

ISSUE OF COMMERCIAL PAPER (CP): LETTER OF OFFER

PART I

Date 11th May 2026

• PROPOSED DATE OF ISSUE	:	12 May 2026	
• TENOR	:	91 Days	
• DUE DATE*	:	11 Aug 2026	
• CREDIT RATING	:	A1+	A1+
• ISSUED BY	:	CARE	CRISIL
• DATE OF RATING	:	May 07, 2026	May 07, 2026
• 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/2026-27/04	
• ISIN CODE	:	INE213W14190	
• ISSUE SIZE (Maturity Value)	:	Rs.2,00,00,00,000/-	
• 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 GUARNTTEE OFFERED BY THE GUARANTOR COMPANY	:	N/A	
CONDITION UNDER WHICH THE GUARANTEE WILL BE INVOKED	:	N/A	




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

- Details of Current Tranche:

ISIN	Amount	Maturity Date	Current Credit Rating	Validity period of rating	CRA	Details of IPA	Details of Debenture Trustee
INE213W14190	2,00,00,00,000	11 Aug 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

Issuing Paying Agent
The Federal Bank Ltd
Corporate Service Centre, 32/ 34
Churchgate House Veer Nariman Road Fort,
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, 13th February 2025, 20 March 2025

TOTAL CP OUTSTANDING (as on date)

Rs. 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





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CIN: U65922TN2010PLC076972

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)	31-12-2025	30-06-2025	31-03-2025	31-12-2024	30-09-24	30-06-24	31-03-24	31-03-23	31-03-22	31-03-21
Equity	1,64,948	1,56,604	1,55,787	1,52,097	1,18,967	1,15,591	99,008	81,231	67,255	65,534
Tangible Net Worth*	1,62,527	1,53,657	1,52,546	1,48,824	1,16,361	1,12,924	96,346	80,144	66,739	65,069
Investment in subsidiary	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total debt outstanding	9,93,837	9,58,906	9,26,747	8,46,311	8,04,481	7,38,242	6,71,254	5,03,789	3,65,951	3,93,667
Short term debt	2,11,389	2,18,456	1,91,782	2,21,592	2,28,559	2,11,994	1,75,875	1,57,654	1,04,594	1,21,305
Other Debt	7,82,447	7,40,450	7,34,965	6,24,719	5,75,921	5,26,248	4,95,379	3,46,135	2,61,357	2,72,362
Gross Income	1,14,369	36,963	1,30,711	94,463	59,474	28,944	1,00,879	68,624	50,385	52,587
Operating Profit(PBITD)	74,982	22,398	87,338	62,690	39,633	17,909	65,915	42,409	30,250	24,397
Gross Profit before tax and depreciation	14,707	2,342	18,608	12,819	7,904	2,736	14,180	6,556	2,924	(6,693)
Net Profit ^a	9,447	1,267	11,952	8,119	4,985	1,612	9,275	4,016	1,686	(5,551)
*Post-Tax Profit										
^a 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 163,172 lakhs
(As on 31st December, 2025)
- Shareholding of the issuer's promoters and the details of the shares pledged by the promoters, if any:
(As on 20th April 2026)

S No	Name and category of shareholder	Total no. of equity shares	No. of shares in demat form	Total shareholding as % of total




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				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 are held by Individuals as Nominee Shareholders M/s. SMFG India Credit Company Limited .				

- 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:




Details of Auditors of the Issuer: (As on 20th April 2026)

Name and address	Date of appointment	Remarks
B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W)	19 th June, 2024	--
Address: 706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India	Appointment done in Annual General Meeting dated 19 th 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	6 th September, 2021 (Appointment done in AGM dated 6 th 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 (Appointment done in AGM dated 19 June, 2024)	-	-



