

4 August, 2025

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

Ref: Our letter dated 29 July, 2025 on prior intimation under Regulation 50(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Outcome of Board Meeting and Submission of the Un-audited Financial Results for the quarter ended 30 June, 2025 along with Limited Review Report issued by the Statutory Auditors

Dear Sir/ Madam,

Pursuant to Regulation 51(2) and Regulation 52 read with Para A of Part B of Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('Listing Regulations') (as amended from time to time), we hereby inform that the Board of Directors of the Company at its meeting held today i.e., Monday, 4 August, 2025, approved and noted the Un-audited Financial Results of the Company for the quarter ended 30 June, 2025 along with Limited Review Report issued by the Statutory Auditors, duly reviewed by the Audit Committee.

Accordingly, please find enclosed the following:

- Un-audited Financial Results of the Company for the quarter ended 30 June, 2025 along with Limited Review Report issued by the Statutory Auditors.
- Disclosures of items specified in Regulation 52(4) of the Listing Regulations.
- Disclosure of security cover in terms of Regulation 54(3) of the Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated 16 May, 2024.

Further, please note that the Statutory Auditors of the Company have submitted a Limited Review Report with unmodified opinion on the financial results for the quarter ended 30 June, 2025.

Pursuant to Regulation 52(7) and 52(7A) of the Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July, 2025 (as amended from time to time), the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised up to 30 June, 2025 were fully utilized for the purpose for which the same were raised by the Company and there is no deviation in the utilization of their issue proceeds. The said confirmation as duly placed before the Audit Committee, is enclosed in the format as specified under the Listing Regulations.

The Board Meeting commenced at 04.00 P.M. and concluded at 05.30 P.M.



Nayi Asha. Naya Vishwas.

Request you to take the same on record.

Thanking You

For SMFG India Home Finance Company Limited

Ashish Chaudhary
Chief Financial Officer

Encl: As above

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

B. K. Khare & Co.
Chartered Accountants

706/708, Sharda Chambers, New Marine
Lines, Mumbai – 400 020, India

Independent Auditor's Review Report on Unaudited Quarterly Financial Results of SMFG India Home Finance Co. Ltd. under Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
SMFG India Home Finance Co. Ltd.

Introduction

1. We have reviewed the accompanying statement of unaudited financial results of SMFG India Home Finance Co. Ltd. (the 'Company') for the quarter ended on June 30, 2025 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("Listing Regulations").
2. This statement, which is responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ('Ind AS') 34 'Interim Financial Reporting' specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India from time to time and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of Review

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.



B. K. Khare & Co.
Chartered Accountants

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices has not disclosed the information required to be disclosed in terms of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For B. K. Khare & Co

Chartered Accountants

Firm Registration Number: 105102W

Shirish Rahalkar

Partner

Membership No.: 111212

UDIN: 25111212BMKYGK2855

Place: Mumbai

Date: August 04, 2025





Nayi Asha. Naya Vishwas.

SMFG India Home Finance Co. Ltd.

Registered office address: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116, Tamil Nadu

