TRANSCRIPT OF THE 12TH ANNUAL GENERAL MEETING OF THE MEMBERS OF FULLERTON INDIA HOME FINANCE COMPANY LIMITED HELD AT 2:00 P.M. ON TUESDAY, SEPTEMBER 20, 2022, THROUGH TWO-WAY VIDEO CONFERENCING FACILITY

Mr. Jitendra Maheshwari, Company Secretary: All the Members and invitees are present and we will start the proceedings of the meeting. May I kindly request Mr. Shantanu Mitra to take the Chair.

Mr. Shantanu Mitra (Chairman, Non-Executive Director): I welcome you all to the 12th Annual General Meeting (AGM) of Fullerton India Home Finance Company Limited.

Mr. Jitendra Maheshwari: As, this meeting is being held through Video Conferencing (VC), we would like to highlight that the proceedings of the meeting have been recorded. The list of members and invitees presented at this meeting are projected on the screen. All the 7 Members including representatives from Fullerton India Credit Company Limited ("FICCL") and Nominee shareholders are present at the meeting. Additionally, as required by the law, the Chairman of Audit Committee, Nomination & Remuneration Committee and Stakeholders Relationship Committee are present as well at this meeting.

I would request the members attending through VC to comply with the VC protocols and would like to seek confirmation to the statements that:

- All can see and hear each other
- All are alone in their places and
- No one else apart from them, has access to the meeting

All the members attending through VC confirmed to the above statements.

Notice of the Meeting:
Mr. Jitendra Maheshwari: With the permission of the Chairperson and the Members, may I take the Notice convening this Meeting and the Auditors report as read.

Mr. Shantanu Mitra: Yes, please proceed.

Mr. Jitendra Maheshwari: With the permission of the Chairperson, would like to go to the formal agenda of the meeting. There are Three agenda items, all of which have been reviewed by the respective Committee and Board and recommend it to the Shareholders for approval. These are the matters mandated under Companies Act, 2013 to come to the Shareholders for approval and hence the matters are brought to the Shareholders for approval.

Transaction of the businesses:

Ordinary Business:

1. To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended 31 March, 2022, together with the Report of the Directors' and the Auditors' thereon

Mr. Shantanu Mitra: "I now move the resolution in respect of Item No. 1 of the Notice."

"I request any one of the Members to propose the resolution."

Mr. Pankaj Malik: "I propose"

"I request any one of the Members to second the resolution."

Mr. Sunil Kaw: "I second"

Members raised their hand and confirmed.

Mr. Jitendra Maheshwari: Mr. Shantanu Mitra being interested in the next item, may I request Mr. Ajay Pareek to take the Chair for next agenda item.

2. To appoint a director in place of Mr. Shantanu Mitra (DIN: 03019468), who retires by rotation and being eligible, offers himself for re-appointment.

Mr. Ajay Pareek "I now move the resolution in respect of Item No. 2 of the Notice."

"I request any one of the Members to propose the resolution."

Mr. Swaminathan Subramanian: "I propose"

"I request any one of the Members to second the resolution."

Mr. Sunil Kaw: "I second"

Members raised their hand and confirmed.

Mr. Jitendra Maheshwari: May I request Mr. Shantanu Mitra to take the Chair again.

Special Business:

3. To appoint a director Ms. Sunita Sharma (DIN: 02949529) as an independent director of the Company.

Mr. Shantanu Mitra "I now move the resolution in respect of Item No. 3 of the Notice."

"I request any one of the Members to propose the resolution."

Mr. Pankaj Malik: "I propose"

"I request any one of the Members to second the resolution."

Mr. Sunil Kaw: "I second"

Members raised their hand and confirmed.

All the members approved the abovementioned matters.

Mr. Jitendra Maheshwari: These are the formal agenda matters of the meeting today. With the permission of the Chair, we can take any other matter. If the Members have any comments, we can discuss those. If there are no comments, we can conclude the meeting.

Vote of Thanks: "I would like to thank all the Shareholders for attending the 12th Annual General meeting. I now declare the proceedings of the 12th Annual General Meeting of the Company as closed. Thank you everyone."

For Fullerton India Home Finance Company Limited

Jitendra Maheshwari

Fullerton India Home Finance Company Limited

Jitendra Maheshwari
Company Secretary
ACS 19621