## ISSUE OF COMMERCIAL PAPER (CP): LETTER OF OFFER

| | | | |
|---|---|---|---|
| | | PART I | Date 30th Oct 2025 |
| • PROPOSED DATE OF ISSUE | : | 31 Oct 2025 | |
| • TENOR | : | 88 Days | |
| • DUE DATE* | : | 27 Jan 2026 | |
| • CREDIT RATING | : | A1+ | A1+ |
| • ISSUED BY | : | CARE | CRISIL |
| • DATE OF RATING | : | Oct 13, 2025 | Oct 13, 2025 |
| • VALIDITY OF ISSUANCE | : | Two Month | Two Months |
| • VALIDITY PERIOD OF RATING | : | One Year | One Year |
| • FOR AMOUNT | : | INR 500 Crs | INR 500 Crs |
| • ISSUE REFERENCE | : | SMHFC/CP/2025-26/03 | |
| • ISIN CODE | : | INE213W14182 | |
| • ISSUE SIZE (Maturity Value) | : | Rs.1,50,00,00,000/- | |
| • CONDITIONS (if any) | : | NIL | |
| • CREDIT SUPPORT (if any) | : | NIL | |
| • DESCRIPTION OF INSTRUMENT | : | NA | |
| • AMOUNT | : | NA | |
| • ISSUED BY | : | NA | |
| • IN FAVOUR OF | : | NA | |
| NET WORTH OF THE GUARANTOR COMPANY | : | N/A | |
| NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE | : | N/A | |
| EXTENT OF THE GUARNTEE OFFERED BY THE GUARANTOR COMPANY | : | N/A | |
| CONDITION UNDER WHICH THE GUARANTEE WILL BE INVOKED | : | N/A | |

SMFG India Home Finance Co. Ltd.

- Details of Current Tranche:

| ISIN | Amount | Maturity Date | Current Credit Rating | Validity period of rating | CRA | Details of IPA | Details of Debenture Trustee |
|---|---|---|---|---|---|---|---|
| INE213W14182 | 1,50,00,00,000 | 27 Jan 2026 | A1+ | One Year & One Year | CRISIL , CARE | The Federal Bank Ltd | |

- Name and address of the Trustee:
- LISTING

| | | |
|---|---|---|
| PROPOSED TO BE LISTED / UNLISTED | : | PROPOSED TO BE LISTED<br>Issuing Paying Agent<br>The Federal Bank Ltd<br>Corporate Service Centre,32/ 34<br>Churchgate House Veer Nariman Road Fort,<br>Pin- 400 023 |
| CONDITIONS IF ANY | : | N/A |
| ISSUING AND PAYING AGENT | : | The Federal Bank Ltd |
| TOTAL BORROWING LIMIT | : | Rs 15,000 Crs. |
| MARKET CONVENTIONS | : | FIMMDA CONVENTIONS |
| SUPPORTING BOARD RESOLUTION | : | 07th November 2024,13 February 2025,20 March 2025 |
| TOTAL CP OUTSTANDING (as on date) | : | NIL |

Details of CPs issued during the last 15 months: As per Annexure I
Details of Other Debt Instruments Outstanding: As per Annexure II
Bank fund based facilities from banks/Financial institutions, if any: As per Annexure III

* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP is in Demat

NAME AND ADDRESS OF ISSUER : SMFG India Home Finance Company Limited
503 and 504,5th Floor, G-Block, Inspire BKC,BKC Main Road,BKC Complex, Bandra (E),
Mumbai 400 051

SMFG India Home Finance Co. Ltd.

| | | |
|---|---|---|
| LINE OF BUSINESS | : | Non Banking Financial Company |
| CHIEF FINANCIAL OFFICER (CFO) | : | Mr.Ashish Chaudhary |
| GROUP AFFILIATION (if any) | : | Sumitomo Mitsui Financial Group Inc. |
| AUDIT QUALIFICATIONS (if any) | : | None |
| Material Litigation (If any) | : | None |
| Regulatory Strictures, If Any | : | NIL |

