

10 November, 2022

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

Kind Attn: Head - Listing Department / Dept. of Corporate Communications

Ref: Our Letter dated 19 October 2022 on prior intimation under proviso to regulation 50(1) of SEBI (Listing Obligations and Disclosure Requirements), 2015

Sub: Submission of the Financial Results for the quarter and half year ended 30 September, 2022 along with Limited Review Report issued by Statutory Auditors

Dear Sir/ Madam,

This is with reference to our letter dated 19 October, 2022, regarding submission of un-audited financial results of the Company for quarter and half year ended 30 September, 2022 along with Limited Review Report. Kindly note that 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. Thursday, November 10, 2022 has, *inter alia*, approved the un-audited Financial Results for the quarter and half year ended 30 September, 2022 and noted the Limited Review Report issued by the Statutory Auditors.

Accordingly, please find enclosed the following:

- Un-audited Financial Results of the Company for the quarter and half year ended 30 September, 2022 along with the Limited Review Report issued by Statutory Auditors.
- Disclosures of related party transactions for the half year ended 30 September, 2022, pursuant to Regulation 23(9) 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 May 19, 2022.
- Line items specified in Regulation 52(4) of the Listing Regulations.

The Board Meeting commenced at 5:45 p.m. and concluded at 6:25 p.m.

Request you to take the same on record.

Yours faithfully

For Fullerton India Home Finance Company Limited

Jitendra Maheshwari
Company Secretary
Membership No. A19621

Encl: As above

Fullerton India Home Finance Company Limited

Corporate Office: 2nd North Avenue, Maker Maxity, Floor 10, BKC,
Bandra (East), Mumbai - 400051 | Toll Free No: 1800 102 1003
Email: grihashakti@fullertonindia.com | Website: www.grihashakti.com
CIN number: U65922TN2010PLC076972 | IRDAI COR NO : CA0492

Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165,
Poonamallee High Road, Maduravoyal, Chennai - 600 095, Tamil Nadu



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
Fullerton India Home Finance Company Limited**

1. We have reviewed the accompanying statement of Unaudited Standalone Financial Results of Fullerton India Home Finance Company Limited ("the Company") for the half year ended September 30, 2022 ("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 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.

5. The comparative unaudited standalone financial results of the Company for the quarter ended September 30, 2021 included in this Statement have been extracted from management accounts and have not been subjected to any audit / review. Our conclusion is not modified in respect of this matter.

For M. P. Chitale & Co.

Chartered Accountants

Firm's Regn. No.101851W



Murtuza Vajih

Partner

Membership No.: 112555

UDIN: 22112555BCSYAS9340

Place: Mumbai

Date: November 10, 2022

Statement of Unaudited Standalone Financial Results for the quarter and half year ended September 30, 2022

