

9 August, 2023

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

**Ref: Our Letter dated 3 August, 2023 on prior intimation under proviso to Regulation 50(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Sub: Outcome of Board Meeting and Submission of the Financial Results for the quarter ended 30 June, 2023 along with Limited Review Report issued by Statutory Auditors**

Dear Sir/ Madam,

Pursuant to the 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 the Exchange that the Board of Directors of the Company at its Meeting held today i.e. Wednesday, 9 August, 2023 has, *inter alia*, approved the Un-audited Financial Results of the Company for the quarter ended 30 June, 2023 along with Limited Review Report issued by the Statutory Auditors, duly reviewed by the Audit Committee.

Accordingly, please find enclosed the following:

- Un-audited Financial Results of the Company for the quarter ended 30 June, 2023 along with Limited Review Report issued by the Statutory Auditors
- Disclosures 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/ MIRSD/ CRADT/ CIR/ P/ 2022/ 67 dated 19 May, 2022.

Further, please note that the Statutory Auditors of the Company, M. P. Chitale & Co. has submitted Limited Review Report for the quarter ended 30 June, 2023 with unmodified opinion.

Pursuant to Regulation 52(7) and 52(7A) of the Listing Regulations, the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised up to 30 June, 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 at its meeting held today also approved issuance of 77,39,938 equity shares of face value of Rs. 10 each at a premium of Rs. 86.90 each (the total subscription price being Rs. 96.90 per share) aggregating to Rs. 74,99,99,992.20 to SMFG India Credit Company Limited (Formerly Fullerton India Credit Co. Ltd.), the parent company of the Company, on Rights Issue basis.

The Board Meeting commenced at 11:00 A.M. and concluded at 12:55PM.

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

(Formerly Fullerton 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: Megh Towers, 3<sup>rd</sup> Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

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



# SMFG Grihashakti

Nayi Asha. Naya Vishwas.

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*

Jitendra Maheshwari  
Company Secretary  
Membership No. A19621



Encl: as above

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**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 ended June 30, 2023 ("the Statement") 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 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. 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: 23112555BGQRNO3221**

**Place: Mumbai**

**Date: August 9, 2023**

# SMFG Grihashakti

Nayi Asha. Naya Vishwas.

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@fullertonindia.com

Website : www.grihashakti.com/CIN- U65922TN2010PLC076972

## Statement of Unaudited Standalone Financial Results for the quarter ended June 30, 2023

Particulars	Quarter ended June 30, 2023 (₹ lakhs) Unaudited	Quarter ended March 31, 2023 (₹ lakhs) Audited	Quarter ended June 30, 2022 (₹ lakhs) Unaudited	Year ended March 31, 2023 (₹ lakhs) Audited
	<b>Revenue from operations</b>			
Interest Income	20,798	19,136	12,277	63,831
Fee and commission income	450	581	359	1,810
Gain on derecognition of financial instruments held at amortized cost	84	29	1,879	2,613
Net gain on financial assets	25	-	-	-
Ancillary income	38	96	58	248
<b>Total revenue from operations (a)</b>	<b>21,395</b>	<b>19,842</b>	<b>14,573</b>	<b>68,502</b>
Other income (b)	6	95	4	122
<b>Total Income (c)=(a) + (b)</b>	<b>21,401</b>	<b>19,937</b>	<b>14,577</b>	<b>68,624</b>
<b>Expenses</b>				
Finance costs	11,760	10,887	7,165	35,853
Net loss on financial assets	2	1	1	2
Impairment on financial instruments	696	(692)	2,170	3,166
Employee benefits expense	5,059	4,203	2,923	14,733
Depreciation, amortisation and impairment	352	352	201	1,200
Other expenses	2,604	3,314	1,564	8,314
<b>Total expenses (d)</b>	<b>20,473</b>	<b>18,065</b>	<b>14,024</b>	<b>63,268</b>
<b>Profit/(Loss) before tax (e)=(c)-(d)</b>	<b>928</b>	<b>1,872</b>	<b>553</b>	<b>5,356</b>
<b>Tax expense</b>				
Current tax	-	(1,521)	664	-
Deferred tax expense / (credit)	238	1,924	(519)	1,285
Income tax for earlier years	-	55	-	55
<b>Total tax expense (f)</b>	<b>238</b>	<b>458</b>	<b>145</b>	<b>1,340</b>
<b>Net profit/(loss) after tax (g) = (e)-(f)</b>	<b>690</b>	<b>1,414</b>	<b>408</b>	<b>4,016</b>
<b>Other comprehensive income/(loss)</b>				
Items that will not be reclassified to profit or loss, net of tax				
Re-measurement of defined benefit plan	(42)	(23)	(27)	(52)
Tax relating to above	11	7	7	13
<b>Other comprehensive income/(loss) (h)</b>	<b>(31)</b>	<b>(16)</b>	<b>(20)</b>	<b>(39)</b>
<b>Total comprehensive income/(loss) for the period (i) = (g)+(h)</b>	<b>659</b>	<b>1,398</b>	<b>388</b>	<b>3,977</b>
<b>Earnings per equity share:</b>				
Basic earnings per share* (in ₹)	0.22	0.46	0.13	1.30
Diluted earnings per share* (in ₹)	0.22	0.46	0.13	1.30
Face value per share (in ₹)	10	10	10	10