FINANCIAL SUMMARY

(Amount in Lakhs)

| Particulars (INR lakhs) | 30-06-2025 | 31-03-2025 | 31-12-2024 | 30-09-24 | 30-06-24 | 31-03-24 | 31-12-23 | 30-09-23 | 30-06-23 | 31-03-23 | 31-03-22 | 31-03-21 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Equity | 1,56,604 | 1,55,787 | 1,52,097 | 1,18,967 | 1,15,591 | 99,008 | 92,515 | 91,399 | 81,890 | 81,231 | 67,255 | 65,534 |
| Tangible Net Worth* | 1,53,657 | 1,52,546 | 1,48,824 | 1,16,361 | 1,12,924 | 96,346 | 91,091 | 90,635 | 80,983 | 80,144 | 66,739 | 65,069 |
| Investment in subsidiary | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA | NA |
| Total debt outstanding | 9,58,906 | 9,26,747 | 8,46,311 | 8,04,481 | 7,38,242 | 6,71,254 | 6,29,955 | 5,71,237 | 5,38,287 | 5,03,789 | 3,65,951 | 3,93,667 |
| Short term debt | 2,18,456 | 1,91,782 | 2,21,592 | 2,28,559 | 2,11,994 | 1,75,875 | 1,24,860 | 1,08,720 | 1,15,872 | 1,57,654 | 1,04,594 | 1,21,305 |
| Other Debt | 7,40,450 | 7,34,965 | 6,24,719 | 5,75,921 | 5,26,248 | 4,95,379 | 5,05,095 | 4,62,517 | 4,22,415 | 3,46,135 | 2,61,357 | 2,72,362 |
| Gross Income | 36,963 | 1,30,711 | 94,463 | 59,474 | 28,944 | 1,00,879 | 69,608 | 44,581 | 21,401 | 68,624 | 50,385 | 52,587 |
| Operating Profit(PBITD) | 22,398 | 87,338 | 62,690 | 39,633 | 17,909 | 65,915 | 43,916 | 28,775 | 13,040 | 42,409 | 30,250 | 24,397 |
| Gross Profit before tax and depreciation | 2,342 | 18,608 | 12,819 | 7,904 | 2,736 | 14,180 | 6,361 | 4,369 | 1,280 | 6,556 | 2,924 | (6,693) |
| Net Profit^ | 1,267 | 11,952 | 8,119 | 4,985 | 1,612 | 9,275 | 3,827 | 2,690 | 690 | 4,016 | 1,686 | (5,551) |

^Post-Tax Profit

*Net worth as per Companies Act 2013 - Intangibles Assets-Intangible assets under development

- Details of defaults including technical default, if any, along with description of the issue, IPA, amount, dates of issue and maturity date for past five years, including in the current financial year – **NIL**

- Details of Default and Delay in Redemption of Any Other Borrowings During Last five Years, including in the current financial year: **NIL**

- Net-worth of the issuer as per the latest balance sheet: INR 154,381 lakhs
(As on 30th June, 2025)

- Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any:
(As on 28th Oct 2025)

SMFG India Home Finance Co. Ltd.

| S No | Name and category of shareholder | Total no. of equity shares | No. of shares in demat form | Total shareholding as % of total no. of equity shares |
|---|---|---|---|---|
| 1 | SMFG India Credit Company Limited , the holding company and its nominees* | 371,163,169 | 371,163,169 | 100% |
| | *including 6 shares held by Individuals as Nominee Shareholders *M/s. SMFG India Credit Company .* | | | |

- Long term credit rating, if any, obtained by the issuer:

| Instrument | Rating | Rating Agency Name |
|---|---|---|
| Long-term Fund-based | AAA (Stable) | Crisil & Care |
| Non-convertible Debentures | AAA (Stable) | |
| Subordinated Debt | AAA (Stable) | |

- Any material event/ development having implications for the financials/ credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP: No

- Details of statutory auditor and changes thereof in the last three financial years:

SMFG India Home Finance Co. Ltd.

