

11 May, 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

Ref: Our letter dated 6 May, 2026 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 Audited Financial Results for the quarter and year ended 31 March, 2026 along with the Statutory Auditors report

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., 11 May, 2026 has *interalia* approved the following:

1. Audited standalone financial results for the quarter and year ended 31 March, 2026 along with reports issued by the Statutory Auditors on the financial results for the year ended 31 March, 2026.
2. Increase the existing borrowing limit for issuance of Non-convertible Debentures from INR 6,000 crore to INR 7,400 crore within the overall borrowing limits which are also proposed to be increased from INR 15,000 crores to INR 16,900 crores in terms of Section 180(1)(c) of the Companies Act, 2013 and rules made thereunder, subject to shareholders approval to be obtained at a General Meeting.
3. Issuance of 1,93,05,019 Equity Shares of face value of Rs. 10 each at a premium of Rs. 93.6 each (the total subscription price being Rs. 103.6 per share) aggregating to INR 1,99,99,99,968.40 (Rupees One Hundred Ninety Nine Crore Ninety-Nine Lakh Ninety-Nine Thousand Nine Hundred Sixty-Eight and Paise Forty Only) to SMFG India Credit Company Limited, the parent company of the Company, on Rights Issue basis.
4. Appointment of M/s. N L Bhatia & Associates, Practising Company Secretaries (Registration No. P1996H055800) as the Secretarial Auditors of the Company for a period of three consecutive financial years i.e. from FY 2026-27 to FY 2028-2029

Accordingly, please find enclosed the following:

- Audited standalone financial results for the quarter and year ended 31 March, 2026 along with reports issued by the Statutory Auditors on the financial results for the year ended 31 March, 2026.
- Disclosures of items specified in Regulation 52(4) of the Listing Regulations.
- Disclosures of related party transactions for the half year ended 31 March, 2026, pursuant to Regulation 23(9) read with Regulation 62K (9) of the Listing Regulations.

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

- Disclosure of security cover in terms of Regulation 54(3) of the Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August, 2025.

Further, please note that the Statutory Auditors of the Company have given an unmodified opinion in the auditor's report on the financial results for year ended 31 March, 2026.

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 31 March, 2026 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 3:45 P.M. and concluded at 6:25 P.M.

Request you to take the same on record.

Thanking you

For SMFG India Home Finance Company Limited

Archana Nadgouda
Company Secretary
Membership No. A17140

Encl: As above

Independent Auditors' Report on the Annual Financial Results of the SMFG India Home Finance Co. Ltd. pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

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

Report on the audit of Annual Financial Results

Opinion

We have audited the accompanying annual financial results of **SMFG India Home Finance Co. Ltd.** ("the Company") for the quarter and year ended March 31, 2026, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial results:

- i. is presented in accordance with the requirements of regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards and other accounting principles generally accepted in India of the net profit, other comprehensive income and other financial information of the Company for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit of these annual financial results in accordance with the Standards on Auditing ("SA"s), specified under Section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in the Auditors' Responsibilities for the Audit of the Annual Financial Results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on annual financial results.

Responsibilities of Management and Those Charged with Governance for the Financial Results

These annual financial results have been compiled from the Annual Financial Statements. The Company's Management and the Board of Directors are responsible for the preparation of these annual financial results that gives a true and fair view of the net profit, other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standard prescribed under section 133 of the Act and rules issued thereunder, the relevant provision of the National Housing Bank Act, 1987, the relevant circulars, guidelines and directions issued by the National Housing Bank ("NHB") and Reserve Bank of India ("RBI") from time to time ("NHB & RBI Guidelines") and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions



B. K. Khare & Co. Chartered Accountants

of the Act, for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities: selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results, that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing these annual financial results, the management and the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management and the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these annual financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the financial results made by the Board of Directors.
- Conclude on the appropriateness of Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.