	Quarter ended September 30, 2022 (₹ lakhs) Unaudited	Quarter ended June 30, 2022 (₹ lakhs) Unaudited	Quarter ended September 30, 2021 (₹ lakhs) Unaudited	Half year ended September 30, 2022 (₹ lakhs) Unaudited	Half year ended September 30, 2021 (₹ lakhs) Unaudited	Year ended March 31, 2022 (₹ lakhs) Audited
Revenue from operations						
Interest Income	14,760	12,282	11,871	27,042	23,795	48,353
Fee and commission income	245	208	159	453	260	710
Gain on derecognition of financial instruments held at amortized cost	620	1,879	68	2,499	119	596
Net gain on fair value changes	-	-	1	-	17	15
Ancillary income	107	97	47	204	78	192
Total revenue from operations (a)	15,732	14,466	12,146	30,198	24,269	49,876
Other income (b)	107	111	46	218	91	509
Total Income (c)=(a) + (b)	15,839	14,577	12,192	30,416	24,360	50,385
Expenses						
Finance costs	8,007	7,165	6,724	15,172	13,857	27,326
Net loss on fair value changes	-	1	-	1	-	-
Impairment on financial instruments	(24)	2,170	(496)	2,146	6,098	6,717
Employee benefits expense	3,558	2,923	2,113	6,481	4,080	8,899
Depreciation, amortisation and impairment	270	201	146	471	312	662
Other expenses	1,686	1,564	811	3,250	1,496	4,520
Total expenses (d)	13,497	14,024	9,298	27,521	25,843	48,124
Profit/(Loss) before tax (e)=(c)-(d)	2,342	553	2,894	2,895	(1,483)	2,261
Tax expense						
Current tax	405	664	515	1,069	949	1,497
Deferred tax expense / (credit)	185	(519)	212	(334)	(1,316)	(922)
Total tax expense (f)	590	145	727	735	(367)	575
Net profit/(loss) after tax (g)=(e)-(f)	1,752	408	2,167	2,160	(1,116)	1,686
Other comprehensive income/(loss)						
Items that will not be reclassified to profit or loss, net of tax						
Re-measurement of defined benefit plan	16	(27)	18	(11)	45	45
Tax relating to above	(4)	7	(4)	3	(11)	(11)
Other comprehensive income/(loss) (h)	12	(20)	14	(8)	34	34
Total comprehensive income/(loss) for the period (i)=(g)+(h)	1,764	388	2,181	2,152	(1,082)	1,720
Earnings per equity share:						
Basic earnings per share* (in ₹)	0.57	0.13	0.70	0.70	(0.36)	0.55
Diluted earnings per share* (in ₹)	0.57	0.13	0.70	0.70	(0.36)	0.55
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, 2022.



	As at September 30, 2022 (₹ lakhs) Unaudited	As at March 31, 2022 (₹ lakhs) Audited
ASSETS		
Financial assets		
Cash and cash equivalents	9,365	3,680
Bank balances other than cash and cash equivalents	24,591	39,955
Investments	9,456	2,499
Trade receivables	114	51
Loans and advances	4,77,541	3,93,051
Other financial assets	5,117	2,825
	5,26,184	4,42,061
Non financial assets		
Current tax assets (net)	1,328	1,350
Deferred tax asset (net)	6,895	6,560
Other non financial assets	1,192	662
Property, plant and equipment	609	278
Right to use of asset	3,306	1,858
Intangibles assets	255	170
Intangible assets under development	0	11
	13,586	10,889
Total Assets	5,39,770	4,52,950
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Trade payables		
i) total outstanding dues to micro enterprises and small enterprises	58	87
ii) total outstanding dues to creditors other than micro enterprises and small enterprises	378	266
Debt securities	1,18,717	98,285
Subordinated liabilities	24,563	9,776
Borrowings	2,75,682	2,57,890
Other financial liabilities	47,830	16,787
	4,67,228	3,83,091
Non financial liabilities		
Current tax liabilities	983	-
Provisions	1,023	886
Other non financial liabilities	1,129	1,718
	3,135	2,604
Equity		
Equity share capital	30,803	30,803
Other equity	38,604	36,452
	69,407	67,255
Total liabilities and equity	5,39,770	4,52,950