Details of Auditors of the Issuer: (As on 28th Oct 2025)

| Name and address | Date of appointment | Remarks |
|---|---|---|
| B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W) | 19th June, 2024 | -- |
| Address: 706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India | Appointment done in Annual General Meeting dated 19th June, 2024 | - |

**Details of change in auditors for preceding three financial years and current financial year:**

| Name of the Auditor | Address | Date of Appointment | Date of cessation, if applicable | Date of resignation, if applicable |
|---|---|---|---|---|
| M.P. Chitale & Co., Chartered Accountants (Firm Registration No. 101851W) | Hamam House, Ambalal Doshi Marg, Fort, Mumbai-400001 | 6th September, 2021<br><br>(Appointment done in AGM dated 6th September, 2021) | 19 June, 2024 | - |
| B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W) | 706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India | 19 June, 2024<br><br>(Appointment done in AGM dated 19 June, 2024) | - | - |

SMFG India Home Finance Co. Ltd.

- Residual maturity profile of assets and liabilities of the Issuer:

**Residual maturity profile of assets and liabilities as on 30th June, 2025**

(Amt in crore)

| Category | Up to 30/31 days | >1 month – 2 months | >2 Months –3 months | >3 months –6 months | >6 months –1 year | > 1 year – 3 years | >3 years –5 years | >5 years | Total |
|---|---|---|---|---|---|---|---|---|---|
| Advances | 242.58 | 146.66 | 153.26 | 499.31 | 914.52 | 2434.75 | 1351.98 | 4675.50 | 10418.56 |
| Investments | 124.04 | 49.62 | 49.34 | | | | | | 223.00 |
| Borrowings | 70.15 | 168.9 | 263.82 | 530.68 | 1151 | 4840.93 | 1590.59 | 972.99 | 9589.06 |

1. End use of Funds – The purpose of the issuance is for "On lending in relation to normal business requirement of the issuer, other financing activities, repayments of its existing loans, and business operations, including capital expenditure and working capital requirement"

- Proposed CP shall be listed on the Stock Exchange(s) on or before **03rd Nov 2025**, in terms of para 4 of the SEBI Circular SEBI/HO/IMD/DF2/CIR/ P/2019/104 dt. 01-10-2019 & SEBI Circular SEBI/HO/DDHS/CIR/P/2019/115 dt. 22-10-2019.

**For SMFG India Home Finance Company Limited**

Arun Raman

**Authorized Signatory**
**Date: 30.10.2025**

**Authorized Signatory**
**Date: 30.10.2025**

SMFG India Home Finance Co. Ltd.

ORIGINAL COPY OF ANY DOCUMENT RELATED TO THE ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST.

SMFG India Home Finance Co. Ltd.

Annexure 1

**Details of CP issued during the last 15 months**

| Sr No | ISIN | Issue Date | Amount of Issue ( Rs in Crs) | Maturity Date | Amount O/S ( Rs in Crs) | CRA | Rating | Rated Amount ( Rs in Crs) | IPA |
|---|---|---|---|---|---|---|---|---|---|
| 1 | INE213W14166 | 18-Feb-25 | 50.00 | 20-May-25 | - | CRISIL & CARE | A1+ | | The Federal Bank Limited |
| 2 | INE213W14174 | 09-May-25 | 100.00 | 08-Aug-25 | - | CRISIL & CARE | A1+ | | The Federal Bank Limited |
| | **Total** | | **150.00** | | - | | | | |

SMFG India Home Finance Co. Ltd.