B. K. Khare & Co. Chartered Accountants

Materiality is the magnitude of misstatements in the annual financial results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the annual financial results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the annual financial results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The annual financial results include results the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the full financial year ended March 31, 2026, and the published unaudited year-to-date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations. Our opinion is not modified in respect of this matter.

For B. K. Khare & Co

Chartered Accountants

Firm Registration Number: 105102W



Vikram Prahlad Kuntakar

Partner

Membership No.: 104656

UDIN: 26104656SEFVPM9040

Place: Mumbai

Date: 11 May 2026



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 Audited Financial Results for the quarter and year ended March 31, 2026

| | Quarter ended March 31, 2026 (₹ lakhs) Audited (Refer note 12) | Quarter ended December 31, 2025 (₹ lakhs) Unaudited | Quarter ended March 31, 2025 (₹ lakhs) Audited (Refer note 12) | Year ended March 31, 2026 (₹ lakhs) Audited | Year ended March 31, 2025 (₹ lakhs) Audited |
|---|--|--|--|--|--|
| Revenue from operations | | | | | |
| Interest Income | 34,618 | 35,344 | 32,061 | 1,38,613 | 1,15,201 |
| Fee and commission income | 1,112 | 1,271 | 1,228 | 4,884 | 4,514 |
| Gain on derecognition of financial instruments held at amortized cost | 1,860 | 2,451 | 2,772 | 7,709 | 10,466 |
| Net gain on financial asset at FVTPL | 168 | 130 | 144 | 826 | 400 |
| Total revenue from operations (a) | 37,758 | 39,196 | 36,205 | 1,52,032 | 1,30,581 |
| Other income (b) | 24 | 28 | 68 | 119 | 130 |
| Total income (c)=(a) + (b) | 37,782 | 39,224 | 36,273 | 1,52,151 | 1,30,711 |
| Expenses | | | | | |
| Finance costs | 19,373 | 20,078 | 18,885 | 79,654 | 68,731 |
| Impairment on financial instruments | 2,250 | 1,304 | 1,941 | 9,114 | 3,454 |
| Employee benefits expense | 5,918 | 6,941 | 5,852 | 26,949 | 26,681 |
| Depreciation and amortisation | 764 | 627 | 652 | 2,459 | 2,500 |
| Other expenses | 5,238 | 4,222 | 3,807 | 16,723 | 13,237 |
| Total expenses (d) | 33,543 | 33,172 | 31,137 | 1,34,899 | 1,14,603 |
| Profit/(Loss) before tax and exceptional item (e)=(c)-(d) | 4,239 | 6,052 | 5,136 | 17,252 | 16,108 |
| Exceptional item (f) (Refer Note 10) | - | (308) | - | (308) | - |
| Profit/(Loss) before tax (g) = (e)-(f) | 4,239 | 5,744 | 5,136 | 16,944 | 16,108 |
| Tax expense | | | | | |
| Current tax | 772 | 1,084 | 1,082 | 4,577 | 3,232 |
| Deferred tax expense / (credit) | 315 | 392 | 221 | (202) | 924 |
| Income tax for earlier years | - | - | - | (31) | - |
| Total tax expense (h) | 1,087 | 1,476 | 1,303 | 4,344 | 4,156 |
| Net profit/(loss) after tax (i)= (g)-(h) | 3,152 | 4,268 | 3,833 | 12,600 | 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 | (30) | (4) | (12) | (152) | (56) |
| Tax relating to above | 7 | 1 | 3 | 38 | 14 |
| Items that will be reclassified to profit or loss | | | | | |
| Gain / (loss) on Derivatives designated at Cash flow hedge | 1,243 | (121) | (177) | 979 | (177) |
| Tax relating to above | (312) | 30 | 45 | (246) | 45 |
| Other comprehensive income/(loss) (j) | 908 | (94) | (141) | 619 | (174) |
| Total comprehensive income/(loss) for the period/year (k)= (i)+(j) | 4,060 | 4,174 | 3,692 | 13,219 | 11,778 |
| Earnings per equity share: | | | | | |
| Basic earnings per share* (in ₹) | 0.84 | 1.15 | 1.10 | 3.39 | 3.43 |
| Diluted earnings per share* (in ₹) | 0.84 | 1.15 | 1.10 | 3.39 | 3.43 |
| Face value per share (in ₹) | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 |