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

Residual maturity profile of assets and liabilities as on 31st Decemebr, 2025

Residual maturity profile of assets and liabilities of the Issuer:								(Amt in crore)	
Category	Up to 30/31	>1	>2	>3	>6	> 1	>3	>5	Total
	days	month - 2	Months -3	months -6	months -1 year	year - 3	years -5	years	
		months	months	months		years	years		
Advances	258.49	158.11	164.81	540.12	958.75	2,579.58	1,474.71	4,781.91	10,916.49
Investments	73.95	-	-	170.41					244.35
Borrowings	245.73	132.04	172.08	730.77	833.27	5,241.91	1,279.97	1,302.60	9,938.37

- 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 **13th May 2026**, 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



Authorized Signatory

Date: 11.05.2026



Authorized Signatory

Date: 11.05.2026



8

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

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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
3	INE213W14182	31-Oct-25	150.00	27-Jan-26	-	CRISIL & CARE	A1+		The Federal Bank Limited
	Total		300.00		-				



 SMFG India Home Finance Co. Ltd.

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Annexure II
Details of borrowings of the company, as on 08.05.2026

Sr No	Series	ISIN	Tenor/ Period of maturity	Coupon	Amount issued (In Cr₹)*	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 Cr₹)*	Date of allotment	Redemption date/ Schedule	Credit rating	Secured/ Unsecured	Security	Other Details viz. Details of IPA, Details of CRA
1	Series-23	INE213W07251	1094	8.35%	350.00	17-May-23	15-May-26	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
2	Series-24	INE213W07269	1094	8.15%	120.00	17-May-23	15-May-26	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
3	Series-25	INE213W07277	1094	8.35%	425.00	17-Jan-24	15-Jan-27	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
4	Series-26	INE213W07285	1095	8.25%	200.00	28-May-24	28-May-27	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
5	Series-27	INE213W07293	1094	8.07%	200.00	11-Sep-24	10-Sep-27	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
6	Series-28	INE213W07301	1095	7.09%	200.00	29-Oct-24	29-Oct-27	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
7	Series-27 Reissuance	INE213W07293	1012	8.07%	375.00	02-Dec-24	10-Sep-27	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
8	Series-29	INE213W07319	1096	7.40%	250.00	19-May-25	19-May-28	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
9	Series-30	INE213W07327	1186	7.25%	100.00	06-Jun-25	04-Sep-28	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
10	Series-31	INE213W07335	909	7.17%	300.00	01-Aug-25	27-Jan-28	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
11	Series-32	INE213W07343	1095	7.30%	18.00	14-Oct-25	13-Oct-28	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
12	Series-33	INE213W07350	3651	7.71%	325.00	17-Nov-25	16-Nov-35	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
13	Series-34	INE213W07368	1096	7.25%	30.00	23-Jan-26	23-Jan-29	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
14	Series-36	INE213W07376	1096	7.50%	15.00	30-Mar-26	30-Mar-29	AAA - Stable	Secured	1st Pari-Passu Charge	Catalyst Trusteehip Limited
	Total				2,908.0						

Sr No	Series	ISIN	Tenor/ Period of maturity (Days)	Coupon	Amount issued (In Cr₹)*	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 Trusteehip Limited
2	Sub-Debt-2	INE213W08028	3652	7.63%	40.00	01-Jan-21	01-Jan-31	AAA - Stable	unsecured	Nil	Catalyst Trusteehip Limited
3	Sub-Debt-3	INE213W08036	3652	7.70%	25.00	12-Aug-21	12-Aug-31	AAA - Stable	unsecured	Nil	Catalyst Trusteehip Limited
4	Sub-Debt-4	INE213W08044	3653	8.40%	100.00	22-Jul-22	22-Jul-32	AAA - Stable	unsecured	Nil	Catalyst Trusteehip Limited
5	Sub-Debt-5	INE213W08051	3653	8.40%	50.00	12-Aug-22	12-Aug-32	AAA - Stable	unsecured	Nil	Catalyst Trusteehip Limited
6	Sub-Debt-6	INE213W08069	3652	8.10%	50.00	24-Oct-25	24-Oct-35	AAA - Stable	unsecured	Nil	Catalyst Trusteehip Limited
	Total				295.00						

