

**TRANSCRIPT OF THE 15<sup>TH</sup> ANNUAL GENERAL MEETING OF THE MEMBERS OF SMFG INDIA HOME FINANCE COMPANY LIMITED HELD AT A SHORTER NOTICE AT 11: 30 A.M. ON FRIDAY, 13 JUNE, 2025, THROUGH TWO-WAY VIDEO CONFERENCING ('VC') FACILITY**

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**Mr. Parthasarathy Iyengar, Company Secretary:** Welcome to the 15<sup>th</sup> Annual General Meeting (AGM) of SMFG India Home Finance Company Limited. May I kindly request Mr. Colathur Narayanan Ram Sir to take the Chair.

**Mr. Colathur Narayanan Ram (Chairman, Independent Director):** Yes.

**Mr. Parthasarathy Iyengar:** The quorum is present. With the permission of the Chair, may I commence the proceedings of the meeting.

**Mr. Colathur Narayanan Ram (Chairman, Independent Director):** Yes.

**Mr. Parthasarathy Iyengar:** In compliance with the circulars issued by the Ministry of Corporate Affairs and other applicable regulatory authorities, the AGM is being conducted through Video Conferencing. The proceedings of the meeting are being recorded. The list of members and invitees present at this meeting are projected on the screen. Additionally, as required by the Secretarial Standards, Ms. Dakshita Das, Chairperson of Audit Committee and Nomination & Remuneration Committee is present at the meeting. Mr. Shantanu Mitra as Chairman of Stakeholders Relationship Committee has authorised Mr. Deepak Patkar, Member of Stakeholders Relationship Committee to attend on his behalf.

I would like to inform that Mr. Shirish Rahalkar, Partner, B. K. Khare & Co., Chartered Accountants, Statutory Auditors and Ms. Palak Jaiswani, Representative, Vinod Kothari & Co., Secretarial Auditors have joined the meeting via VC from Mumbai.

The register of directors and key managerial person, the register of contracts and arrangements and other documents are made available electronically, for inspection till the conclusion of this meeting. Further, we would like to inform that the Statutory Auditors and the Secretarial Auditor have expressed unqualified opinion in the respective audit reports for the financial year 2024-25.

**Notice of the Meeting:**

**Mr. Parthasarathy Iyengar:** With the permission of the Chairman and the Members, may I take the Notice convening this meeting and the Auditors report as read.

**Mr. Colathur Narayanan Ram:** Yes, please proceed.

**Mr. Parthasarathy Iyengar:** With the permission of the Chairman, would like to go to the formal agenda of the meeting. There are two agenda items, all of which have been reviewed by the Board and recommended by it to the Shareholders for approval. These are the matters mandated under Companies Act, 2013 to come to the Shareholders for approval and hence, the matters are brought to the Shareholders for approval.

**Transaction of the businesses:**

**Ordinary Business:**

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

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

**Registered Office:** Commerzone IT Park, Tower B, 1<sup>st</sup> Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

 Toll Free No.: 1800 102 1003  [grihashakti@grihashakti.com](mailto:grihashakti@grihashakti.com)  [www.grihashakti.com](http://www.grihashakti.com) **CIN:** U65922TN2010PLC076972

Nayi Asha. Naya Vishwas.

- 1. To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended 31 March, 2025, together with the Report of the Directors' and the Auditors' thereon**

If the Members have any comments, we can discuss those. Since there are no comments I request Mr. Pankaj Malik to Propose the resolution.

**Mr. Pankaj Malik:** "I propose"

"I request Swami Sir to second the resolution."

**Mr. Swaminathan Subramanian:** "I second"

I now put the resolution to vote.

[Once members confirm]. The resolution is passed unanimously.

- 2. To appoint a director in place of Mr. Shantanu Mitra (DIN: 03019468), who retires by rotation and being eligible, offers himself for re-appointment**

**Mr. Parthasarathy Iyengar:**

I would like to inform the Members that Mr. Shantanu Mitra, Non-Executive Director of the Company is liable to retire by rotation at this AGM. He has expressed his desire to retire at the AGM and not to be re-appointed.

The Company is not intending to fill the vacancy of retiring director in AGM, therefore, the following resolution is required to be passed to conclude the AGM.

**"RESOLVED THAT** pursuant to Section 152(7) of the Companies Act, 2013 and other applicable provisions, if any, the vacancy caused by the retirement of Mr. Shantanu Mitra (DIN: 03019468) shall not be filled as he has expressed his desire not to be re-appointed as a Non-Executive Director of the Company"

If the Members have any comments, we can discuss those. Since there are no comments request I Mr. Deepak Patkar to propose the resolution.

**Mr. Deepak Patkar:** "I Propose"

"I request Mr. Ajay Pareek to second the resolution."

**Mr. Ajay Pareek:** "I second"

I now put the resolution to vote.

[Once members confirm]. The resolution is passed unanimously.

**Mr. Parthasarathy Iyengar:** These are the formal agenda matters of the meeting today.

**Vote of Thanks:** "I would like to thank all the members and invitees for attending the 15<sup>th</sup> AGM. The meeting stands closed."