*The EPS for the quarters end are not annualised



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 | Email: grihashakti@grihashakti.com | Website: www.grihashakti.com | CIN: U65922TN2010PLC076972

Notes to the financial results :

1. Statement of assets and liabilities as at March 31, 2026

| | As at March 31, 2026 (₹ lakhs) Audited | As at March 31, 2025 (₹ lakhs) Audited |
|--|---|---|
| ASSETS | | |
| Financial assets | | |
| Cash and cash equivalents | 47,672 | 59,896 |
| Bank balances other than cash and cash equivalents | 5,805 | 800 |
| Derivative Financial Instruments | 8,562 | 117 |
| Investments | 19,578 | 41,041 |
| Trade receivables | 163 | 174 |
| Loans and advances | 10,89,810 | 9,84,066 |
| Other financial assets | <u>18,115</u> | <u>16,851</u> |
| | 11,89,705 | 11,02,945 |
| Non financial assets | | |
| Current tax assets (net) | 562 | - |
| Deferred tax asset (net) | 3,580 | 3,624 |
| Other non financial assets | 3,502 | 3,288 |
| Property, plant and equipment | 2,213 | 2,639 |
| Right of use Assets | 4,558 | 6,281 |
| Intangible assets | 719 | 770 |
| Intangible assets under development | 27 | - |
| | <u>15,161</u> | <u>16,602</u> |
| Total Assets | 12,04,866 | 11,19,547 |
| LIABILITIES AND EQUITY | | |
| Liabilities | | |
| Financial liabilities | | |
| Derivative Financial Instruments | - | 1,261 |
| Payables | | |
| a) Trade Payables | | |
| i) total outstanding dues to micro enterprises and small enterprises | 114 | 36 |
| ii) total outstanding dues to creditors other than micro enterprises and small enterprises | 2,581 | 3,404 |
| b) Other payables | | |
| i) total outstanding dues to micro enterprises and small enterprises | 76 | 79 |
| ii) total outstanding dues to creditors other than micro enterprises and small enterprises | 4,879 | 1,256 |
| Debt securities | 3,02,415 | 2,38,153 |
| Subordinated liabilities | 30,533 | 25,357 |
| Borrowings | 6,71,004 | 6,63,237 |
| Other financial liabilities | 20,007 | 26,344 |
| | <u>10,31,609</u> | <u>9,59,127</u> |
| Non financial liabilities | | |
| Current tax liabilities (net) | - | 12 |
| Provisions | 2,148 | 1,310 |
| Other non financial liabilities | 2,103 | 3,311 |
| | <u>4,251</u> | <u>4,633</u> |
| Equity | | |
| Equity share capital | 37,116 | 37,116 |
| Other equity | 1,31,890 | 1,18,671 |
| | <u>1,69,006</u> | <u>1,55,787</u> |
| Total liabilities and equity | 12,04,866 | 11,19,547 |



