

TRANSCRIPT OF THE EXTRA-ORDINARY GENERAL MEETING OF THE MEMBERS OF SMFG INDIA HOME FINANCE COMPANY LIMITED (FORMERLY FULLERTON INDIA HOME FINANCE CO. LTD.) HELD AT A SHORTER NOTICE AT 2:45 P.M. ON THURSDAY, 7 NOVEMBER, 2024, THROUGH TWO-WAY VIDEO CONFERENCING FACILITY/OTHER AUDIO-VISUAL MEANS ('VC'/'OAVM')

Ms. Akanksha Kandoi, Company Secretary: All the Members and invitees are present and we will start the proceedings of the meeting. May I kindly request Mr. Colathur Narayanan Ram to take the Chair.

Mr. Colathur Narayanan Ram (Chairman, Independent Director): I welcome you all to the Extra-Ordinary General Meeting ('EGM') of SMFG India Home Finance Company Limited. The quorum being present, I call this meeting in order.

Ms. Akanksha Kandoi: In compliance with the applicable provisions of the Companies Act 2013 and the Rules made thereunder (the 'Act'), circulars issued by the Ministry of Corporate Affairs and other applicable regulations, the EGM is being conducted through Two-Way Video Conferencing. As, this meeting is being held through VC, we would like to highlight that the proceedings of the meeting are being recorded. The list of members and invitees present at this meeting are projected on the screen. All the Members including representatives from SMFG India Credit Company Limited (*Formerly Fullerton India Credit Co. Ltd.*) and Nominee shareholders are present at the meeting. Additionally, as required by the law, Ms. Dakshita Das, Chairperson of Audit Committee and Nomination & Remuneration Committee and Mr. Shantanu Mitra, Chairman of Stakeholders Relationship Committee are present as well at this meeting. Mr. Radhakrishnan B. Menon, Independent Director of the Company could not attend the Meeting due to pre-occupation.

The Statutory Auditors sought for leave of absence and the same was granted. Furthermore, since the Company was a closely held with no outside Members, it was decided to waive the requirement of attendance of the Secretarial Auditors, in terms of Section 146 of the Act. It was mentioned that the waiver would not preclude them from attending the meetings whenever they are available and willing to attend.

Ms. Akanksha Kandoi: The relevant statutory registers and documents referred to in the explanatory statement of the Notice of EGM are made available for inspection till the conclusion of this meeting. Members who wish to inspect such documents may send their request to me.

Notice of the Meeting:

Ms. Akanksha Kandoi: With the permission of the Chairman and the Members, may I take the Notice convening this meeting as read.

Mr. Colathur Narayanan Ram: Yes, please proceed.

Ms. Akanksha Kandoi: 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:**Special Business****1. To consider and approve the amendment to the Articles of Association of the Company**

If the Members have any comments, we can discuss those. Since there are no comments request Mr. Colathur Narayanan Ram to move the resolution.

Mr. Colathur Narayanan Ram: "I now move the resolution in respect of Item No. 1 of the Notice."
"I request any one of the Members to propose the resolution."

Mr. Pankaj Malik: "I propose"

"I request any one of the Members to second the resolution."

Mr. Gaurav Terdal: "I second"

Members raised their hand and unanimously approved.

Mr. Colathur Narayanan Ram being interested in the next matter, may I request the shareholders to appoint Mr. Shantanu Mitra as the Chairman for the second agenda item.

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

If the Members have any comments, we can discuss those. Since there are no comments request Mr. Shantanu Mitra to move the resolution.

Mr. Shantanu Mitra: "I now move the resolution in respect of Item No. 2 of the Notice."

"I request any one of the Members to propose the resolution."

Mr. Swaminathan Subramanian: "I propose"

"I request any one of the Members to second the resolution."

Mr. Pankaj Malik: "I second"

Members raised their hand and unanimously approved.

All the members approved the above mentioned matters.

Mr. Colathur Narayanan Ram took the chair.

Vote of Thanks: "I would like to thank all the Shareholders for attending the EGM. I now declare the proceedings of the EGM of the Company as closed. Thank you everyone."