

9 January, 2026

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

Sub: Intimation under Regulation 51(2) read with Para A (18) of Part B of Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations') with respect to change in Board of the Company.

Dear Sir/Madam,

Pursuant to the provisions of the Listing Regulations, as amended from time to time, we wish to inform you that based on the recommendation of Nomination and Remuneration Committee, the Board of Directors of the Company on 9 January, 2026 have approved the following changes in the composition of the Board:

- Appointment of Mr. Ravi Narayanan (DIN: 08528459) as an Additional Director (Non-Executive, Non-Independent) of the Company w.e.f. 9 January, 2026, to hold office up to the date of the ensuing General Meeting of the Company or three months, whichever is earlier subject to the approval of the Shareholders and subject to the term of appointment not exceeding 5 years as approved by Reserve Bank of India vide its letter dated 18 December, 2025. Mr. Ravi Narayanan shall be liable to retire by rotation.
- Re-appointment of Ms. Dakshita Das (DIN: 07662681) as an Independent Director of the Company for a second term of 3 consecutive years with effect from 20 January, 2026 up to 19 January, 2029 (both days inclusive), subject to the approval of the Shareholders.
- Appointment of Mr. Diwakar Gupta (DIN: 01274552) as an Additional Director (Non-Executive, Independent) of the Company w.e.f. 9 January, 2026, to hold office up to the date of the ensuing General Meeting of the Company or three months, whichever is earlier, subject to the approval of the Shareholders of the Company for a period of 3 consecutive years with effect from 9 January, 2026 up to 8 January, 2029 (both days inclusive).

Details are enclosed as **Annexure I and II**.

You are requested to take note of the above and bring this to the notice of all concerned.

For SMFG India Home Finance Company Limited

ARCHANA
PRAVIN
NADGOUDA

Digitally signed by
ARCHANA PRAVIN
NADGOUDA
Date: 2026.01.09
16:32:17 +05'30'

Archana Nadgouda
Company Secretary
Membership No. A17140

SMFG 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: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

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

Annexure I

Sr. No.	Particulars	Mr. Ravi Narayanan	Ms. Dakshita Das	Mr. Diwakar Gupta
1	Reason for change	Appointment	Reappointment	Appointment
2	Date of appointment & term of appointment	<p>Date of Appointment: 9 January, 2026</p> <p>Term of Appointment: To hold office till the date of ensuing General Meeting or three months from the date of appointment, whichever is earlier. He has been appointed as Non-Executive, Non-Independent Director of the Company subject to approval of the Shareholders and subject to the term of appointment not exceeding 5 years as approved by Reserve Bank of India vide its letter dated 18 December, 2025 and. His office shall be liable to retire by rotation.</p>	<p>Date of Reappointment: 20 January, 2026</p> <p>Term of Reappointment: Reappointed for a second term of 3 consecutive years i.e., from 20 January, 2026 to 19 January, 2029 (both days inclusive), subject to the approval of the Shareholders.</p>	<p>Date of Appointment: 9 January, 2026</p> <p>Term of Appointment: To hold office till the date of ensuing General Meeting or three months from the date of appointment, whichever is earlier. He has been appointed as Non-Executive, Independent Director of the Company subject to the approval of the Shareholders.</p>
3	Brief profile	Annexure II(a)	Annexure II(b)	Annexure II(c)
4	Disclosure of relationships between directors (in case of appointment of a director)	None	None	None
5	Whether debarred from holding the office by virtue of any SEBI Order	No	No	No

SMFG 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: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

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

	or any other authority?			
--	-------------------------	--	--	--

Annexure II

a) Brief Profile of Mr. Ravi Narayanan

Ravi Narayanan is the Chief Executive officer & Managing Director of SMFG India Credit Co. Ltd. Ravi Narayanan brings three decades of leadership experience in India's banking and financial services sector, with a proven track record of scaling business, driving strategic transformation, and building high-performing teams. An alumnus of IIT(BHU) Varanasi and FMS Delhi, he combines deep technical expertise with strong commercial acumen.