2. Statement of cash flow for the year ended March 31, 2026

| | Year ended March 31, 2026 (₹ lakhs) Audited | Year ended March 31, 2025 (₹ lakhs) Audited |
|---|--|--|
| A. CASH FLOW FROM OPERATING ACTIVITIES | | |
| Profit/(Loss) before tax | 16,944 | 16,108 |
| Adjustments for : | | |
| Financial asset measured at amortised cost | (2,495) | (2,767) |
| Financial liabilities measured at amortised cost | 3,986 | 4,043 |
| Depreciation and amortisation | 2,459 | 2,500 |
| Interest income on fixed deposits and investments | (3,468) | (3,396) |
| Net (gain)/loss on financial assets at FVTPL | (826) | (400) |
| Impairment on financial instruments | 9,114 | 3,454 |
| Write off of Property, plant & equipment and intangible assets | 4 | 2 |
| (Gain)/Loss on sale of property, plant and equipment | 1 | (6) |
| Fair valuation of Stock appreciation rights | 724 | 731 |
| Gain on derecognition of financial instruments held at amortized cost | (7,709) | (10,466) |
| Operating profit before working capital changes | 18,734 | 9,803 |
| Adjustments for working capital: | | |
| - (Increase)/decrease in loans and advances | (1,12,365) | (2,04,022) |
| - (Increase)/ decrease in financial and non financial assets | (2,157) | 4,344 |
| - Increase/(decrease) in financial and non financial liabilities and Provisions | (4,005) | (62,902) |
| Cash used in operating activities | (99,793) | (2,52,777) |
| Income tax paid | (4,567) | (3,072) |
| Net cash used in operating activities (A) | (1,04,360) | (2,55,849) |
| B. CASH FLOW FROM INVESTING ACTIVITIES | | |
| Purchase of property plant and equipment and intangibles | (765) | (2,478) |
| Proceeds from sale of property, plant and equipment and intangibles | 98 | 303 |
| Purchase of investments | (5,64,540) | (5,11,346) |
| Sale/maturity of investments | 5,82,223 | 5,13,873 |
| Fixed deposit placed during the year | (4,29,510) | (6,43,834) |
| Fixed deposit matured during the year | 4,29,121 | 6,26,447 |
| Interest received on fixed deposits and Investment | 3,459 | 3,349 |
| Net cash generated from/(used in) investing activities (B) | 20,086 | (13,686) |
| C. CASH FLOW FROM FINANCING ACTIVITIES | | |
| Proceeds from issuance of share capital (including share premium) | - | 45,000 |
| Proceeds from borrowings from banks and financial institutions | 2,99,655 | 4,43,705 |
| Repayment of borrowings from banks and financial institutions | (2,25,177) | (1,90,197) |
| Payment of ancillary borrowing costs | (818) | (1,155) |
| Principal payment of lease liability | (1,610) | (1,593) |
| Net cash generated from financing activities (C) | 72,050 | 2,95,760 |
| Net increase / (decrease) in cash and cash equivalents D=(A+B+C) | (12,224) | 26,225 |
| Cash and cash equivalents as at the beginning of the year (E) | 59,896 | 33,671 |
| Closing balance of cash and cash equivalents (D+E) | 47,672 | 59,896 |
| Components of cash and cash equivalents: | | |
| Cash on hand | 89 | 85 |
| Balances with banks | | |
| - in current accounts | 9,735 | 17,171 |
| - in fixed deposit with maturity less than 3 months | 37,348 | 41,954 |
| Cheques, drafts on hand | 500 | 686 |
| Cash and cash equivalents | 47,672 | 59,896 |

Note:

The cash flow statement has been prepared under the indirect method as set out in Indian Accounting Standard (Ind AS 7) statement of cash flows.





Nayi Asha. Naya Vishwas.

SMFG India Home Finance Co. Ltd

Notes:

- 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 DGR-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').
- 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 NHB/RBI as applicable to NBFCs, HFCs and other accounting principles generally accepted in India.
- Financial results for the quarter and year ended March 31, 2026, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 11, 2026 and audited 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.
- All the non convertible debentures of the company outstanding as on 31 March 2026 are secured 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.
- Disclosures pursuant to RBI Resolution Framework - 2.0: Resolution of COVID-19 related stress of Individuals and Small Businesses dated 05 May 2021 with reference to disclosures stated under Format-B prescribed in the Resolution Framework — 1.0, read with Reserve Bank of India (Non-Banking Financial Companies — Resolution of Stressed Assets) Directions, 2025 dated 28 November 2025.

