



# SMFG Grihashakti

Nayi Asha. Naya Vishwas.

Notice is hereby given that the Extra-Ordinary General Meeting ('EGM') of SMFG India Home Finance Company Limited (Formerly Fullerton India Home Finance Co. Ltd.) (the 'Company') will be held at a shorter notice on Thursday, 7 November, 2024 at 2:45 P.M. IST through Two Way Video Conferencing Facility ('VC'), to transact the following businesses:

## Special Business:

### 1. To consider and approve the amendment to the Articles of Association of the Company

To consider and, if thought fit, to pass the following resolution, with or without modification, as a **Special Resolution**:

**"RESOLVED THAT** pursuant to the provisions of Sections 5, 14 and other applicable provisions of the Companies Act, 2013 read with the applicable rules thereunder (including any statutory amendment(s) or modification(s) or re-enactment(s) thereof, for the time being in force and binding on the Company) (the 'Act'), any other law, rules, guidelines, regulations for the time being in force and any other circulars, notifications and/or clarifications issued by any relevant authority (including any statutory modifications or re-enactments thereof for the time being in force), and all other applicable law(s), the consent of the Members of the Company be and is hereby accorded to alter the existing Articles of Association of the Company, by substituting the existing Article 145 as follows:

#### Existing Clause

*145. The Seal shall not be affixed to any instrument except by authority of Board or of a committee of the Board authorised by it in that behalf and in the presence of two Directors and or a Company Secretary or an officer duly authorized by the Board for such purpose, and the Directors and Company Secretary or other person duly authorized shall sign every instrument to which the Seal shall be affixed. Provided, nevertheless, that any instrument other than a share certificate bearing the seal of the Company and issued for valuable consideration shall be binding on the Company notwithstanding any irregularity touching the authority of the Board to issue the same. Provided further that in respect of issue of share certificates the provisions of Section 46 of the Act and Applicable Laws shall apply.*

#### New Clause to replace the Existing Clause

*145. The Seal shall not be affixed to any instrument except by authority of Board or of a committee of the Board authorised by it in that behalf and in the presence of any one Director or the Company Secretary or an officer duly authorized by the Board for such purpose, and the Directors and Company Secretary or other person duly authorized shall sign every instrument to which the Seal shall be affixed. Provided, nevertheless, that any instrument other than a share certificate bearing the seal of the Company and issued for valuable consideration shall be binding on the Company notwithstanding any irregularity touching the authority of the Board to issue the same. Provided further that in respect of issue of share certificates the provisions of Section 46 of the Act and Applicable Laws shall apply."*

**"RESOLVED FURTHER THAT** the Board be and is hereby authorized to do all such acts, deeds, matters and things as may be deemed proper, necessary, or expedient, including filing the requisite forms with the Registrar of Companies, providing intimation to the RBI/ NHB and/or the IRDA, and all other regulatory or statutory authorities or submission of documents with any other body or authority, for the purpose of giving effect to this resolution and for matters connected therewith or incidental thereto and to settle all questions, difficulties or doubts that may arise in this regard at any stage

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**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.

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without requiring to secure any further consent or approval of the Members of the Company to the end and intent that the Members shall be deemed to have given their approval thereto expressly by the authority of this resolution."

**2. To appoint Mr. Colathur Narayanan Ram (DIN: 00211906), as Independent Director of the Company**

To consider and, if thought fit, to pass the following resolution, with or without modification, as a **Special Resolution**:

