notes:

- SMFG India Home Finance 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').
- 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.
- Financial results for the quarter and nine month ended December 31, 2023 were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on February 6, 2024 and reviewed 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.
- All the secured non-convertible debentures of the Company including those issued during the current period 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.
- 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.
- 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

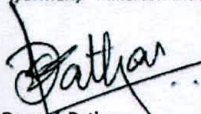
Particulars	For the nine month ended December 31, 2023
Number of loans assigned	1,406
Amount of loans assigned (₹ lakhs)	24,742
Weighted average maturity (in months)	211
Weighted average holding period (in months)	14
Retention of beneficial economic interest	10% & 5%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	NA

b. The Company did not acquire any loans not in default/ or in default during the quarter and period ended December 31, 2023.

c. The Company did not transfer or acquire stressed loans during the quarter and period ended December 31, 2023.

- 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 ₹ 390 lakhs as at 31 December, 2023. Impact on the profit and loss account for the quarter and nine month ended December 31, 2023 is ₹ 25 lakhs and ₹105 lakhs respectively. This is over and above the provisions made in normal course based on extant rules and as reported in the above disclosure.
- The figures for the quarter ended December 31, 2023 and December 31, 2022 are the balancing figures between unaudited figures in respect of the nine month ended December 31, 2023 and December 31, 2022 and unaudited figures for the half year ended September 30, 2023 and September 30, 2022 respectively.
- 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 Co. Ltd.
(formerly "Fullerton India Home Finance Co. Ltd")


Deepak Patkar
Managing Director & CEO
DIN : 09731775
Date: February 6, 2024



Annexure-1
Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter and period ended December 31, 2023

Particulars	Quarter ended December 31, 2023 (₹ lakhs) Unaudited	Period ended December 31, 2023 (₹ lakhs) Unaudited
	Debt Equity ratio <i>(Refer Note 1)</i>	6.9x
Debt service coverage ratio	Not Applicable	Not Applicable
Interest service coverage ratio	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity and value)	Nil	Nil
Capital redemption reserve	Nil	Nil
Debenture redemption reserve <i>(Refer Note 2)</i>	Nil	Nil
Networth(₹ lakhs) <i>(Refer Note 3)</i>	91,365	91,365
Net profit after tax (₹ lakhs)	1,137	3,827
Earning per share (not annualised):		
(a) Basic	0.53	1.77
(a) Diluted	0.53	1.77
Current ratio <i>(Refer note 4)</i>	Not Applicable	Not Applicable
Long term debt to working capital <i>(Refer note 4)</i>	Not Applicable	Not Applicable
Bad debts to Account receivable ratio <i>(Refer note 4)</i>	Not Applicable	Not Applicable
Current liability ratio <i>(Refer note 4)</i>	Not Applicable	Not Applicable
Debtors turnover <i>(Refer note 4)</i>	Not Applicable	Not Applicable
Inventory turnover <i>(Refer note 4)</i>	Not Applicable	Not Applicable
Operating margin <i>(Refer note 4)</i>	Not Applicable	Not Applicable
Total debt to total asset <i>(Refer note 5)</i>	0.78	0.78
Net profit margin <i>(Refer note 6)</i>	4.5%	5.5%
Sector specific equivalent ratios <i>(Refer note 7) :</i>		
(a) Gross Non-performing Assets (NPA)	2.9%	2.9%
(b) Net NPA	1.8%	1.8%
(c) Provision coverage Ratio (PCR)	38%	38%

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



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

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 Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) (“the Company”) desires a certificate regarding maintenance of security cover as at December 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 period ended December 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 unaudited financial statements as at December 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 unaudited Ind AS Financial Statements of the Company as at December 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 unaudited financial statements of the Company as at December 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 unaudited Ind As financial statement for the period ended December 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 unaudited Ind AS Financial Statements for the period ended December 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 December 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 unaudited Ind AS Financial Statements for the quarter ended on December 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


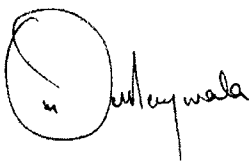
Based on our examination and information & explanation given to us, nothing has come to our attention that causes us to believe that;

- a. the amounts appearing in the Annexure I are incorrectly extracted from unaudited Ind AS Financial Statements and other records maintained by Company as at December 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 December 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



Murtuza Vajih

Partner

Membership No.: 112555

UDIN: 24112555BKCYXW7298


Place: Mumbai

Date: February 05, 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 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								
ASSETS														
Property, Plant and Equipment	Immovable property			Yes	6		1,722		1,728				6	6
Capital Work-in-Progress							2		2				-	-
Right of Use Assets							4,892		4,892				-	-
Goodwill													-	-
Intangible Assets							176		176				-	-
Intangible Assets under Development							95		95				-	-
Investments							16,838		16,838				-	-
Loans**	Loan receivable against property and housing loan		49,254	Yes	613,482		66,347		729,083				613,482	613,482
Inventories													-	-
Trade Receivables									125				-	-
Cash and Cash Equivalents									37,938				-	-
Bank Balances other than Cash and Cash Equivalents	Fixed Deposit against Collateralized Borrowings		758				42		800				-	-
Others							16,042		16,042				-	-
Total			50,012		613,488		144,219		807,719				613,488	613,488

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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														
LIABILITIES														
Debt securities to which this certificate pertains					166,954		-		166,954			166,954	166,954	
Other debt sharing pari-passu charge with above debt					397,920		-		397,920			397,920	397,920	
Other Debt							-		-					
Subordinated debt							25,107		25,107					
Borrowings			9,974				-		9,974					
Bank			30,000				-		30,000					
Debt Securities							-		-					
Others							-		-					
Trade payables							3,580		3,580					
Lease Liabilities							5,572		5,572					
Provisions							1,277		1,277					
Others							167,335		167,335					
Total			39,974		564,874		202,871		807,719			564,874	564,874	
Cover on Book Value			1.25		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 Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

Authorized Signatory
Name: Stephen Williams
Designation: Head of Operations



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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
NA	NA	NA	NA	NA	NA	NA	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 Co. Ltd.)
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	During Q3
Amount Raised	NIL
Report filed for Quarter ended	31-12-2023
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:

- (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.

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