

26 April, 2024

To,
The Manager,
National Stock Exchange of India Limited,
Exchange Plaza, C/1, Block-G
Bandra - Kurla Complex, Bandra (East)
Mumbai - 400 051.

Sub: Certificate as per Regulation 61(4) read with Regulation 40(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the year ended 31 March, 2024

Dear Sir/Madam,

Please find enclosed the certificate dated 26 April, 2024 received from M/s. Vinod Kothari & Company, Practising Company Secretaries, pursuant to Regulation 61(4) read with Regulation 40(9) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the year ended 31 March, 2024.

Request you to kindly take the same on your record.

Thanking you,

Yours faithfully

For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.)

Jitendra Maheshwari
Company Secretary
Membership A19621

VINOD KOTHARI & COMPANY

Practising Company Secretaries

403 – 406, Shreyas Chambers, 175, Dr. D. N. Road,

Fort, Mumbai – 400 001, India

Phone: 022 – 2261 4021 | 022 – 6237 0959

Email: corplaw@vinodkothari.com

Web: www.vinodkothari.com

Unique Code: P1996WB042300

**CERTIFICATE AS PER REGULATION 61(4) READ WITH REGULATION 40(9) OF
SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015
FOR THE YEAR ENDED MARCH 31, 2024**

To,
The Board of Directors,
SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.),
Mumbai

We have examined the member's index of NSDL/CDSL beneficiary owners as on April 1, 2023 and March 31, 2024 and disclosures of SMFG India Home Finance Company Limited (Formerly Fullerton India Home Finance Co. Ltd.) ('the Company') pertaining to issue of non-convertible debentures ('NCDs') by the Company for the purpose of issuing certificate as per Regulation 61(4) read with Regulation 40(9) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations'). Based on the information as provided by the Company and Link Intime India Private Limited (the 'Registrar and Share Transfer Agent'), we hereby certify the following for the period April 1, 2023 to March 31, 2024 ('Review Period'):

1. The Company has issued all NCDs in dematerialised form;
2. The Company has not received any request/application for rematerialisation or transfer or transmission of NCDs during the Review Period.
3. No certificates were required to be delivered in relation to the NCDs during the Review Period.

For M/s Vinod Kothari & Company
Practicing Company Secretaries
Unique Code: P1996WB042300

Place: Mumbai
Date: April 26, 2024

Vinita Nair
Senior Partner
Membership No.: F10559
C P No.: 11902
UDIN: F010559F000247741
Peer Review Certificate No.: 4123/2023