**"RESOLVED THAT** pursuant to the applicable provisions of Sections 149, 150, 152, 160, 161 read with Schedule IV of the Companies Act, 2013 and the Companies (Appointment and Qualification of Directors) Rules, 2014, and other applicable provisions, if any, of the Companies Act, 2013, the applicable provisions of the RBI Master Direction - Non-Banking Financial Company - Housing Finance Company (Reserve Bank) Directions, 2021, the applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and other applicable laws and the Articles of Association of the Company and pursuant to the recommendation of the Nomination and Remuneration Committee and in view of the declarations and confirmations provided, and approval of the Board of Directors, Mr. Colathur Narayanan Ram (DIN: 00211906), who was appointed as an Additional Director (Non-Executive, Independent) of the Company, with effect from 20 August, 2024 to hold office up to the date of the next General Meeting and in respect of whom the Company has received a notice in writing from a member proposing his candidature for the office of the Director of the Company and who in the opinion of the Board is a person of integrity and possesses the relevant expertise and experience, be and is hereby appointed as an Independent Director of the Company for a period of 3 consecutive years, with effect from i.e. 20 August, 2024 up to 19 August, 2027 (both days inclusive) on the terms and conditions, including remuneration as set out in the letter of appointment issued by the Company **AND THAT** during the said tenure, Mr. Colathur Narayanan Ram shall not be liable to retire by rotation."

**"RESOLVED FURTHER THAT** the Board of Directors of the Company be and are hereby severally authorized to execute all such agreements, documents, instruments and writings as deemed necessary and to file requisite forms or applications with statutory / regulatory authorities, with power to alter and vary the terms and conditions of the said appointment and settle all questions, difficulties or doubts that may arise in this regard, as they may in their sole and absolute discretion deem fit and to do all such acts, deeds, matters and things as may be considered necessary and appropriate and to delegate all or any of its powers herein conferred to any Committee(s) / Director(s) / Officer(s) of the Company, to give effect to this resolution."

**By order of the Board of Directors  
For SMFG India Home Finance Company Limited  
(Formerly Fullerton India Home Finance Co. Ltd.)**

  
**Akanksha Kandoi**  
**Company Secretary**  
**Membership No. F6883**  
Date: 7 November, 2024  
Place: Mumbai



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**NOTES:**

- a. Pursuant to General Circular No. 9/2024 dated 19 September, 2024 and other circulars issued in this respect by the Ministry of Corporate Affairs ('MCA Circulars') and in terms of the provisions of the Companies Act, 2013 read with the relevant Rules made thereunder (the 'Act') this Extra-Ordinary General Meeting (the 'EGM') of the Company is being conducted through two-way Video Conference Facility ('VC'), without the physical presence of Members at a common venue.
- b. The Board of Directors at its meeting held on 7 November, 2024 approved the draft Notice of EGM. Accordingly, consent pursuant to Section 101(1) of the Act for holding the meeting at shorter notice is enclosed.
- c. The Statement pursuant to the provisions of Section 102 of the Act, the Secretarial Standard on General Meetings and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, in respect of the special businesses as set out in Item No. 1 and 2 is annexed herewith.
- d. In accordance with the MCA Circulars, the Notice of the EGM is being sent only through electronic mode to those Members who have registered their e-mail addresses with the Company/their respective depository participant ('DP'). Accordingly, no physical copy of the said Notice will be sent to the Members who have not registered their e-mail addresses with the Company / DP. Members may note that the notice is also available on the website of the Company at <https://www.grihashakti.com>.
- e. **A Member, entitled to physically attend and vote at the EGM, is entitled to appoint a proxy to attend and vote instead of himself/herself and the proxy need not be a Member of the Company.** Since, the EGM is being held through VC, in terms of the MCA Circulars, the requirement of physical attendance of Members has been dispensed with. The option of appointing proxies shall not be available to the Members of the Company for the EGM. Accordingly, Proxy Form and Attendance Slip including Route Map, are not annexed to this Notice.
- f. For any queries in relation to attending the EGM, you may reach out to Ms. Akanksha Kandoi, Company Secretary at 022 41635800 at [secretarial@grihashakti.com](mailto:secretarial@grihashakti.com).
- g. The relevant documents referred to in this Notice will be available in electronic form for inspection by the Members upto the date of EGM at the Registered Office and the Corporate Office of the Company and during the course of the EGM. The members seeking such inspection may write to the Company Secretary at [secretarial@grihashakti.com](mailto:secretarial@grihashakti.com) and the same shall be replied by the Company suitably.
- h. Corporate Members intending to send their authorized representatives to attend the EGM are requested to send a certified copy of the Board Resolution authorizing their representative to attend and vote on their behalf at the EGM to the designated E-mail Address.
- i. Participation of Members through VC will be reckoned for the purpose of quorum for the EGM, as per Section 103 of the Act.
- j. Facility of joining the EGM through VC shall be kept open 30 minutes before the time scheduled for the EGM.