*This comprises of the Amount outstanding as on date



(Signature)

Annexure III

Bank fund based facilities/ Financial institutions, if any as on 08.05.2026

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	56.99	Mar-35	AAA - Stable	1st Pari-Passu Charge	Standard	
2	Axis Bank Limited	Term Loan	200.00	27.50	Oct-28	AAA - Stable	1st Pari-Passu Charge	Standard	
3	Axis Bank Limited	Term Loan		22.50	Jun-28	AAA - Stable	1st Pari-Passu Charge	Standard	
4	Axis Bank Limited	Term Loan		500.00	21.25	Jul-30	AAA - Stable	1st Pari-Passu Charge	Standard
5	Axis Bank Limited	Term Loan	400.00	100.00	Feb-31	AAA - Stable	1st Pari-Passu Charge	Standard	
6	Bank of India	Term Loan		71.02	Sep-31	AAA - Stable	1st Pari-Passu Charge	Standard	
7	Bank of India	Term Loan		71.02	Sep-31	AAA - Stable	1st Pari-Passu Charge	Standard	
8	Bank of India	Term Loan		71.02	Sep-31	AAA - Stable	1st Pari-Passu Charge	Standard	
9	Bank of India	Term Loan		37.10	Dec-31	AAA - Stable	1st Pari-Passu Charge	Standard	
10	Bank of India	Term Loan	37.10	Dec-31	AAA - Stable	1st Pari-Passu Charge	Standard		
11	Canara Bank (Rs 500 Cr)	Term Loan	500.00	250.00	Jun-28	AAA - Stable	1st Pari-Passu Charge	Standard	
12	Canara Bank (Rs 200 Cr)	Term Loan	200.00	66.67	Mar-28	AAA - Stable	1st Pari-Passu Charge	Standard	
13	Canara Bank (Rs 200 Cr)	Term Loan		66.67	Sep-29	AAA - Stable	1st Pari-Passu Charge	Standard	
14	Bank of Baroda	Term Loan	500.00	100.00	Feb-31	AAA - Stable	1st Pari-Passu Charge	Standard	
15	Bank of Baroda	Term Loan		250.00	Mar-31	AAA - Stable	1st Pari-Passu Charge	Standard	
16	Bank of Baroda	Term Loan		50.00	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	Apr-31	AAA - Stable	1st Pari-Passu Charge	Standard	
19	HDFC Bank Limited (Rs 80 Crs)	Term Loan	80.00	20.00	Mar-28	AAA - Stable	1st Pari-Passu Charge	Standard	
20		Term Loan		12.00	Mar-28	AAA - Stable	1st Pari-Passu Charge	Standard	
21	HDFC Bank Limited (Rs 175 Cr)	Term Loan	175.00	11.90	Dec-27	AAA - Stable	1st Pari-Passu Charge	Standard	
22	HDFC Bank Limited (Rs 120 Cr)	Term Loan	120.00	36.00	Oct-27	AAA - Stable	1st Pari-Passu Charge	Standard	
23	HDFC Bank Limited (Rs 210 Cr)	Term Loan	210.00	50.00	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard	
24		Term Loan		30.00	Mar-29	AAA - Stable	1st Pari-Passu Charge	Standard	
25		Term Loan		36.00	May-29	AAA - Stable	1st Pari-Passu Charge	Standard	
26	HDFC Bank	Term Loan	100.00	40.00	Mar-30	AAA - Stable	1st Pari-Passu Charge	Standard	
27	HDFC Bank	Term Loan		45.00	Sep-30	AAA - Stable	1st Pari-Passu Charge	Standard	
28	HDFC Bank Limited (Rs 200 Cr)	Term Loan	200.00	48.75	Jun-29	AAA - Stable	1st Pari-Passu Charge	Standard	
29	HDFC Bank Limited (Rs 200 Cr)	Term Loan		93.75	Dec-29	AAA - Stable	1st Pari-Passu Charge	Standard	
30	HDFC Bank Limited	Term Loan	150.00	150.00	Mar-31	AAA - Stable	1st Pari-Passu Charge	Standard	
