

Date: 16th September 2020

To,
National Stock Exchange of India Limited (NSE)
Exchange Plaza, Bandra Kurla Complex
Bandra East, Mumbai-400051

Dear Newton,

Subject: Intimation for change in security package for Fullerton India Home Finance Company Ltd

As required under regulation 59 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we propose to make the following changes in the security package as mentioned below:

- A) Create a floating charge over its investment in **'Fixed Deposits'** (defined below) in favor of Debenture Trustee acting on behalf of Debenture Holders, as a secondary security, to secure the Debentures to the extent of any shortfall in the required security, if any. This is to ensure the required security cover is maintained by FIHFC throughout the tenure of instruments (**Secondary Security**).
- B) In the event of default by the Company, the Secondary Security can be enforced by the Debenture Trustee only after exhausting all the rights over **'Mortgaged Property'** (which will continue to be the primary security).
- C) Once the Secondary Security is created, the Company at its discretion, at any point of time after satisfying the Debenture Trustee that the required security cover is maintained (through **Mortgaged Property** alone), may seek the charge created over the Secondary Security to be released and the Debenture Trustee shall accordingly release the same.

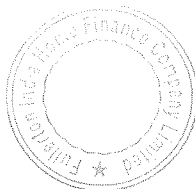
Furthermore, the definition for Movable Property and Fixed Deposits would be read as stated below:

- (a) Definition of the **'Movable Property'** to be revised as follows:

"All amounts owing to, and received and/or receivable by the Company and/or any person on its behalf, all book debts, all cash flows, receivables and proceeds arising from / in connection with loan assets of the Company and all rights, title, interest, benefits, claims and demands whatsoever of the Company in, to or in respect of all the aforesaid assets both present and future, and excluding (i) any cash flows, receivables, proceeds, rights, interests and benefits arising from loan assets over which security has been released by the Trustee and the Debenture Holders in accordance with the Transaction Documents; and (ii) any exclusive security interest created for the benefit of certain governmental, regulatory or statutory authorities, or any entity incorporated by a statute, including National Housing Bank (NHB)."

Fullerton India Home Finance Company Limited

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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



(b) Definition of the '**Fixed Deposit**' to be read as follows::

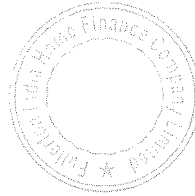
"Rupee denominated fixed term deposit accounts opened and maintained in the name of the Company with scheduled commercial banks excluding: (i) interest on such fixed term deposit accounts; (ii) any other deposits or cash reserves made by the Company; (iii) any deposits maintained by the Company pursuant to any regulatory requirements; (iv) any deposits maintained by the Company for internal compliance purposes; (v) any deposits maintained by the Company for parking the proceeds of any debt availed by the Company pending utilization; (vi) any deposits maintained by the Company for creating debt service redemption account or similar accounts by whatever name called; (vii) any deposits provided/ to be provided by the Company in relation to securitization transactions as credit enhancement/ cash collateral, CSGL transaction; (viii) in relation to insurance fixed deposits lien marked for the Company's customers; (ix) any fixed deposits exclusively and bilaterally charged/ to be charged for the benefit of any lender; and (ix) such other deposits as may be mutually agreed in writing between the Company and Trustee."

For Fullerton India Home Finance Company Ltd

Authorized Signatories



*Enclosed Series & ISIN Annexure





Annexure(Series & ISIN)

Series	ISINs
Series 2	INE213W07020
Series 4	INE213W07046
Series 5	INE213W07053
Series 7	INE213W07061
Series 8	INE213W07079
Series 9	INE213W07095
Series 10	INE213W07103
Series 12	INE213W07129

For Fullerton India Home Finance Company Limited

Stephen Kumar
S. Kumar
Authorised Signatory
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