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- k. Voting rights will be reckoned on the paid-up value of the equity shares registered in the name of the Members on 1 November, 2024 ('**Cut-off date**'). Only those Members whose names are recorded in the Register of Members of the Company, will be entitled to cast their votes.
- l. Voting at the EGM will be done by way of show of hands. In case a poll is demanded, Members can cast their vote on the resolutions only by sending emails through their email address registered with the Company. The said emails should be sent to Ms. Akanksha Kandoi, Company Secretary at [secretarial@grihashakti.com](mailto:secretarial@grihashakti.com). Members casting their vote through email should do so only during the EGM and only up to 30 minutes after conclusion of the EGM. Additionally, please note that the vote cast through email shall be considered invalid if:
  - i it is not possible to determine without any doubt the assent or dissent of the member in respect of each resolution, as set out in the Notice; and/or
  - ii a competent authority has given directions in writing to the Company to freeze the voting rights of the member; and/or
  - iii the member has made any amendment to the resolution set out herein or imposed any condition while exercising his/her vote.
- m. A person who is not a Member of the Company as on the cut-off date should treat this Notice, solely for information purpose.
- n. In case of joint holders, the Member whose name appears higher in the order of names as per the Register of Members of the Company, will be entitled to vote at the EGM.
- o. Members seeking any information with regard to any matter to be placed at EGM are requested to submit their questions in advance, on or before EGM to the Company Secretary's email address i.e. [secretarial@grihashakti.com](mailto:secretarial@grihashakti.com). The same will be replied by the Company suitably.

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Statement to be annexed to the Notice pursuant to Section 102 of the Companies Act, 2013 read with Secretarial Standards on General Meetings (SS-2) issued by the Institute of Company Secretaries of India:

**Item no. 1**

For operational convenience, it is proposed to amend the existing clause number 145 of the Articles of Association (AOA) of the Company w.r.t. Common Seal.

The Board of Directors, subject to the approval of shareholders, considered and approved the alteration of the AOA of the Company on 7 November, 2024, as mentioned in the resolution at Item No. 1.

The Members of the Company are requested to approve the aforesaid alteration of the AOA of the Company.

Copy of the draft altered AOA of the Company reflecting the aforesaid change is available for inspection for the Members at the registered office / corporate office of the Company till the date of the Extra-Ordinary General Meeting. The aforesaid document will also be available for online inspection at the Extra-Ordinary General Meeting.

The Board recommends the passing of the Special Resolution as set out in Item No. 1 for alteration of the AOA of the Company.

None of the Directors or Key Managerial Persons of the Company including their relatives, are in any way, directly or indirectly concerned or interested, financially or otherwise, in the proposed resolution set out in Item No. 1 of the Notice.

**Item no. 2**

Pursuant to the recommendation of the Nomination and Remuneration Committee ('NRC'), the Board of Directors ('Board') of the Company on 20 August, 2024, approved the appointment of Mr. Colathur Narayanan Ram (DIN: 00211906) as an Additional Director (Non-Executive, Independent), to hold the office as such until the ensuing General Meeting and as the Independent Director of the Company, for a period of 3 consecutive years, with effect from i.e. 20 August, 2024 up to 19 August, 2027 (both days inclusive).

The Company has received a notice from a member proposing the candidature of Mr. Colathur Narayanan Ram as a Director of the Company, under Section 160 of the Companies Act, 2013 ('the Act').