31	HSBC Bank (Rs 125 Cr)	Term Loan	125.00	20.83	Sep-26	AAA - Stable	1st Pari-Passu Charge	Standard	
32	HSBC Bank (Rs 75 Cr)	Term Loan	75.00	1.67	Mar-27	AAA - Stable	1st Pari-Passu Charge	Standard	
33	HSBC Bank (Rs 75 Cr)	Term Loan		23.33	Apr-27	AAA - Stable	1st Pari-Passu Charge	Standard	
34	HSBC Bank (Rs 300 Cr)	Term Loan		300.00	12.50	Aug-27	AAA - Stable	1st Pari-Passu Charge	Standard
35	HSBC Bank (Rs 300 Cr)	Term Loan	300.00	100.00	Oct-27	AAA - Stable	1st Pari-Passu Charge	Standard	
36	HSBC Bank (Rs 300 Cr)	Term Loan		33.33	Nov-27	AAA - Stable	1st Pari-Passu Charge	Standard	
37	ICICI Bank	Term Loan		200.00	62.50	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard
38	ICICI Bank	Term Loan		62.50	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard	
39	IDBI Bank	Term Loan	200.00	12.50	Jun-26	AAA - Stable	1st Pari-Passu Charge	Standard	
40	IDBI Bank	Term Loan		125.00	Dec-28	AAA - Stable	1st Pari-Passu Charge	Standard	
41	Indian Bank (Rs 300 Cr)	Term Loan	300.00	44.44	Dec-27	AAA - Stable	1st Pari-Passu Charge	Standard	
42	Karnataka Bank Limited	Term Loan	100.00	10.00	Sep-26	AAA - Stable	1st Pari-Passu Charge	Standard	
43	Karnataka Bank Limited	Term Loan	200	160.00	Feb-28	AAA - Stable	1st Pari-Passu Charge	Standard	
44	State Bank of India (Rs 250 Cr)	Term Loan	250.00	40.56	May-27	AAA - Stable	1st Pari-Passu Charge	Standard	
45	State Bank of India (Rs 250 Cr)	Term Loan		50.00	Nov-28	AAA - Stable	1st Pari-Passu Charge	Standard	
46	State Bank of India (Rs 250 Cr)	Term Loan		50.00	May-30	AAA - Stable	1st Pari-Passu Charge	Standard	
47	State Bank of India (Rs 300 Cr)	Term Loan		300.00	200.00	Mar-31	AAA - Stable	1st Pari-Passu Charge	Standard
48	State Bank of India (Rs 400 Cr)	Term Loan	400.00	73.32	Mar-32	AAA - Stable	1st Pari-Passu Charge	Standard	
49		Term Loan		86.66	May-32	AAA - Stable	1st Pari-Passu Charge	Standard	
50		Term Loan		86.66	May-32	AAA - Stable	1st Pari-Passu Charge	Standard	
51		Term Loan		86.66	Jun-32	AAA - Stable	1st Pari-Passu Charge	Standard	
52	State Bank of India	Term Loan	400.00	5.00	Dec-26	AAA - Stable	1st Pari-Passu Charge	Standard	
53	State Bank of India	Term Loan		95.00	Jun-28	AAA - Stable	1st Pari-Passu Charge	Standard	
54	State Bank of India	Term Loan		100.00	Jun-30	AAA - Stable	1st Pari-Passu Charge	Standard	
	State Bank of India	Term Loan		200.00	Dec-33	AAA - Stable	1st Pari-Passu Charge	Standard	
55	Small Industries Development Bank of India	Term Loan	244.00	134.80	May-31	AAA - Stable	1st Pari-Passu Charge	Standard	
56	The Federal Bank Limited	Term Loan	60.00	23.07	Sep-28	AAA - Stable	1st Pari-Passu Charge	Standard	
57	Union Bank of India	Term Loan	150.00	16.60	Jun-26	AAA - Stable	1st Pari-Passu Charge	Standard	
58	Union Bank of India	Term Loan	300.00	27.69	Sep-30	AAA - Stable	1st Pari-Passu Charge	Standard	
59	Union Bank of India	Term Loan		123.08	Dec-30	AAA - Stable	1st Pari-Passu Charge	Standard	