| Type of Borrowers (₹ lakhs) | Exposure to accounts classified as Standard consequent to implementation of resolution plan- Positions as at 30 September 2025 (A) | Of (A) aggregate debt that slipped into NPA during the half year ended 31 March 2026** | Of (A) amount written off during the half-year 31 March 2026 | Of (A) amount paid by the borrowers during the half year ended 31 March 2026 | Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half year ended 31 March 2026* |
|--------------------------------|--|--|--|--|--|
| Personal Loans | 1,298.7 | 25.1 | - | 295.8 | 1,027.4 |
| Others (including MSMEs) | 172.4 | - | - | 14.3 | 171.9 |
| Total | 1,471.1 | 25.1 | - | 310.1 | 1,199.3 |

* Includes interest capitalised post implementation of one time resolution plan

** Net of upgradation from NPA to standard

- The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108-Operating segments. The Company operates in a single geographical segment i.e. domestic.
- Disclosures pursuant to Master Direction — Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025:

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

| Particulars | For the Year ended March 31, 2026 | |
|---|--------------------------------------|-----------------------------------|
| | For the Quarter ended March 31, 2026 | For the Year ended March 31, 2026 |
| Entity | Bank | Bank / NBFC |
| Number of loans assigned | 650 | 3,450 |
| Amount of loans assigned (₹ lakhs) | 12,006 | 54,159 |
| Weighted average maturity (in months) | 158 | 157 |
| Weighted average holding period (in months) | 9 | 10 |
| Retention of beneficial economic interest | 10% | 10%/15% |
| Coverage of tangible security | 100% | 100% |
| Rating-wise distribution of rated loans | NA | NA |

b. Details of transfer of stressed loans during the year ended March 31, 2026.

| Particulars | Year ended March 31, 2026 (₹ lakhs) | | |
|---|-------------------------------------|---------------------------|----------------------|
| | To ARC | To permitted transferee # | To Other Transferees |
| No. of accounts | 281 | 263 | Nil |
| Aggregate principal outstanding of loans transferred * | 5,161 | - | Nil |
| Weighted average residual tenor of the loans transferred (in months) | 247 | 84 | Nil |
| Net book value of loans transferred (at the time of transfer) | 2,111 | Nil | Nil |
| Aggregate consideration | 2,284 | 40 | Nil |
| Additional consideration realized in respect of accounts transferred in earlier years | Nil | Nil | Nil |

* including written off loans

These accounts were already liquidated in the past and hence Principal outstanding is Nil at the time of transfer

- The Company did not acquire any loans not in default/ or in default during the quarter and year ended March 31, 2026.
- The Company has not entered into any Co-lending arrangements during the quarter and year ended March 31, 2026.
- In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025, no resolution plans have been implemented during the quarter and year ended 31 March 2026 in project finance loans on or after 1 October 2025. Hence, no disclosure is required pertaining to project finance loans under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025.



Nayi Asha. Naya Vishwas.

- 10 The Government of India has consolidated multiple existing labour legislations into a unified framework comprising four labour codes collectively referred to as the "New Labour Codes". The Company has assessed the implications of the New Labour Codes and have taken an estimated increase in past service cost by ₹ 308 lakhs and is presented as an exceptional item in the financial results for the year ended 31 March 2026. The Government is in the process of notifying related Central / State rules to the New Labour Codes and impact of these will be evaluated and accounted for, as needed, in accordance with applicable accounting standards in the period in which they are notified.
- 11 The Company does not have any Subsidiary/Associate/Joint venture.
- 12 The figures for the last quarter of the current and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of third quarter of the current and previous financial year which were subjected to limited review by statutory auditors.
- 13 Previous period / year figures have been regrouped / reclassified, wherever necessary, to conform to current period / year classification.