Whilst considering the appointment of Mr. Colathur Narayanan Ram as an Independent Director, the NRC and the Board reviewed and confirmed that:

- He is a fit and proper person to be appointed as a Director of the Company, as per the fit and proper norms prescribed by the Reserve Bank of India ('RBI') and IRDA (Registration of Corporate Agents) Regulations, 2015;
- The Company has received a declaration from Mr. Colathur Narayanan Ram that he meets the criteria of independence as prescribed under Section 149(6) of the Act and Regulation 16 of the

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Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI LODR, 2015') and that he is independent of management;

- He is not disqualified from being appointed as a Director of the Company, in terms of Section 164 of the Act and has given her consent to act as an Independent Director of the Company.
- In the opinion of the Board, he fulfils the conditions relating to his appointment as prescribed under the relevant provisions of the Act, the relevant Rules made thereunder, the SEBI LODR, 2015 and the Guidelines issued by the RBI, in this regard, from time to time;
- He is not debarred from holding the office of director by virtue of any order by SEBI or any other authority;
- He has the requisite skills, capabilities and expertise in functional areas, which are beneficial to the Company.

During the said tenure, Mr. Colathur Narayanan Ram shall not be liable to retire by rotation, in terms of Section 149 (13) of the Act. As an Independent Director of the Company, Mr. Colathur Narayanan Ram will be entitled to sitting fees for attending the meetings of the Board / Committees and Profit based commission/remuneration as per the Letter of Appointment.

NRC has evaluated his eligibility, skills, experience, qualifications and confirmed that he is fit and proper to be appointed as a Director of the Company. Further, he fulfills the conditions specified under the Act, SEBI LODR, 2015 and relevant RBI regulations, relating to Independent Directors. Pursuant to the recommendation of the NRC, the Board recommends his appointment for the approval of the Members.

In terms of Section 150 of the Act read with Rule 6 of the Companies (Appointment and Qualification of Directors) Rules, 2014, Mr. Colathur Narayanan Ram is registered with the databank maintained by the Indian Institute of Corporate Affairs. Further, he is exempted from the requirement to undertake online proficiency self-assessment test.

In terms of Regulation 17(1C) of the SEBI LODR, 2015, the Company as a listed entity is required to obtain the approval of the Shareholders for appointment of a Director at the next general meeting or within a time period of three months from the date of appointment, whichever is earlier.

Accordingly, it is now proposed to regularize the appointment of Mr. Colathur Narayanan Ram as the Independent Director of the Company.

Other relevant details of Mr. Colathur Narayanan Ram as prescribed under the Companies Act, 2013 and Secretarial Standard on General Meetings, are as under:

Name of the Director	Mr. Colathur Narayanan Ram (DIN: 00211906)
Age	67 years
Date of first appointment on Board	20 August, 2024
Brief resume including qualification and experience	Mr. Colathur Narayanan Ram is an Independent Director on the Board of SMFG India Credit Company Limited ( <i>Formerly Fullerton India Credit Co. Ltd.</i> ), parent company of the Company. As the MD & CEO of FYDNA Tech Corp Pvt. Ltd. since Feb, 2021, he oversees the development of a modern cloud-native core digital banking platform. He has over 4 decades of experience predominantly in Banks, manufacturing, business process outsourcing and consulting