Annexure III

Bank fund based facilities/ Financial institutions, if any as on 08.05.2026

Sr No.	Lender's Name	Nature of facility	Amount Sanctioned	Principal O/s	Repayment / Maturity Date	Credit Ratings	Security	Asset Classification
60	Union Bank of India	Term Loan	500.00	76.92	Dec-30	AAA - Stable	1st Pari-Passu Charge	Standard
61	Union Bank of India	Term Loan		4.23	Jun-31	AAA - Stable	1st Pari-Passu Charge	Standard
62	Union Bank of India	Term Loan		126.92	Aug-31	AAA - Stable	1st Pari-Passu Charge	Standard
63	Union Bank of India	Term Loan		122.69	Aug-31	AAA - Stable	1st Pari-Passu Charge	Standard
64	Union Bank of India	Term Loan		184.62	Nov-31	AAA - Stable	1st Pari-Passu Charge	Standard
65	UCO Bank	Term Loan	500.00	50.00	Sep-27	AAA - Stable	1st Pari-Passu Charge	Standard
66	UCO Bank	Term Loan		100.00	Mar-30	AAA - Stable	1st Pari-Passu Charge	Standard
67	UCO Bank	Term Loan		100.00	Sep-32	AAA - Stable	1st Pari-Passu Charge	Standard
		Total	8,039.00	4,805.34				
65	National Housing Bank	Term Loan	900.00	97.95	Oct-30	AAA - Stable	Exclusive Charge	Standard
66	National Housing Bank	Term Loan		51.40	Oct-33	AAA - Stable	Exclusive Charge	Standard
67	National Housing Bank	Term Loan		35.88	Oct-32	AAA - Stable	Exclusive Charge	Standard
68	National Housing Bank	Term Loan		54.23	Apr-34	AAA - Stable	Exclusive Charge	Standard
69	National Housing Bank	Term Loan		69.10	Apr-34	AAA - Stable	Exclusive Charge	Standard
70	National Housing Bank	Term Loan		14.75	Apr-31	AAA - Stable	Exclusive Charge	Standard
71	National Housing Bank	Term Loan		204.00	Jan-35	AAA - Stable	Exclusive Charge	Standard
72	National Housing Bank	Term Loan		27.36	Jan-32	AAA - Stable	Exclusive Charge	Standard
84	National Housing Bank	Term Loan		56.28	Jan-35	AAA - Stable	Exclusive Charge	Standard
85	National Housing Bank	Term Loan		21.28	Jan-32	AAA - Stable	Exclusive Charge	Standard
86	National Housing Bank	Term Loan		276.40	Apr-35	AAA - Stable	Exclusive Charge	Standard
87	National Housing Bank	Term Loan		100.00	Oct-32	AAA - Stable	Exclusive Charge	Standard
		Total		900.00	1,008.63			
II	ECB							
	State Bank of India	ECB	437.05	437.05	Mar-28	[ICRA]AAA	1st Pari-Passu Charge	Standard
	HSBC Bank	ECB	433.75	433.75	Aug-28	[ICRA]AAA	1st Pari-Passu Charge	Standard
		Total	870.80	870.80				
	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
6	HSBC Bank	WCDL	100.00	0.00	NA	AAA - Stable	1st Pari-Passu Charge	Standard
		Total	165.00	-				

The image shows a handwritten signature in blue ink to the right of a circular blue stamp. The stamp contains the text "S.M.F. India Home Finance Co. Ltd." around the perimeter and a star symbol in the center. There is also a small handwritten mark to the left of the stamp.