\*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:**

1. 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').
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, 2023, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 9, 2023 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.
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. 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. The Company did not transfers any loans not in default through Assignment during the quarter ended June 30, 2023.
  - b. The Company did not acquire any loans not in default/ or in default during the quarter ended June 30, 2023.
  - c. The Company did not transfer or acquire stressed loans during the quarter ended June 30, 2023.
6. 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 expected to be effective in near future. The Company has carried out an impact assessment of the gratuity liability based on an actuarial valuation and on a prudent basis made a provision of 361 lakhs as on 30 June 2023. This is over and above the provisions made in normal course based on extant rules.






Nayi Asha. Naya Vishwas.

7. The figures for the quarter ended 30 June 2023 are the unaudited figures which was subject to limited review. The figures for the quarter ended 30 June 2022 was subjected to limited review . Results for the quarter ended 31 March 2023 are the balancing figures between the audited figures of the full financial year ended 31 March 2023 and for the nine month ended 31 December 2022.

8. Pursuant to acquisition of 74.9% of paid-up share capital of the parent company (SMFG India Credit Company Limited formerly Fullerton India Credit Company Limited) by Sumitomo Mitsui Financial Group ('SMFG') from Angelica Investments Pte. Ltd. and Fullerton Financial Holdings Pte. Ltd. in July, 2021, to indicate the association with SMFG, the Company had applied for change of name. Consequently, upon receipt of necessary approvals on 15 May 2023 from the Ministry of Corporate Affairs, Registrar of Companies, Chennai, the name of the Company has been changed from 'Fullerton India Home Finance Company Limited' to 'SMFG India Home Finance Company Limited' with effect from 15 May 2023 .

9. 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 Batkar  
Managing Director & CEO  
DIN : 09731775  
Date: August 9, 2023



# SMFG Grihashakti

Nayi Asha. Naya Vishwas.

## 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, 2023

Particulars	Ratio
Debt Equity ratio ( <i>Refer Note 1</i> )	6.6x
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 ( <i>Refer Note 2</i> )	Nil
Networth(₹ lakhs) ( <i>Refer Note 3</i> )	81,285
Net profit after tax (₹ lakhs)	690
Earning per share (not annualised):	
(a) Basic	0.22
(a) Diluted	0.22
Current ratio ( <i>Refer note 4</i> )	Not Applicable
Long term debt to working capital ( <i>Refer note 4</i> )	Not Applicable
Bad debts to Account receivable ratio ( <i>Refer note 4</i> )	Not Applicable
Current liability ratio ( <i>Refer note 4</i> )	Not Applicable
Debtors turnover ( <i>Refer note 4</i> )	Not Applicable
Inventory turnover ( <i>Refer note 4</i> )	Not Applicable
Operating margin ( <i>Refer note 4</i> )	Not Applicable
Total debt to total asset ( <i>Refer note 5</i> )	0.80
Net profit margin ( <i>Refer note 6</i> )	3.2%
Sector specific equivalent ratios ( <i>Refer note 7</i> ) :	
(a) Gross Non-performing Assets (NPA)	3.73%
(b) Net Non-performing Assets (NPA)	2.36%
(c) Provision coverage Ratio (PCR)	37.49%