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	<p>with considerable exposure to strategic planning, data analytics, information security, technology operations, business transformation and ERP implementation. He is also associated with Warburg Pincus India Pvt Ltd since July 2015 as an Advisor and has worked closely with the RBI on various projects that have had significant impact on the Banking industry.</p> <p>Mr. Ram has also worked on the Customer Advisory Boards of leading Global firms like Sun Microsystems, NCR, HP and VISA International. He was the Group President &amp; CIO of the Essar group between 2010-13, where he was responsible for mentoring the individual Business CIOs, aligning business and IT, streamlining IT governance, and improving information security. In 2008, Mr. Ram along with 5 others set up a social venture called Rural Shores Business Services that creates job opportunities for educated youth in rural India. He was the 3rd employee at HDFC Bank (14 years) and the first tech employee at Bank of America, India (12 years). HDFC Bank was recognized as one of the most tech-savvy institutions in the country and pioneered many innovative tech-enabled solutions for businesses.</p> <p>Mr. Ram holds a Post Graduate Diploma in Management from the Indian Institute of Management, Ahmedabad and a B. Tech degree from the Indian Institute of Technology Madras in Chennai. He has won 3 lifetime achievement awards from leading publications for his stellar work as CIO in multiple companies.</p>
Justification for appointment	Considering his profile and experience, his appointment will be beneficial for the Company.
Other Directorships (as on 7 November, 2024)	<ol style="list-style-type: none"> <li>SMFG India Credit Company Limited (Formerly Fullerton India Credit Co. Ltd.)</li> <li>SBI Funds Management Limited</li> <li>Aditya Birla Health Insurance Company Limited</li> <li>Perfios Software Solutions Private Limited</li> <li>FYNDNA Techcorp Private Limited</li> </ol>
Chairmanship/Membership of Committees in Companies in which position of Director is held (as on 7 November, 2024)	<ol style="list-style-type: none"> <li><u>SMFG India Credit Company Limited (Formerly Fullerton India Credit Co. Ltd.)</u> <ul style="list-style-type: none"> <li>Audit Committee - Member</li> <li>Risk Oversight Committee - Member</li> <li>IT Strategy Committee - Chairman</li> <li>Nomination and Remuneration Committee - Chairman</li> </ul> </li> <li><u>SBI Funds Management Limited</u> <ul style="list-style-type: none"> <li>Risk Management Committee - Member</li> <li>Technology Committee - Chairman</li> <li>Corporate Social Responsibility Committee - Chairman</li> <li>Committee of Directors - Chairman</li> </ul> </li> </ol>

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	<b>3. <u>Aditya Birla Health Insurance Company Limited</u></b> <ul style="list-style-type: none"> <li>• Risk Management Committee - Chairman</li> <li>• Audit Committee - Member</li> <li>• Technology Committee - Member</li> </ul>
Relationship with other Directors, Managers and Key Managerial Personnel of the Company	None
Shareholding in the Company	Nil
No. of board meetings attended during the financial year (2024-25)	One
Terms and conditions of appointment including remuneration sought to be paid	<p>Mr. Colathur Narayanan Ram was appointed as additional director in the capacity of Independent Director for a term of 3 (Three) years, with effect from i.e. 20 August, 2024 up to 19 August, 2027 (both days inclusive) and is not liable to retirement by rotation.</p> <p>Payment of Sitting Fees:</p> <ul style="list-style-type: none"> <li>• INR 70,000 per every meeting of the Committees of the Board</li> <li>• INR 100,000 per Board Meeting or such other meetings which they are required to attend as per the statutory requirement</li> <li>• Profit based commission/remuneration as per the Letter of Appointment</li> </ul>
Details of last drawn remuneration	Nil

The terms and conditions relating to the appointment of Mr. Colathur Narayanan Ram would be available for inspection in electronic mode during the course of the EGM.

None of the Directors, Key Managerial Personnel of the Company and their relatives other than Mr. Colathur Narayanan Ram are directly or indirectly concerned or interested, financially or otherwise, in the passing of this resolution as set out in Item No. 2 of the Notice.

Mr. Colathur Narayanan Ram is not related to any of the Directors or Key Managerial Personnel of the Company.

The Board recommends the passing of the Special Resolution as set out in Item No. 2 of the Notice, for the approval of the Members.

**By order of the Board of Directors**  
**For SMFG India Home Finance Company Limited**  
**(Formerly Fullerton India Home Finance Co. Ltd.)**

  
**Akanksha Kandoi**  
**Company Secretary**  
**Membership No. F6883**  
**Date: 7 November, 2024**  
**Place: Mumbai**



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