	Half year ended September 30, 2022 (₹ lakhs) Unaudited	Half year ended September 30, 2021 (₹ lakhs) Unaudited
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit/(Loss) before tax	2,895	(1,483)
Adjustments for :		
Financial asset measured at amortised cost	(194)	(567)
Financial liabilities measured at amortised cost	36	87
Depreciation, amortisation and impairment	471	312
Interest income on fixed deposits, bonds and investments	(1,063)	(1,855)
Net (gain)/loss on financial assets at FVTPL	1	(17)
Impairment on financial instruments	2,146	6,098
Write off of fixed assets & intangible assets	12	-
Profit on sale of property, plant and equipment	(2)	(2)
Fair valuation of Stock appreciation rights	61	101
Gain on derecognition of financial instruments held at amortized cost	(2,499)	(119)
Operating profit before working capital changes	1,864	2,555
Adjustments for working capital:		
- (Increase)/decrease in loans and advances	(86,448)	
- (Increase)/ decrease in other Assets (financial and non financial assets)	(325)	636
- (Increase)/decrease in trade receivables	(63)	25
- Increase/(decrease) in other liabilities (PROVISION, financial and non financial liabilities)	29,869	(6,412)
		-
Cash generated from/(used in) operating activities	(55,103)	(6,206)
Income tax paid (net)	(65)	(1,006)
Net cash generated from/(used in) operating activities (A)	(55,168)	(7,212)
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property plant and equipment and intangibles	(607)	(9)
Proceeds from sale of property, plant and equipment and intangibles	5	5
Purchase of investments	(36,381)	(17,727)
Sale/maturity of investments	29,424	38,712
Fixed deposit placed during the year	(140,485)	(130,453)
Fixed deposit matured during the year	155,881	149,116
Interest received on fixed deposits and bonds	923	2,037
Interest received on investments	77	249
Net cash generated from/(used in) investing activities (B)	8,837	41,930
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issuance of share capital (including share premium)	-	-
Proceeds from borrowings from banks and financial institutions	94,489	44,500
Repayment of borrowings from banks and financial institutions	(41,495)	(63,596)
Payment of ancillary borrowing costs	(675)	(155)
Principal payment of lease liability	(304)	(225)
Net cash generated from/(used in) financing activities (C)	52,015	(19,476)
Net increase / (decrease) in cash and cash equivalents D=(A+B+C)	5,684	15,241
Cash and cash equivalents as at the beginning of the period (E)	3,681	6,770
Closing balance of cash and cash equivalents (D+E)	9,365	22,011
Components of cash and cash equivalents:		
Cash on hand	69	76
Balances with banks	-	-
- in current accounts	7,306	7,870
- in fixed deposit with maturity less than 3 months	1,600	14,065
Cheques, drafts on hand	390	-
Cash and cash equivalents	9,365	22,011

Note:

The cash flow statement has been prepared under the indirect method as set out in Indian Accounting Standard (Ind AS 7) statement of cash flows.





Notes:

- Fullerton India Home Finance Limited ('the Company') 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 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 half year ended September 30, 2022, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on November 10, 2022 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 quarter and half year 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.
- Disclosures pursuant to RBI Notification - RBI/2020-21/15 DOR.No.8P.BC/3/21.04.048/2020-21 dated 6 August 2020 and RBI/2021-22/31/ DOR.STR.REC.11/21.04.048 / 2021-22 dated 5 May 2021

Type of Borrowers (₹ lakhs)	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of the previous half year (A)	Of (A) aggregate debt that slipped into NPA during the half year	Of (A) amount written off during the half- year	Of (A) amount paid by the borrowers during the half year ended 30 September 2022	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half year ended 30 Sep 2022*
Personal Loans	5,279	635	-	620	4,589
Others (including MSMEs)	3,230	1,009	-	241	2,159
Total	8,509	1,644	-	861	6,748

* Includes interest capitalised post implementation of one time resolution plan

- 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 half year ended September 30, 2022
Number of loans assigned	1,680
Amount of loans assigned (₹ lakhs)	23,222
Weighted average maturity (in months)	154
Weighted average holding period (in months)	31
Retention of beneficial economic interest	5%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	NA

- The Company did not acquire any loans not in default/ or in default during the quarter and half year ended September 30, 2022.
 - The Company did not transfer or acquire stressed loans during the quarter and half year ended September 30, 2022.
- On November 12, 2021, the Reserve Bank of India (RBI) had issued circular no.RBI/2021-2022/125 DOR.STR.REC.68/21.04.048/2021-22 requiring changes to and clarifying certain aspects of Income Recognition, Asset Classification and Provisioning norms (IRACP norms) pertaining to Advances. On February 15, 2022, the RBI had issued another circular no. RBI/2021-2022/158 DOR.STR.REC.85/21.04.048/2021-22 providing time till September 30 2022. Accordingly, the Company has since put in place necessary systems to implement the provisions under IRACP w.e.f September 30, 2022.
 - 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 INR 249 lakhs as on September 30, 2022. This is over and above the provisions made in normal course based on extant rules.
 - The figures for the quarter ended September 30, 2022 and September 30, 2021 are the balancing figures between reviewed figures in respect of the half year ended September 30, 2022 and September 30, 2021 and reviewed figures for the quarter ended June 30, 2022 and June 30, 2021 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
Fullerton India Home Finance Company Limited