Toll Free no. 18001021003/ Email: grihashakti@grihashakti.com

Website : www.grihashakti.com/CIN- U65922TN2010PLC076972

Statement of Unaudited Financial Results for the quarter ended June 30, 2025

	Quarter ended June 30, 2025 (₹ lakhs) Unaudited (refer note 7)	Quarter ended March 31, 2025 (₹ lakhs) Audited (refer note 7)	Quarter ended June 30, 2024 (₹ lakhs) Unaudited (refer note 7)	Year ended March 31, 2025 (₹ lakhs) Audited (refer note 7)
Revenue from operations				
Interest Income	34,009	32,061	25,577	1,15,201
Fee and commission income	1,097	1,091	820	4,072
Gain on derecognition of financial instruments held at amortized cost	1,454	2,772	2,366	10,466
Net gain on financial asset at FVTPL	229	144	94	400
Ancillary income	146	137	77	442
Total revenue from operations (a)	36,935	36,205	28,934	1,30,581
Other income (b)	28	68	1	130
Total Income (c)=(a) + (b)	36,963	36,273	28,935	1,30,711
Expenses				
Finance costs	20,056	18,885	15,164	68,731
Impairment on financial instruments	3,563	1,941	1,078	3,454
Employee benefits expense	7,140	5,852	7,115	26,681
Depreciation and amortisation	619	652	549	2,500
Other expenses	3,862	3,807	2,841	13,237
Total expenses (d)	35,240	31,137	26,747	1,14,603
Profit/(Loss) before tax (e)=(c)-(d)	1,723	5,136	2,188	16,108
Tax expense				
Current tax	1,227	1,082	829	3,232
Deferred tax expense / (credit)	(758)	221	(253)	924
Income tax for earlier years	(13)	-	-	-
Total tax expense (f)	456	1,303	576	4,156
Net profit/(loss) after tax (g)= (e)-(f)	1,267	3,833	1,612	11,952
Other comprehensive income/(loss)				
Items that will not be reclassified to profit or loss, net of tax				
Re-measurement of defined benefit plan	(74)	(12)	(41)	(56)
Tax relating to above	19	3	10	14
Items that will be reclassified to profit or loss				
Gain / (loss) on Derivatives designated at Cash flow hedge	(531)	(177)	-	(177)
Tax relating to above	134	45	-	45
Other comprehensive income/(loss) (h)	(452)	(141)	(31)	(174)
Total comprehensive income/(loss) for the period (i)= (g)+(h)	815	3,692	1,581	11,778
Earnings per equity share:				
Basic earnings per share* (in ₹)	0.34	1.10	0.48	3.43
Diluted earnings per share* (in ₹)	0.34	1.10	0.48	3.43
Face value per share (in ₹)	10.00	10.00	10.00	10.00

*The EPS for the quarters end are not annualised



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SMFG India Home Finance Co. Ltd

Notes:

- 1 SMFG India Home Finance Company Limited ('the Company') is a public limited company domiciled in India and incorporated under the provisions of Companies Act, 1956. The Company is a Housing finance company ('HFC') registered vide Registration number DOR-00122 dated May 19, 2023 with the Reserve Bank of India ('RBI'), erstwhile Registration number 07.0122.15 dated July 14, 2015 with the National Housing Bank ('NHB').
- 2 These financial result have been prepared in accordance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations') and recognition and measurement principles laid down in Indian Accounting Standards, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended by the Companies (Indian Accounting Standards) Rules, 2016, other relevant provisions of the Act, guidelines issued by the RBI as applicable to NBFCs, HFCs and other accounting principles generally accepted in India.
- 3 Financial results for the quarter ended June 30, 2025, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on August 4, 2025 and reviewed by statutory auditor, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is given in Annexure 1 attached.
- 4 All the secured non-convertible debentures of the Company including those issued during the current quarter are fully secured by first pari passu charge by mortgage of the Company's immovable property at Chennai and/or by hypothecation of book debts/loan receivables and fixed deposits to the extent as stated in the information memorandum. Further, the Company has maintained asset cover as stated in the information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.
- 5 The Company's operating segments are established in the manner consistent with the information regularly reviewed by the Chief Operating Decision Maker as defined in Ind AS 108 – Operating Segments. The Company operates in a single business segment i.e. financing, which has similar risks and returns. The Company operates in a single geographic segment i.e. domestic.
- 6 Disclosures pursuant to Master Direction – Reserve Bank of India (Transfer of Loan Exposures) Directions, 2021 in terms of RBI circular RBI/DOR/2021-22/86DOR.STR.REC. 51/21.04.048/2021-22 dated September 24, 2021:

a. Details of transfers through Assignment in respect of loans not in default

Particulars	Q1 FY 25-26
Entity	Bank
Number of loans assigned	621
Amount of loans assigned (₹ lakhs)	9,178
Weighted average maturity (in months)	160
Weighted average holding period (in months)	9
Retention of beneficial economic interest	10%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	NA

b. The Company did not acquire any loans not in default/ or in default during the quarter ended June 30, 2025.

c. The company did not transfer or acquire stressed assets during the quarter ended June 30, 2025

7 The figures for the quarter ended 30 June 2025 and 30 June 2024 are the unaudited figures which was subject to limited review. Results for the quarter ended 31 March 2025 are the balancing figures between the audited figures of the full financial year ended 31 March 2025 and for the nine month ended 31 December 2024 which was subject to limited review.

