

19 October, 2024

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

**Sub: Provisional Asset Liability Management ('ALM') Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of September, 2024**

Dear Sir / Madam,

In accordance with the disclosure requirement as per the Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated 22 May, 2024 as amended from time to time, please find enclosed the provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of September, 2024 as submitted to the National Housing Bank.

Kindly take the same on your records.

Yours faithfully,

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

**Akanksha Kandoi**  
**Company Secretary & Compliance Officer**  
**Membership No: F6883**

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING												
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Row Code
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300	
<b>A. OUTFLOWS</b>												R1569
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	341.28	341.28	R1570
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	341.28	341.28	R1571
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1572
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1573
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1574
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	848.27	848.27	R1575
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1576
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	199.00	546.00	225.00	1476.10	0.00	240.87	2686.97	R1577
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	199.00	546.00	225.00	1476.10	0.00	240.87	2686.97	R1578
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1579
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1580
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1581
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1582
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1583
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1584
6. Borrowings	14.76	11.00	25.47	44.22	190.54	272.39	622.94	2093.35	1194.08	754.82	5223.57	R1585
a) Term money borrowings	0.00	11.00	25.47	44.22	190.54	257.63	593.42	1975.27	1076.00	578.66	4752.21	R1586
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1587
c) From RBI, NHB, Govt, & others	14.76	0.00	0.00	0.00	0.00	14.76	29.52	118.08	118.08	176.16	471.36	R1588
7. Current Liabilities & provisions:	59.40	24.29	60.61	71.45	35.04	37.00	36.17	21.06	5.94	13.03	363.99	R1589
a) Sundry creditors	40.00	12.66	10.17	0.00	0.00	0.00	0.00	13.71	1.77	0.00	78.31	R1590
b) Expenses payable (other than interest)	10.81	10.81	38.62	46.09	9.75	1.21	7.73	1.86	4.17	6.97	138.04	R1591
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1592
d) Interest payable on bonds/deposits	8.59	0.82	11.82	25.36	25.29	34.85	27.55	0.00	0.00	0.00	134.28	R1593
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1594
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.94	0.89	5.49	0.00	6.06	13.37	R1595

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RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Row Code
<b>8. Contingent Liabilities</b>	349.01	353.01	210.30	292.04	183.25	143.55	220.91	1852.63	94.44	40.97	3740.11	R1596
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1597
b) Loan commitments pending disbursement (outflows)	349.01	353.01	210.30	292.04	183.25	143.55	214.66	196.00	0.00	0.00	1941.81	R1598
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	0.00	6.25	1656.63	94.44	40.97	1798.30	R1599
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1600
<b>9. Others (Please specify, if any)</b>	0.00	0.00	0.89	0.89	0.93	2.80	5.83	25.75	16.35	11.90	65.34	R1601
<b>(A) TOTAL OUTFLOWS</b>	<b>423.17</b>	<b>388.30</b>	<b>297.27</b>	<b>408.60</b>	<b>608.76</b>	<b>1001.74</b>	<b>1110.85</b>	<b>5468.89</b>	<b>1310.81</b>	<b>2251.14</b>	<b>13269.53</b>	R1602
<b>(A. 1) CUMULATIVE OUTFLOWS</b>	<b>423.17</b>	<b>811.47</b>	<b>1108.74</b>	<b>1517.34</b>	<b>2126.10</b>	<b>3127.84</b>	<b>4238.69</b>	<b>9707.58</b>	<b>11018.39</b>	<b>13269.53</b>	<b>47348.85</b>	R1603
<b>B. INFLOWS</b>											0.00	R1604
<b>1. Cash</b>	1.07	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1.07	R1605
<b>2. Remittance in transit</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1606
<b>3. Balances with banks (in India only)</b>	<b>155.06</b>	<b>156.10</b>	<b>57.79</b>	<b>0.00</b>	<b>0.01</b>	<b>0.26</b>	<b>0.05</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>369.27</b>	R1607
a) Current account	73.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	73.00	R1608
b) Deposit /short-term deposits	82.06	156.10	57.79	0.00	0.01	0.26	0.05	0.00	0.00	0.00	296.27	R1609
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1610
<b>4. Investments (net of provisions)</b>	<b>0.00</b>	<b>0.00</b>	<b>168.79</b>	<b>98.77</b>	<b>0.04</b>	<b>0.11</b>	<b>0.22</b>	<b>5.90</b>	<b>1.07</b>	<b>1.43</b>	<b>276.33</b>	R1611
a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1612
b) Non Mandatory Listed	0.00	0.00	168.75	98.74	0.00	0.00	0.00	4.95	0.00	0.00	272.44	R1613
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.04	0.03	0.04	0.11	0.22	0.95	1.07	1.43	3.88	R1614
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1615
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1616
<b>5. Advances (Performing)</b>	<b>39.02</b>	<b>26.05</b>	<b>47.41</b>	<b>117.85</b>	<b>122.00</b>	<b>387.80</b>	<b>677.17</b>	<b>1944.26</b>	<b>1051.09</b>	<b>3920.54</b>	<b>8333.19</b>	R1617
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1618
b) Term loans (only rupee loans)	39.02	26.05	47.41	117.85	122.00	387.80	677.17	1944.26	1051.09	3920.54	8333.20	R1619
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1620
<b>6. Non-performing loans (May be shown net of the provisions, interest suspense held )</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>5.46</b>	<b>123.05</b>	<b>128.51</b>	R1621
a) Sub-standard											0.00	R1622
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.46	0.00	5.46	R1623
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68.53	68.53	R1624
b) Doubtful and loss												R1625
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1626
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.52	54.52	R1627
<b>7. Inflows from assets on lease</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>56.79</b>	<b>56.79</b>	R1628