**Annexure II**

**Details of borrowings of the company, as on 28.10.2025**

**Details of debt securities and CPs:**

| Sr No | Series | ISIN | Tenor/ Period of maturity | Coupon | Amount issued ( In Crs)* | Date of allotment | Redemption date/ Schedule | Credit rating | Secured/ Unsecured | Security | Other Details viz. Details of IPA, Details of CRA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | NIL | | | | | | | | | | |
| | | | | Total | - | | | | | | |

| Sr No | Series | ISIN | Tenor/ Period of maturity (Days) | Coupon | Amount issued ( In Crs)* | Date of allotment | Redemption date/ Schedule | Credit rating | Secured/ Unsecured | Security | Other Details viz. Details of IPA, Details of CRA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Series-19 | INE213W07202 | 1096 | 8.20% | 11.70 | 07-Nov-22 | 07-Nov-25 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 2 | Series-21 Option II | INE213W07228 | 1095 | 8.40% | 100.00 | 27-Dec-22 | 26-Dec-25 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 3 | Series-22 | INE213W07244 | 1096 | 7.45% | 75.00 | 09-Feb-23 | 09-Feb-26 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 4 | Series-23 | INE213W07251 | 1094 | 8.35% | 350.00 | 17-May-23 | 15-May-26 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 5 | Series-24 | INE213W07269 | 1094 | 8.15% | 120.00 | 17-May-23 | 15-May-26 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 6 | Series-25 | INE213W07277 | 1094 | 8.35% | 425.00 | 17-Jan-24 | 15-Jan-27 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 7 | Series-26 | INE213W07285 | 1095 | 8.25% | 200.00 | 28-May-24 | 28-May-27 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 8 | Series-27 | INE213W07293 | 1094 | 8.07% | 200.00 | 11-Sep-24 | 10-Sep-27 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 9 | Series-28 | INE213W07301 | 1095 | 7.09% | 200.00 | 29-Oct-24 | 29-Oct-27 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 10 | Series-27 Reissuance | INE213W07293 | 1012 | 8.07% | 375.00 | 02-Dec-24 | 10-Sep-27 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 11 | Series-29 | INE213W07319 | 1096 | 7.40% | 250.00 | 19-May-25 | 19-May-28 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 12 | Series-30 | INE213W07327 | 1186 | 7.25% | 100.00 | 06-Jun-25 | 04-Sep-28 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 13 | Series-31 | INE213W07335 | 909 | 7.17% | 300.00 | 01-Aug-25 | 27-Jan-28 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| 14 | Series-32 | INE213W07343 | 1095 | 7.30% | 18.00 | 14-Oct-25 | 13-Oct-28 | AAA - Stable | Secured | 1st Pari-Passu Charge | Catalyst Trusteeship Limited |
| | | | | Total | 2,724.7 | | | | | | |

| Sr No | Series | ISIN | Tenor/ Period of maturity (Days) | Coupon | Amount issued ( In Crs)* | Date of allotment | Redemption date/ Schedule | Credit rating | Secured/ Unsecured | Security | Other Details viz. Details of IPA, Details of CRA |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 1 | Sub-Debt-1 | INE213W08010 | 3651 | 8.50% | 30.00 | 08-Jun-20 | 07-Jun-30 | AAA - Stable | unsecured | Nil | Catalyst Trusteeship Limited |
| 2 | Sub-Debt-2 | INE213W08028 | 3652 | 7.63% | 40.00 | 01-Jan-21 | 01-Jan-31 | AAA - Stable | unsecured | Nil | Catalyst Trusteeship Limited |
| 3 | Sub-Debt-3 | INE213W08036 | 3652 | 7.70% | 25.00 | 12-Aug-21 | 12-Aug-31 | AAA - Stable | unsecured | Nil | Catalyst Trusteeship Limited |
| 4 | Sub-Debt-4 | INE213W08044 | 3653 | 8.40% | 100.00 | 22-Jul-22 | 22-Jul-32 | AAA - Stable | unsecured | Nil | Catalyst Trusteeship Limited |
| 5 | Sub-Debt-5 | INE213W08051 | 3653 | 8.40% | 50.00 | 12-Aug-22 | 12-Aug-32 | AAA - Stable | unsecured | Nil | Catalyst Trusteeship Limited |
| 6 | Sub-Debt-6 | INE213W08069 | 3652 | 8.10% | 50.00 | 24-Oct-25 | 24-Oct-35 | AAA - Stable | unsecured | Nil | Catalyst Trusteeship Limited |
| | Total | | | Total | 245.00 | | | | | | |