df

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



Deepak Patkar
Managing Director & CEO
DIN : 09731775
Date: May 11, 2026



Annexure-1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter and year ended March 31, 2026

| Particulars | Quarter ended March 31, 2026 (₹ lakhs) Audited | Quarter ended December 31, 2025 (₹ lakhs) Unaudited | Quarter ended March 31, 2025 (₹ lakhs) Audited | Year ended March 31, 2026 (₹ lakhs) Audited | Year ended March 31, 2025 (₹ lakhs) Audited |
|---|---|--|---|--|--|
| Debt Equity ratio (Refer Note 1) | 5.9x | 6.0x | 6.0x | 5.9x | 6.0x |
| Debt service coverage ratio (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Interest service coverage ratio (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Outstanding redeemable preference shares (quantity and value) | Nil | Nil | Nil | Nil | Nil |
| Capital redemption reserve | Nil | Nil | Nil | Nil | Nil |
| Debenture redemption reserve (Refer Note 2) | Nil | Nil | Nil | Nil | Nil |
| Networth(₹ lakhs) (Refer Note 3) | 1,66,401 | 1,63,172 | 1,53,316 | 1,66,401 | 1,53,316 |
| Net profit after tax (₹ lakhs) | 3,152 | 4,268 | 3,833 | 12,500 | 11,952 |
| Earning per share (not annualised): | | | | | |
| (a) Basic | 0.84 | 1.15 | 1.10 | 3.39 | 3.43 |
| (a) Diluted | 0.84 | 1.15 | 1.10 | 3.39 | 3.43 |
| Current ratio (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Long term debt to working capital (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Bad debts to Account receivable ratio (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Current liability ratio (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Debtors turnover (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Inventory turnover (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Operating margin (Refer note 4) | Not Applicable | Not Applicable | Not Applicable | Not Applicable | Not Applicable |
| Total debt to total asset (Refer note 5) | 0.83 | 0.83 | 0.83 | 0.83 | 0.83 |
| Net profit margin (Refer note 6) | 8.3% | 10.9% | 10.6% | 8.3% | 9.1% |
| Sector specific equivalent ratios (Refer note 7): | | | | | |
| (a) Gross Non-performing Assets (NPA) | 2.7% | 2.7% | 2.4% | 2.7% | 2.4% |
| (b) Net NPA | 1.8% | 1.9% | 1.6% | 1.8% | 1.6% |
| (c) Provision coverage Ratio (PCR) | 33.6% | 31.1% | 32.0% | 33.6% | 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




| Sr.No | Details of the party | Details of the Counterparty | | Type of related party transaction | Value of transactions as approved by audit committee | Value of transactions for the half year ended March 31, 2026 | Outstanding Balance | | Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken | | | | | | | |
|-------|---|-----------------------------------|---|--|--|--|---------------------|-------------------|---|--------|--------|--------|-------------------|--------|----------------|------------------|
| | | Name of the counterparty | Relationship of the counterparty with the listed entity | | | | As at 31 March 26 | As at 31 March 25 | Nature of indebtedness (loan / issuance of debt / any other etc.) | Cost | Tenure | Nature | Interest Rate (%) | Tenure | Secured or not | Purpose of funds |
| 1 | SMFG India Home Finance Company Limited | SMFG India Credit Company Limited | Holding Company | Expense as per resource sharing agreement ^a Income as per resource sharing agreement | 5,700 200 | 2,659 80 | (1,589) 84 | (1,424) 12 | - - | - - | - - | - - | - - | - - | - - | - - |
| | | | | Gratuity receivable/(payable) on account of employee transfer | - | - | - | (16) | - | - | - | - | - | - | - | - |
| | | | | Fee paid on committed line extended by Parent Company ^a | Refer Note 1 | - | - | (3) | - | - | - | - | - | - | - | - |
| | | | | Equity investment made by Parent Company | - | - | 1,33,500 | 1,33,500 | - | - | - | - | - | - | - | - |
| | | | | Corporate Guarantee obtained for NIB refinance ^a | Refer Note 6 | - | 18,641 | 23,559 | - | - | - | - | - | - | - | - |
| | | | | GST payable on account of Deemed Guarantee Commission | - | - | (9) | (11) | - | - | - | - | - | - | - | - |
| | | | | Service Fees Income towards Assignment transaction | Refer Note 2 | 39 | - | 18 | - | - | - | - | - | - | - | - |
| | | | | Payable towards Assignment transaction | - | - | (988) | (1,389) | - | - | - | - | - | - | - | - |
| | | Yes Bank Ltd | Associate of Ultimate Holding Company (from 18 Sept 2025) | Service Fees Income towards Assignment transaction | Refer Note 3 | 2 | 1 | 0.41 | - | - | - | - | - | - | - | - |
| | | | | Payable towards Assignment transaction | Refer Note 3 | - | (45) | (67) | - | - | - | - | - | - | - | - |