### 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 Company Limited**  
(Formerly Fullerton India Home Finance Company Limited)

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 Company Limited (Formerly Fullerton India Home Finance Company Limited) (“the Company”) desires a certificate regarding maintenance of security cover as at June 30, 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 quarter ended June 30, 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 June 30, 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 June 30, 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 June 30, 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 June 30, 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 June 30, 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 June 30, 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 June 30, 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**

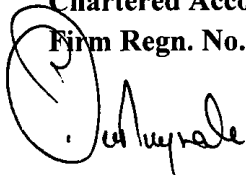
Based on our examination and information & explanation given to us, nothing has come to our attention that causes us to believe that;

- 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 June 30, 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 June 30, 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: 23112555BGQRNM7549**  
**Place: Mumbai**  
**Date: August 9, 2023**

Annexure 1

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 VIII	Column K IX	Column L X	Column M XI	Column N XII	Column O XIII
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Part-Passu Charge	Part-Passu Charge	Part-Passu Charge	Assets not offered as security	Elimination (amount in negative)	(Total C to H)	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 Part Passu charge Assets will	Carrying value /book value for part passu charge assets where market value is not ascertainable or applicable (for Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=(K4+M+N)
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by part passu debt holder (includes debt for which this certificate is issued & other debt with partpassu charge)	Other assets on which there is part- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus part 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 Part Passu charge Assets will	Carrying value /book value for part passu charge assets where market value is not ascertainable or applicable (for Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=(K4+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value				Relating to Column F				
<b>ASSETS</b>														
Property, Plant and Equipment	Immovable property			Yes	6	1,002	1,002		1,008				6	6
Capital Work-in-Progress														
Right of Use Assets						4,056	4,056							
Goodwill														
Intangible Assets						209	209							
Intangible Asset under Development						93	93							
Investments						15,342	15,342							
Loans**	Loan receivable against property and housing loan			Yes		614,787	614,787							
Inventories														
Trade Receivables						124	124							
Cash and Cash Equivalents						4,682	4,682							
Sunk Balances other than Cash and Cash Equivalents						20,214	20,214							
Others						3,992	3,992							
<b>Total</b>					6	665,513	665,513							6

*Handwritten signature*





**Statement of utilization of funds raised through issue of secured redeemable non- convertible debentures for the period 01 April 2023 to 30 June 2023**

1	2	3	4	5	6	7	8	9	10
Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in lakhs)	Funds utilized (in Lakhs)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
SMFG India Home Finance Company Limited	INE213W07251	Private placement	NCD	17-05-23	35,000	35,000	No	NA	NA

**For SMFG India Home Finance Company Limited**  
(Formerly Fullerton India Home Finance Company Limited)



**Authorized Signatory**

Name: Mohit Agrawal

Designation: SVP, Operations





# SMFG Grihashakti

Nayi Asha. Naya Vishwas.

## Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	SMFG India Home Finance Company Limited (Formerly Fullerton India Home Finance Company Limited)
Mode of fund raising	Private Placement
Type of instrument	NCD
Date of raising funds	April 23 to June 23
Amount raised (Rupees in lakhs)	35,000
Report filed for quarter ended	30-06-23
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?	NA
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	NIL
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:	

Original object	Modified object, if any	Original allocation	Modified allocation, if any	Funds utilized	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
NA	NA	NIL	NIL	NIL	NIL	NA

**For SMFG India Home Finance Company Limited**  
(Formerly Fullerton India Home Finance Company Limited)

**Authorized Signatory**

Name: Mohit Agrawal

Designation: SVP, Operations



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

(Formerly Fullerton India Home Finance Co. Ltd.)

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