



SMFG Grihashakti

Nayi Asha. Naya Vishwas.

7 November, 2024

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

Ref: Our letter dated 1 November, 2024 on prior intimation under Regulation 50(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations")

Sub: Half yearly disclosure of Related Party Transactions for the half year ended 30 September, 2024, under Regulation 23(9) of SEBI LODR Regulations

Dear Sir/ Madam,

Pursuant to the Regulation 23(9) of SEBI LODR Regulations, we hereby enclose the disclosure of Related Party Transactions for the half year ended 30 September, 2024.

Request you to take the same on record.

Thanking You

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

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



Encl: As above

SMFG India Home Finance Co. Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai – 400051,
Registered Office: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai - 600095.

Toll Free No.: 1800 102 1003 ✉ grihashakti@grihashakti.com 🌐 www.grihashakti.com CIN: U65922TN2010PLC076972

Sr.No	Details of the party	Details of the Counterparty		Type of related party transaction	Value of transactions as approved by audit committee	Value of transactions for the half year ended September 30 2024	Outstanding Balance		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken							
									In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of loans,inter-corporate deposits, advances or investments				
	Name of the listed entity	Name of the counterparty	Relationship of the counterparty with the listed entity				As at 30 Sep'24	As at 31 March'24	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature	Interest Rate (%)	Tenure	Secured or not	Purpose of funds
1	SMFG India Home Finance Company Limited (Formerly "Fullerton India Home Finance Company Limited")	SMFG India Credit Company Limited (Formerly "Fullerton India Credit Company Limited")	Holding Company	Expense as per resource sharing agreement^	4,500	2,271	(1,328)	(614)	-	-	-	-	-	-	-	
				Income as per resource sharing agreement	200	27	16	14	-	-	-	-	-	-	-	
				Gratuity receivable on account of employee transfer	-	-	15	1	-	-	-	-	-	-	-	
				Fee paid on committed line extended by Parent Company^	Refer Note 2	92	(50)	(17)	-	-	-	-	-	-	-	
				Equity investment made by Parent Company	Not applicable	15,000	103,500	88,500	-	-	-	-	-	-	-	
				Committed line (Off balance sheet)	25,000	-	25,000	25,000	-	-	-	-	-	-	-	
				Corporate Guarantee obtained for NHB refinance^	50,000	-	27,136	28,905	-	-	-	-	-	-	-	
				GST payable on account of Deemed Guarantee Commission	-	-	(13)	(14)	-	-	-	-	-	-	-	
				Service Fees Income towards Assignment transaction	-	29	16	-	-	-	-	-	-	-	-	
			Transfer of standard assets through assignment to parent company	32,600	28,023	(1,225)	-	-	-	-	-	-	-	-		



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		Mr. Deepak Patkar	Chief Executive Officer (w.e.f 7 Sep 2022) & Managing Director (w.e.f 2 Feb 2023)	Remuneration (includes post employment benefits)	Approved by NRC*	831	(44)	(197)	-	-	-	-	-	-	-	-
		Mr. Radhakrishnan Menon	Independent Director	Director's sitting fee and commission^	Approved by NRC*	23	(16)	(33)	-	-	-	-	-	-	-	-
		Ms. Sudha Pillai (till - 20 August, 2024)	Independent Director	Director's sitting fee and commission^	Approved by NRC*	22	(14)	(33)	-	-	-	-	-	-	-	-
		Ms. Dakshita Das	Independent Director (w.e.f. 20 Jan, 2023)	Director's sitting fee and commission^	Approved by NRC*	25	(16)	(34)	-	-	-	-	-	-	-	-
		Mr. Colathur Narayanan Ram (w.e.f. 20 August, 2024)	Chairman, Additional Director (Non-Executive and Independent director)	Director's sitting fee and commission^	Approved by NRC*	3	(3)	-	-	-	-	-	-	-	-	-
		Mr. Ashish Chaudhary	Chief Financial Officer	Remuneration (includes post employment benefits)	Approved by NRC*	59	(6)	-	-	-	-	-	-	-	-	-
		Ms. Akanksha Kandoi (w.e.f. 08 August 2024)	Company Secretary	Remuneration (includes post employment benefits)	Approved by NRC*	23	-	-	-	-	-	-	-	-	-	-

^ Includes GST component which is expensed out

* Nomination and Remuneration Committee of the Board

The outstanding Guarantee amount represents outstanding loan balance.

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.
3. Payable to Director are basis accrual.