*This comprises of the Amount outstanding as on date

SMFG India Home Finance Co. Ltd.

## Annexure III

### Bank fund based facilities/ Financial institutions, if any as on 28.10.2025

| Sr No. | Lender's Name | Nature of facility | Amount Sanctioned | Principal O/s | Repayment / Maturity Date | Credit Ratings | Security | Asset Classification |
|---|---|---|---|---|---|---|---|---|
| 1 | Axis Bank Limited | Term Loan | 100.00 | 64.81 | Mar-35 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 2 | Axis Bank Limited | Term Loan | 200.00 | 32.50 | Oct-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 3 | Axis Bank Limited | Term Loan | | 27.50 | Jun-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| | Axis Bank Limited | Term Loan | 500.00 | 25.00 | Oct-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 4 | Bank of India | Term Loan | 400.00 | 77.46 | Sep-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 5 | Bank of India | Term Loan | | 77.46 | Sep-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 6 | Bank of India | Term Loan | | 77.46 | Sep-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 7 | Bank of India | Term Loan | | 40.32 | Dec-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 8 | Bank of India | Term Loan | | 40.32 | Dec-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 9 | Canara Bank ( Rs 250 Cr) | Term Loan | 250.00 | 31.24 | Mar-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 10 | Canara Bank ( Rs 500 Cr) | Term Loan | 500.00 | 75.00 | Jun-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 11 | Canara Bank ( Rs 500 Cr) | Term Loan | | 49.96 | Jun-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 12 | Canara Bank ( Rs 500 Cr) | Term Loan | | 250.00 | Jun-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 13 | Canara Bank (Rs 200 Cr) | Term Loan | 200.00 | 88.89 | Sep-29 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 14 | Canara Bank (Rs 200 Cr) | Term Loan | | 88.89 | Sep-29 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 15 | Bank of Baroda | Term Loan | 500.00 | 100.00 | Feb-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 16 | Bank of Baroda | Term Loan | | 250.00 | Mar-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 17 | Bank of Baroda | Term Loan | | 50.00 | Mar-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 18 | Bank of Baroda | Term Loan | | 50.00 | Mar-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 19 | Bank of Baroda | Term Loan | | 50.00 | Apr-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 20 | HDFC Bank Limited (Rs 80 Crs) | Term Loan | 80.00 | 25.00 | Mar-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 21 | | Term Loan | | 15.00 | Mar-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 22 | HDFC Bank Limited ( Rs 175 Cr) | Term Loan | 175.00 | 1.25 | Dec-25 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 23 | HDFC Bank Limited ( Rs 175 Cr) | Term Loan | | 16.07 | Dec-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 24 | HDFC Bank Limited ( Rs 120 Cr) | Term Loan | 120.00 | 48.00 | Oct-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 25 | HDFC Bank Limited ( Rs 210 Cr) | Term Loan | 210.00 | 60.00 | Sep-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 26 | | Term Loan | | 35.00 | Mar-29 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 27 | | Term Loan | | 45.00 | May-29 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 28 | HDFC Bank | Term Loan | 100.00 | 45.00 | Mar-30 