8 Previous period / year figures have been regrouped / reclassified, wherever necessary, to conform to current period / year classification.

For and on behalf of the Board of Directors of
SMFG India Home Finance Co. Ltd.


Deepak Patkar
Managing Director & CEO
DIN : 09731775
Date: August 04, 2025



Annexure-1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter ended June 30, 2025

Particulars	Quarter ended June 30, 2025 (₹ lakhs) Unaudited	Quarter ended March 31, 2025 (₹ lakhs) Audited	Quarter ended June 30, 2024 (₹ lakhs) Unaudited	Year ended March 31, 2025 (₹ lakhs) Audited
Debt Equity ratio (<i>Refer Note 1</i>)	6.1x	6.0x	6.4x	6.0x
Debt service coverage ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Interest service coverage ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil	Nil
Capital redemption reserve	Nil	Nil	Nil	Nil
Debenture redemption reserve (<i>Refer Note 2</i>)	Nil	Nil	Nil	Nil
Networth (₹ lakhs) (<i>Refer Note 3</i>)	1,54,381	1,53,316	1,13,377	1,53,316
Net profit after tax (₹ lakhs)	1,267	3,833	1,612	11,952
Earning per share (not annualised):				
(a) Basic	0.34	1.10	0.48	3.43
(a) Diluted	0.34	1.10	0.48	3.43
Current ratio (<i>Refer note 4</i>)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Long term debt to working capital (<i>Refer note 4</i>)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Bad debts to Account receivable ratio (<i>Refer note 4</i>)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Current liability ratio (<i>Refer note 4</i>)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debtors turnover (<i>Refer note 4</i>)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Inventory turnover (<i>Refer note 4</i>)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Operating margin (<i>Refer note 4</i>)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Total debt to total asset (<i>Refer note 5</i>)	0.83	0.83	0.83	0.83
Net profit margin (<i>Refer note 6</i>)	3.4%	10.6%	5.6%	9.1%
Sector specific equivalent ratios (<i>Refer note 7</i>):				
(a) Gross Non-performing Assets (NPA)	2.7%	2.4%	2.7%	2.4%
(b) Net NPA	1.8%	1.6%	1.8%	1.6%
(c) Provision coverage Ratio (PCR)	34.2%	32.0%	36.5%	32.0%

Note:

- Debt-equity ratio = (Debt securities + Borrowings + Subordinated liabilities) / Shareholders fund.
- The Company is not required to create debenture redemption reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with the Companies (Share Capital and Debenture) Amendments Rules, 2019.
- Networth is calculated as defined in section 2(57) of Companies Act 2013
- The Company is a Housing finance Company registered under the Reserve Bank of India Act, 1934 hence these ratios are generally not applicable.
- Total debts to total assets = (Debt securities+ Borrowings + Subordinated liabilities) / total assets.
- Net profit margin= Net profit after tax / total income.
- Gross NPA % = Gross NPA/Gross carrying value of portfolio loans
Net NPA % = (Gross NPA- NPA provision)/(Gross carrying value of portfolio loans -NPA provision)
PCR = NPA provision / Gross NPA



B. K. Khare & Co.
Chartered Accountants

706/708, Sharda Chambers, New Marine
Lines, Mumbai – 400 020, India

To,
The Board of Directors
SMFG India Home Finance Co. Ltd.
Inspire BKC, Unit No. 503 & 504, 5th Floor,
Main Road, G Block, Bandra Kurla Complex,
Bandra (East), Mumbai – 400051

Independent Auditor's Report on Statement of security cover and compliance with relevant covenants with respect to listed and unlisted non-convertible debentures outstanding for the quarter ended June 30, 2025

1. We B. K. Khare & Co., Chartered Accountants (Firm Registration Number 105102W), the statutory auditors of the Company, have been requested by the Management of the Company to certify the accompanying "Statement of assets cover and compliance with covenants as on June 30, 2025" (the "Statement") for submission to the Securities and Exchange Board of India ("SEBI") pursuant to Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended vide SEBI Circular no. SEBI/HO/MIRSD/ MIRSD_CRADT/CIR/P/2022/67 dated 19 May 2022 and to Debenture Trustees of the Non-Convertible Debentures pursuant to Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended time to time (together referred to as the "Regulations"). The Statement has been stamped by us for identification purpose only.