Shantanu Mitra
Chairman, Non-Executive Director
DIN : 03019468
Date: November 10, 2022



Signature

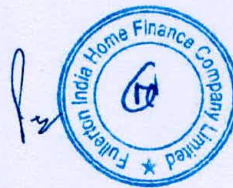
Annexure-1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter and half year ended September 30, 2022

Particulars	Ratio
Debt Equity ratio (Refer Note 1)	6.1x
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 (Refer Note 2)	Nil
Networth (₹ lakhs) (Refer Note 3)	69,031
Net profit after tax (₹ lakhs)	2,160
Earning per share (not annualised):	
(a) Basic	0.70
(a) Diluted	0.70
Current ratio (Refer note 4)	Not Applicable
Long term debt to working capital (Refer note 4)	Not Applicable
Bad debts to Account receivable ratio (Refer note 4)	Not Applicable
Current liability ratio (Refer note 4)	Not Applicable
Debtors turnover (Refer note 4)	Not Applicable
Inventory turnover (Refer note 4)	Not Applicable
Operating margin (Refer note 4)	Not Applicable
Total debt to total asset (Refer note 5)	0.78
Net profit margin (Refer note 6)	7.1%
Sector specific equivalent ratios (Refer note 7):	
(a) Gross Non-performing Assets (NPA)	5.7%
(b) Net NPA	2.8%
(c) Provision coverage Ratio (PCR)	52%

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



M. P. Chitale & Co.

Chartered Accountants

Hamam House, Ambalal Doshi Marg, Fort, Mumbai - 400001 • Tel. : 2265 1186 / 2265 3023 /24 • E-mail : office@mpchitale.com

**Certificate on maintenance of asset 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
Fullerton India Home Finance Company Limited
6th Floor, B Wing, Supreme Business Park,
Supreme City, Powai,
Mumbai – 400 076.

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, **Fullerton India Home Finance Company Limited** (“the Company”) desires a certificate regarding maintenance of security cover as at September 30, 2022, as per the terms of Offer Document/ 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 general covenants of such Offer Document/ Information Memorandum in respect of listed debt securities.

This certificate is required by the Company for the purpose of submission to the Debenture Trustee of the Company to ensure compliance with the SEBI Regulations and SEBI Circular SEBI/HO/MIRSD/MIRSO_CRADT/CIR/P/2022/67 dated May 19, 2022 (“the circular”) in respect of its listed non-convertible debt securities as at September 30, 2022 (“Debentures”).

Accordingly, the management of the company has prepared accompanying statement (‘Annexure I’) in a 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 September 30, 2022 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 September 30, 2022 and other records maintained by the Company is the responsibility of the Management of the Company;



- b. ensuring maintenance of the asset cover available for debenture holders is more than the cover required as per Offer Document/ Information Memorandum in respect of listed debt securities;
- c. accurate computation of asset cover available for debenture holders based on unaudited financial statements of the company as at September 30, 2022;
- d. compliance with the covenants of the Offer Document/Information Memorandum in respect of listed debt securities.
- e. 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 September 30, 2022 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 September 30, 2022 and other records maintained by Company and whether asset cover available for debenture holders has been maintained in accordance with Offer Document/ 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 general covenants mentioned in Offer Document/Information Memorandum in respect of listed debt securities.

For this purpose, we have

- a. Obtained and read the Debenture Trust Deed and the Information Memorandum in respect of the secured Debentures and noted the asset cover percentage required to be maintained by the Company in respect of such Debentures and general covenants applicable to the company,
- b. Traced whether amounts mentioned in Annexure I have been correctly extracted from unaudited Ind AS Financial Statements for the half year ended on September 30, 2022 and other relevant records maintained by the Company,

We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes ("the Guidance Note") and Standards on Auditing issued by the Institute of Chartered Accountants of India (ICAI). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.