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 29 | HDFC Bank | Term Loan | | 50.00 | Sep-30 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 30 | HDFC Bank Limited ( Rs 200 Cr) | Term Loan | 200.00 | 56.25 | Jun-29 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 31 | HDFC Bank Limited ( Rs 200 Cr) | Term Loan | | 106.25 | Dec-29 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 32 | HSBC Bank ( Rs 150 Cr) | Term Loan | 150.00 | 4.17 | Mar-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 33 | HSBC Bank ( Rs 150 Cr) | Term Loan | | 12.50 | Mar-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 34 | HSBC Bank ( Rs 150 Cr) | Term Loan | | 8.34 | Apr-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 35 | HSBC Bank ( Rs 125 Cr) | Term Loan | 125.00 | 41.67 | Sep-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 36 | HSBC Bank ( Rs 75 Cr) | Term Loan | 75.00 | 2.50 | Mar-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 37 | HSBC Bank ( Rs 75 Cr) | Term Loan | | 34.99 | Apr-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 38 | HSBC Bank ( Rs 300 Cr) | Term Loan | 300.00 | 16.67 | Aug-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 39 | HSBC Bank ( Rs 300 Cr) | Term Loan | | 133.34 | Oct-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 40 | HSBC Bank ( Rs 300 Cr) | Term Loan | | 41.67 | Nov-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 41 | ICICI Bank | Term Loan | 200.00 | 75.00 | Sep-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 42 | ICICI Bank | Term Loan | | 75.00 | Sep-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 43 | IDBI Bank | Term Loan | 200.00 | 37.50 | Jun-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 44 | IDBI Bank | Term Loan | | 125.00 | Dec-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 45 | Indian Bank (Rs 300 Cr) | Term Loan | 300.00 | 111.11 | Nov-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 46 | Indian Bank (Rs 300 Cr) | Term Loan | | 55.56 | Dec-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 47 | Karnataka Bank Limited | Term Loan | 100.00 | 5.00 | Dec-25 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 48 | Karnataka Bank Limited | Term Loan | | 15.00 | Sep-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 49 | Karnataka Bank Limited | Term Loan | 200 | 200.00 | Feb-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 50 | State Bank of India ( Rs 250 Cr) | Term Loan | 250.00 | 56.19 | May-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 51 | State Bank of India ( Rs 250 Cr) | Term Loan | | 50.00 | Nov-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 52 | State Bank of India ( Rs 250 Cr) | Term Loan | | 50.00 | May-30 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 53 | State Bank of India ( Rs 300 Cr) | Term Loan | 300.00 | 20.00 | Mar-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 54 | | Term Loan | | 200.00 | Mar-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 55 | State Bank of India ( Rs 400 Cr) | Term Loan | 400.00 | 86.66 | Mar-32 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 56 | | Term Loan | | 93.33 | May-32 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 57 | | Term Loan | | 93.33 | May-32 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 58 | | Term Loan | | 93.33 | Jun-32 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 59 | Small Industries Development Bank of India | Term Loan | 244.00 | 148.20 | May-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |

SMFG India Home Finance Co. Ltd.

## Annexure III

### Bank fund based facilities/ Financial institutions, if any as on 28.10.2025

| Sr No. | Lender's Name | Nature of facility | Amount Sanctioned | Principal O/s | Repayment / Maturity Date | Credit Ratings | Security | Asset Classification |
|---|---|---|---|---|---|---|---|---|
| 60 | The Federal Bank Limited | Term Loan | 60.00 | 27.69 | Sep-28 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 61 | The Federal Bank Limited | Term Loan | 100.00 | 11.11 | Mar-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 62 | Union Bank of India | Term Loan | 150.00 | 24.94 | Jun-26 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 63 | Union Bank of India | Term Loan | | 8.33 | Dec-25 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 64 | Union Bank of India | Term Loan | 300.00 | 30.77 | Sep-30 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 65 | Union Bank of India | Term Loan | | 135.38 | Dec-30 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 66 | Union Bank of India | Term Loan | | 84.62 | Dec-30 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 67 | Union Bank of India | Term Loan | 500.00 | 4.62 | Jun-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 68 | Union Bank of India | Term Loan | | 138.46 | Aug-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 69 | Union Bank of India | Term Loan | | 133.85 | Aug-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 70 | Union Bank of India | Term Loan | | 200.00 | Nov-31 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 71 | UCO Bank | Term Loan | 500.00 | 50.00 | Mar-27 | AAA - Stable | 1st Pari-Passu Charge | Standard |
| | | | | | | | | |
| | | **Total** | **7,489.00** | **4,785.44** | | | | |
| | | | | | | | | |
| 71 | National Housing Bank | Term Loan | 900.00 | 108.85 | Oct-30 | AAA - Stable | Exclusive Charge | Standard |
| 72 | National Housing Bank | Term Loan | | 58.72 | Oct-33 | AAA - Stable | Exclusive Charge | Standard |
| 73 | National Housing Bank | Term Loan | | 40.24 | Oct-32 | AAA - Stable | Exclusive Charge | Standard |
| 74 | National Housing Bank | Term Loan | | 63.59 | Apr-34 | AAA - Stable | Exclusive Charge | Standard |
| 75 | National Housing Bank | Term Loan | | 82.74 | Apr-34 | AAA - Stable | Exclusive Charge | Standard |
| 76 | National Housing Bank | Term Loan | | 16.25 | Apr-31 | AAA - Stable | Exclusive Charge | Standard |
| 77 | National Housing Bank | Term Loan | | 234.72 | Jan-35 | AAA - Stable | Exclusive Charge | Standard |
| 78 | National Housing Bank | Term Loan | | 30.54 | Jan-32 | AAA - Stable | Exclusive Charge | Standard |
| 84 | National Housing Bank | Term Loan | | 65.83 | Jan-35 | AAA - Stable | Exclusive Charge | Standard |
| 85 | National Housing Bank | Term Loan | | 23.14 | Jan-32 | AAA - Stable | Exclusive Charge | Standard |
| | | | | | | | | |
| | | **Total** | **900.00** | **724.62** | | | | |
| | | | | | | | | |
| II | **ECB*** | | | | | | | |
| | State Bank of India | ECB | 437.05 | 443.96 | Mar-28 | [ICRA]AAA | 1st Pari-Passu Charge | Standard |
| | HSBC Bank | ECB | 433.75 | 443.96 | Aug-28 | [ICRA]AAA | 1st Pari-Passu Charge | Standard |
| | | | | | | | | |
| | **Secured WCDL / CC** | | | | | | | |
| III | **Working Capital/ Demand Loan** | | | | | | | |
| 1 | Axis Bank Limited | WCDL | 25.00 | 0.00 | NA | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 2 | HDFC Bank Limited | WCDL | 10.00 | 0.00 | NA | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 3 | Standard Chartered Bank | WCDL | 30.00 | 0.00 | NA | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 4 | Deutsche Bank | WCDL / STL | 400.00 | 0.00 | NA | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 5 | Deutsche Bank | WCDL/OD/ STL | 350.00 | 0.00 | NA | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 6 | HSBC Bank | WCDL | 100.00 | 0.00 | NA | AAA - Stable | 1st Pari-Passu Charge | Standard |
| 7 | RBL Bank | WCDL | 200.00 | 0.00 | NA | AAA - Stable | 1st Pari-Passu Charge | Standard |
| | | **Total** | **1,115.00** | - | | | | |
| IV | **Collateralized Borrowing (PTC) | | | | | | | |
| 1 | DBS- PTC | PTC | 108.32 | 55.26 | 20-Jul-33 | AAA - Stable | NA | Standard |
| | | **Total** | **108.32** | **55.26** | | | | |

* We have considered the MTM Value as on Sep 25 for ECB.

**PTC MTM Value as on Oct 25

SMFG India Home Finance Co. Ltd.