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING																			
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8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.85	22.85	R1629							
9. Other assets :	64.82	8.40	11.34	17.53	1.74	6.96	26.38	49.30	17.68	137.25	341.40	R1630							
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.19	8.19	R1631							
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	64.26	8.03	8.03	0.00	0.00	1.40	5.43	0.00	0.49	13.92	101.57	R1632							
c) Others (Please specify, if any)	0.56	0.37	3.31	17.53	1.74	5.56	20.95	49.30	17.19	115.14	231.65	R1633							
10. Lines of credit committed by other institutions (inflows)	240.00	369.50	160.00	0.00	250.00	100.00	678.80	0.00	0.00	0.00	1798.30	R1634							
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1635							
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1636							
13. Others (Please specify, if any)	9.09	6.07	11.05	27.46	28.43	90.37	157.80	453.05	244.93	913.57	1941.81	R1637							
(B) TOTAL INFLOWS	509.06	566.12	456.38	261.61	402.22	585.50	1540.42	2452.51	1320.23	5175.48	13269.53	R1638							
C. Mismatch (B - A)	85.89	177.82	159.11	-146.99	-206.54	-416.24	429.57	-3016.38	9.42	2924.34	0.00	R1639							
D. Cumulative mismatch	85.89	263.71	422.82	275.83	69.29	-346.95	82.62	-2933.76	-2924.34	0.00		R1640							
E. Mismatch as % to Outflows (C as % of A)	20.30%	45.79%	53.52%	-35.97%	-33.93%	-41.55%	38.67%	-55.16%	0.72%	129.90%		R1641							
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	20.30%	32.50%	38.14%	18.18%	3.26%	-11.09%	1.95%	-30.22%	-26.54%	0.00%		R1642							

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY													
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total	Row Code
Column Code	C301	C302	C303	C304	C305	C306	C307	C308	C309	C310	C311	C312	
A. OUTFLOWS													R1643
<b>1. Capital Funds</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	341.28	341.28	R1644
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	341.28	341.28	R1645
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1646
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1647
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1648
<b>2. Reserves &amp; surplus</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	848.27	848.27	R1649
<b>3. Gifts, grants, donations &amp; benefactions</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1650
<b>4. Notes, bonds &amp; debentures</b>	0.00	0.00	0.00	74.99	198.87	546.00	225.00	1401.24	0.00	240.87	0.00	2686.97	R1651
a) Floating rate	0.00	0.00	0.00	74.99	198.87	0.00	0.00	0.00	0.00	0.00	0.00	273.86	R1652
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	546.00	225.00	1401.24	0.00	240.87	0.00	2413.11	R1653
c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1654
<b>5. Deposits/Borrowings</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1655
a) Deposits												0.00	R1656
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1657
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1658
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1659
<b>6. Borrowings</b>	734.97	5.00	621.63	995.82	1402.11	437.11	758.43	68.66	140.08	59.75	0.00	5223.56	R1660
a) Term money borrowings	720.21	5.00	621.63	995.82	1095.41	430.91	746.03	19.06	90.48	27.65	0.00	4752.21	R1661
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1662
c) From RBI, NHB, Govt.	14.76	0.00	0.00	0.00	306.70	6.20	12.40	49.60	49.60	32.10	0.00	471.36	R1663
d) From Others												0.00	R1664
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1665
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1666
<b>7. Current Liabilities &amp; provisions:</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	364.00	364.00	R1667
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	78.31	78.31	R1668
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	138.04	138.04	R1669
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1670
d) Advance income received/receipts from borrowers pending adjustment													

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PART-2: STATEMENT OF INTEREST RATE SENSITIVITY													
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total	Row Code
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.46	123.05	0.00	128.51	R1700
a) Sub-standard												0.00	R1701
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.46	0.00	0.00	5.46	R1702
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	68.53	0.00	68.53	R1703
b) Doubtful and loss												0.00	R1704
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1705
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.52	0.00	54.52	R1706
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	56.79	56.79	R1707
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.85	22.85	R1708
9. Other assets :	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	341.41	341.41	R1709
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8.19	8.19	R1710
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	101.57	101.57	R1711
c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	231.65	231.65	R1712
10. Lines of credit committed by other institutions (inflows)	240.00	369.50	160.00	0.00	250.00	100.00	678.80	0.00	0.00	0.00	0.00	1798.30	R1713
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1714
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1715
13. Others (Please specify, if any)	349.01	353.01	210.30	292.04	183.25	143.55	214.66	196.00	0.00	0.00	0.00	1941.81	R1716
(B) TOTAL INFLOWS	8995.26	878.61	596.89	390.83	433.32	243.98	893.85	197.53	7.28	131.91	500.07	13269.53	R1717
C. Mismatch (B - A)	7911.28	520.60	-235.04	-972.02	-1350.91	-882.68	-310.49	-3125.00	-227.24	-209.68	-1118.82	0.00	R1718
D. Cumulative mismatch	7911.28	8431.88	8196.84	7224.82	5873.91	4991.23	4680.74	1555.74	1328.50	1118.82	0.00		R1719
E. Mismatch as % to Outflows (C as % of A)	729.84%	145.41%	-28.25%	-71.32%	-75.71%	-78.34%	-25.78%	-94.05%	-96.90%	-61.38%	-69.11%		R1720
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	729.84%	584.74%	360.47%	198.66%	108.35%	76.23%	60.38%	14.05%	11.75%	9.60%	0.00%		R1721