Management's Responsibility

2. The preparation of the accompanying Statement from the unaudited financial information/results of the Company for the quarter ended June 30, 2025 and other relevant records and documents is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
3. The Management is also responsible for maintenance of asset cover and compliance with all the covenants of the respective Offer Document/Information Memorandum/ Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement.

Auditor's Responsibility

4. Our responsibility is to provide a reasonable assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the unaudited financial information/results for the quarter ended June 30, 2025 and other relevant records and documents maintained by the Company. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer documents/ Information memorandum and Debenture Trust deeds.



B. K. Khare & Co.
Chartered Accountants

5. The unaudited financial information/results referred in paragraph 4 above as at and for the quarter ended June 30, 2025 have been reviewed by us, on which we issued an unmodified review conclusion vide our report dated August 04, 2025.
6. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the Institute of Chartered Accountant of India (ICAI) and the Standards on Auditing specified under Section 143(10) of the Companies Act 2013 in so far as applicable for the purpose of this Certificate, which includes the concepts of test checks and materiality. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
7. We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.

Opinion

8. Based on our examination, and according to the information, explanation and representations provided to us by the Management of the Company, we certify that nothing has come to our attention that causes us to believe that Company has not complied, in all material respects, with the requirements of SEBI regulations for the maintenance of the adequate asset cover, including the compliance with all covenants, in respect of debt securities for the quarter ended June 30, 2025.

Restriction on Use

9. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees in accordance with the Regulations and should not be used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For B. K. Khare & Co.,
Chartered Accountants

Firm's Registration No.: 105102W

Shirish Rahalkar
Partner

Membership No. 111212

UDIN: 25111212BMKYGL4502

Place: Mumbai

Date: August 04, 2025



Annexure A

(All amounts are Rs. in Lakhs)

Column A	Column B	Column C i	Column D ii	Column E iii	Column F iv	Column G v	Column H vi	Column I vii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excludin g items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets viii	Carrying value /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value (=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
Relating to Column F														
ASSETS														
Property, Plant and Equipment	Immovable property			Yes	6		2,406		2,412				6	6
Capital Work-in-Progress							-		-				-	
Right of Use Assets							5,619		5,619				-	
Goodwill							-		-				-	
Intangible Assets							724		724				-	
Intangible Assets under Development							-		-				-	
Investments							22,300		22,300				-	
Loans**	Loan receivable against property and housing loan		1,13,666	Yes	9,03,493		24,697		10,41,856	-			9,03,493	9,03,493
Inventories							-		-				-	
Trade Receivables							466		466				-	
Cash and Cash Equivalents				Yes	23,110		39,120		62,230				23,110	23,110
Bank Balances other than Cash and Cash Equivalents	Fixed Deposit against Collateralized Borrowings		774				33		807				-	
Others							3,515		3,515				-	
Total		-	1,14,440	-	9,26,609	-	98,878	-	11,39,928	-	-	-	9,26,609	9,26,609



Annex - IV-A
A. Statement of utilization of issue proceeds:

Name of the Issuer - **SMFG India Home Finance Company Limited**

ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised Rs. in Crore	Funds utilized Rs. in Crore	Any deviation (Yes/ No)	If 7 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9
INE213W07319	Private Placement	NCD	19-05-2025	250	250	No	Not Applicable	Not Applicable
INE213W07327	Private Placement	NCD	06-06-2025	100	100	No	Not Applicable	Not Applicable
Total				350	350			

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	SMFG India Home Finance Company Limited
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of raising Funds	During Q1 (FY 2025-26)
Amount raised	INR 350 Crores
Report filed for quarter ended	30-06-2025
Is there a Deviation / Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review	None
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable


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Original Object	Modified object, if any	Original Allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (Rs. in Crores and in %)	Remarks, if any
NIL						

Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Yours truly,

SMFG India Home Finance Company Limited



Name of signatory: Devendra Shrivastava

Designation: Head of Operations

Date: 04/08/2025



SMFG India Home Finance Co. Ltd.

(Formerly Fullerton India Home Finance Co. Ltd.)

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