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 Service 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 for the half year ended on September 30, 2022;
- b. the asset cover available for debenture holders is not maintained as per the cover required in the Offer Document/ Information Memorandum in respect of listed debt securities and
- c. that company has not complied with the General covenants of the Offer Document/Information Memorandum 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.: 122555

UDIN: 22112555BCSYSQ9253

Place: Mumbai

Date: November 10, 2022

Annexure I

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	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	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					Relating to Column F			
ASSETS														
Property, Plant and Equipment	Immovable property			Yes	6	603			609				6	6
Capital Work-in-Progress														
Right of Use Assets						3,306			3,306					
Goodwill														
Intangible Assets						255			255					
Intangible Assets under Development						0			0					
Investments						0			9,456					
Loans**	Loan receivable against property and housing loan			Yes	4,30,266	47,275			4,77,541				4,30,266	4,30,266
Inventories														
Trade Receivables						114			114					
Cash and Cash Equivalents						9,366			9,366					
Bank Balances other than Cash and Cash Equivalents						24,566			24,566					
Others						3,377			3,377					
Total					4,30,272	98,319			5,28,591				4,30,272	4,30,272
LIABILITIES														
Debt securities to which this certificate pertains					1,18,717				1,18,717				1,18,717	1,18,717
Other debt sharing pari-passu charge with above debt					2,75,682				2,75,682				2,75,682	2,75,682
Other Debt														
Subordinated debt						24,563			24,563					
Borrowings														
Bank														
Debt Securities														
Others						436			436					
Trade payables						3,600			3,600					
Lease Liabilities						1,023			1,023					
Provisions						46,341			46,341					
Others						75,964			4,70,363				3,94,399	3,94,399
Total					3,94,399	0			4,70,363				3,94,399	3,94,399
Cover on Book Value					1.03									
Cover on Market Value ix														
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio***									

Note:

**The total assets considered for pari passu charge is calculated based on asset cover requirement as per respective borrowing documents

***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 Fullerton India Home Finance Company Limited

Authorized Signatory
Name: Stephen Williams
Designation: Head of Operations



Fullerton India Home Finance Company Limited
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

Amounts in ₹ lakhs

S. No	Details of the party		Details of the counterparty		Type of related party transaction	Value of transaction as approved by the audit committee for FY23	Value of transaction during H1 FY 23	Outstanding balance	
	Name	Name	Relationship	Opening as at Mar22				Closing as at Sep22	
1	Fullerton India Housing Finance Company Limited	Fullerton India Credit Company Limited	Holder Company		Expense as per resource sharing	1,700	1,056	(578)	(581)
					Income as per resource sharing	200	67	38	535
					Fee paid on committed line extended by Parent Company	224	94	-	(37)
					Equity investment made by Parent Company	Not applicable	-	71,000	71,000
					Committed line (Off balance sheet)	25,000	-	25,000	25,000
		Mr. Shantanu Mitra	Chairman, Non-Executive Director		Director's sitting fee and commission	Approved by NRC*	-	-	-
		Mr. Deepak Patkar	Chief Executive Officer (w.e.f 7 Sep 2022)		Remuneration (includes post employment benefits)	Approved by NRC*	12	-	-
		Mr. Ajay Pareek	Non-Executive Director		Director's sitting fee and commission	Approved by NRC*	-	-	-
		Mr. Pavan Kaushal	Non-Executive Director (Upto 31 May 2022)		Director's sitting fee and commission	Approved by NRC*	-	-	-
		Mr. Radhakrishnan Menon	Independent Director		Director's sitting fee and commission	Approved by NRC*	6	1	-
		Ms. Sunita Sharma	Independent Director (w.e.f 26 Apr 2022)		Director's sitting fee and commission	Approved by NRC*	4	-	1
		Ms. Sudha Pillai	Independent Director		Director's sitting fee and commission	Approved by NRC*	6	4	-
		Mr. Ashish Chaudhary	Chief Financial Officer		Remuneration (includes post employment benefits)	Approved by NRC*	36	-	-
		Mr. Jitendra Maheshwari	Company Secretary		Remuneration (includes post employment benefits)	Approved by NRC*	46	-	-

* - Nomination and Remuneration Committee of the Board

Note:

1. Negative values represent payable balances

2. The Company has not given any loan, inter corporate deposit, advances or made any investment to the related parties during the reporting period.

