

**SMFG India Home Finance Company Ltd.**  
**Annual Action Plan-Corporate Social Responsibility**  
**for FY 2026-27**

**1. Introduction:**

As a part of its Corporate Social Responsibility, SMFG India Home Finance Company Ltd. (“SMFG Grihashakti”) enables sustainable development and inclusive growth across communities. The Company is committed to implement socio-economic and environmental initiatives, in fulfilment of its role as a socially responsible corporate citizen. SMFG Grihashakti offers customers affordable mortgage loans to help them realise their dreams and through its CSR initiatives will address the needs of under privileged and un-served communities in the affordable housing space.

Based on the recommendation of the CSR committee, the board in its meeting held on 25<sup>th</sup> March, 2026 has hereby approved the following plan of action for undertaking its Corporate Social Responsibility (CSR) for the financial year 2026- 2027.

**2. List of CSR Projects/Programmes and Manner of Execution:**

Sr. No	Name of CSR Project	Sector and items from list of activities in Schedule VII of the Act	Local area	Location of project		Project Duration	Amount allocated for the project	Mode of implementation (Directly or through Implementing agency)	Mode of implementation –if through Implementing agency	
			(reasons if the same is not being undertaken in the local area)	State	District		(in case of on-going projects, provide bifurcation of the amount)		Name	CSR Registration number
1	Environment (To be planned)	Schedule VII, Item (iv)- Conservation of natural resources and maintaining quality of soil		Across India			1,28,00,000	Implementing Agencies	To be selected	
2	Health Care (To be planned)	Schedule VII, Item (i)- promoting preventive health care		Across India			80,00,000	Implementing Agencies	To be selected	
3	Livelihood (To be Planned)	Schedule VII, Item (ii)- Livelihood Enhancement projects		Across India			71,00,000	Implementing Agencies	To be selected	
<b>Total</b>							<b>2,79,00,000</b>			
<b>Admin Exp</b>							<b>13,00,000</b>			
<b>Total CSR Expenditure for FY'27</b>							<b>2,92,00,000</b>			

**3. Modalities of Utilisation of Funds and Implementing Timelines (Separately for each project).**

Tentative indication of modalities of fund utilisation as well as implementation schedules for each of the CSR Projects are as follows –

a) Name of project: **Environment**

Sr. No.	Bifurcation of project cost	Amount proposed to be spent	Scheduled date of disbursement of funds
1.	<i>Capex (provide specific details)</i>	0	To be decided
2.	<i>Opex (provide specific details)</i>	1,15,20,000	
3.	<i>Administrative (provide specific details)</i>	12,80,000	
<b>Total</b>		<b>1,28,00,000</b>	

b) Name of project: **Health Care**

Sr. No.	Bifurcation of project cost	Amount proposed to be spent	Scheduled date of disbursement of funds
1.	<i>Capex (provide specific details)</i>	0	To be decided
2.	<i>Opex (provide specific details)</i>	72,00,000	
3.	<i>Administrative (provide specific details)</i>	8,00,000	
<b>Total</b>		<b>80,00,000</b>	

c) Name of project: **Livelihood**

Sr. No.	Bifurcation of project cost	Amount proposed to be spent	Scheduled date of disbursement of funds
1.	<i>Capex (provide specific details)</i>	0	To be decided
2.	<i>Opex (provide specific details)</i>	63,90,000	
3.	<i>Administrative (provide specific details)</i>	7,10,000	
<b>Total</b>		<b>71,00,000</b>	

#### 4. Monitoring and Reporting

SMFG Grihashakti team shall have the responsibility of monitoring approved projects and funds disbursements for such projects. The monitoring responsibility will include field visits, meetings and regular project status reports to the Committee. The Committee shall periodically monitor and evaluate the performance of the projects and achievement of targets including the spending thereon.

There are systems in place for reporting of implementation status and utilisation of funds by the respective implementing agencies. Implementing agencies will share the project progress reports on monthly basis and self-certified utilization reports by end of each quarter. By the end of each financial year, implementing agencies will also share the audited utilization statements.

**5. Need of Impact Assessment, if any, for Projects undertaken by the Company**

Not applicable

**6. Alteration of AAP**

The board hereby reserves all rights to alter the given plan at any time during the financial year, as per the recommendation of its CSR Committee, based on the reasonable justification to that effect.

**7. This plan has been recommended by the CSR committee and approved by the Board on: 25<sup>th</sup> March, 2026**