Before taking helm at SMFG India Credit, Ravi served as a Group Executive – Retail at Axis Bank, leading network of 5,500 branches and 58,000 employees. He was instrumental in launching the Burgundy Private wealth management platform, expanding the bank's NRI portfolio, and strengthening its international presence through operations in the UAE. His leadership extended to governance roles as nominee director on the boards of Axis Securities and Axis Mutual Fund.

Previously, at HDFC Bank, Ravi held multiple leadership positions across two decades, including Group Head of Branch Banking, overseeing 950 branches and a INR 1.1 trillion liabilities book. He also led the Retail Trade FX business, delivering INR 1,000 crore in annual income and making a significant contribution to the bank's treasury revenue. Earlier roles included heading merchant acquiring, cash management, and current accounts, where he built scalable business from the ground up.

Additionally, after his stint with Axis Bank, Ravi served as an advisor to SMBC on its strategic investment in Yes Bank and supported the due diligence of the Bank's retail business franchise.

b) Brief Profile of Ms. Dakshita Das

Ms. Dakshita Das is an experienced bureaucrat having served as an Indian Railway Accounts Service (IRAS) Officer, and as MD & CEO at National Housing Bank.

Ms. Das has over 35 years of experience in the Government as a Civil Servant, including more than 11 years in the Ministry of Finance with a career spanning Infrastructure Financing, Public Finance and the Financial Sector including Insurance and Debt Recovery. She was the Chair of the Working Group constituted by the Ministry of Women and Child Development on Gender Budgeting and was, till recently, a Ministry of Corporate Affairs Nominee on the Disciplinary Committee of the Institute of Chartered Accountants, and Insolvency and Bankruptcy Board of India-Appellate member of the IPA.

She has handled the preparation of over 15 budgets for the central government including the Union budget, budgets for States under President's rule & the Indian Railways budget. As MD & CEO of the National Housing Bank, she ensured deepening of supervision, tightening of regulations for systemically important companies while ensuring adequate availability of liquidity for the housing finance sector. As Additional Secretary in the Department of Financial Services, Ms. Das handled the charges of insurance and debt recovery and undertook key initiatives such as the first stage disinvestment of LIC.

SMFG 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: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

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

Ms. Das has deep understanding of the FS sector and has been on several boards including as a government nominee in the Bank of India, NIIF Infrastructure Finance, GIC Re and Actuary Council of India. She is also an eminent speaker on various distinguished panels about Public Policy, Gender and other related matters.

Ms. Das is a graduate from Lady Shri Ram College for Women, University of Delhi and holds an M.Phil. degree on Vietnam Studies from Jawaharlal Nehru University. She is also a TEDx speaker.

c) Brief Profile of Mr. Diwakar Gupta

Mr. Diwakar Gupta is an Independent Director on the Board of SMFG India Credit Company Limited. He has five decades of experience in the financial services industry across the public sector and development banking.

From 2015 to 2020, Mr. Gupta served as Vice President of Private Sector and Public-Private Partnerships at the Asian Development Bank ('ADB'). In this role, he oversaw ADB's assistance to private sector projects at ADB and was responsible for building and maintaining ADB's public-private partnership operations.

Prior to joining ADB, Mr. Gupta was the MD & CFO of the State Bank of India. He was responsible for setting strategies and direction alongside other State Bank's Central Management Committee members. He joined the Bank in 1974 and held several leadership positions at its various units and subsidiaries. He held the position of Deputy Managing Director (National and Rural Banking) and CEO - SBI Card & Payment Services, among others in the Bank.

Mr. Gupta has also worked in an advisory capacity with India Value Fund Advisors ('IVFA') and Aditya Birla Financial Services Pvt. Ltd. and as an Independent Director on the boards of leading business councils, financial services companies, and other private organizations in India. In addition, he spent two years as the Senior Advisor (Research) at the Centre for Advanced Financial Research and Learning ('CAFRAL'), promoted by the RBI.

Mr. Gupta graduated in Physics (Hons) from St. Stephen's College (Delhi), and holds a Master's degree in Physics from Delhi University. He is a Certified Associate of the Indian Institute of Bankers (CAIIB).