| Sr.No | Details of the party | | Details of the Counterparty | | Type of related party transaction | Value of transactions as approved by audit committee | Value of transactions for the half year ended March 31, 2026 | Outstanding balance | | Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken | | | | | |
|-------|--|--|--|--|-----------------------------------|--|--|---------------------|---|---|---|---|---|---|--|
| | Name of the listed entity | Name of the counterparty | Relationship of the counterparty with the listed entity | As at 31 March 26 | | | | As at 31 March 25 | In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments | | | | | | |
| | | | | | | | | | Details of loans, inter-corporate deposits, advances or investments | | | | | | |
| | | | | | | Nature | Interest Rate (%) | Tenure | Secured or not | Purpose of funds | | | | | |
| | Mr. Radhakrishnan Menon (till 22 December, 2024) | Independent Director | Independent Director | Director's sitting fee and commission | Refer Note 4 | - | (25) | - | - | - | - | - | - | - | |
| | Ms. Sudha Pillai (till - 20 August, 2024) | Independent Director | Independent Director | Director's sitting fee and commission | Refer Note 4 | - | (14) | - | - | - | - | - | - | - | |
| | Ms. Dakshina Das | Independent Director | Independent Director | Director's sitting fee and commission | Refer Note 4 | 31 | (33) | - | - | - | - | - | - | - | |
| | Mr. Colabur Narayanan Ram (w.e.f. 20 August, 2024) | Chairperson, Independent Director | Independent Director | Director's sitting fee and commission | Refer Note 4 | 41 | (44) | - | - | - | - | - | - | - | |
| | Mr. Surya Prakash Rao (w.e.f. 11 September, 2025) | Non-Executive Non independent Director | Non-Executive Non independent Director | Director's sitting fee and commission | Refer Note 4 | 27 | (20) | - | - | - | - | - | - | - | |
| | Mr. Deepak Patkar | Chief Executive Officer (w.e.f 7 Sep 2021) & Managing Director (w.e.f 12 Feb 2023) | Chief Executive Officer (w.e.f 7 Sep 2021) & Managing Director (w.e.f 12 Feb 2023) | Remuneration (includes post employment benefits) | Refer Note 5 | 124 | (38) | - | - | - | - | - | - | - | |
| | Mr. Ashish Chaudhary | Chief Financial Officer | Chief Financial Officer | Remuneration (includes post employment benefits) | Refer Note 5 | 44 | (6) | - | - | - | - | - | - | - | |
| | Mr. Divakar Gupta (w.e.f 09 Jan, 2026) | Independent Director | Independent Director | Director's sitting fee and commission | Refer Note 4 | 19 | (12) | - | - | - | - | - | - | - | |
| | Ms. Archana Madgouda (w.e.f 23 September, 2025) | Company Secretary | Company Secretary | Remuneration (includes post employment benefits) | Refer Note 5 | 23 | - | - | - | - | - | - | - | - | |

*Includes GST component which is expensed out.
 # The outstanding Guarantee amount represents outstanding loan balance.

Notes:

- The rate at which Commitment fees is charged on credit line provided by parent company is approved by the Audit Committee. The credit line was unutilised during the year ended March 31, 2025 and was not renewed from April 1, 2025.
- Transaction is consequential to principal Assignment transaction on Arim's length.
- The transactions were undertaken prior to Yes Bank Limited becoming a related party of the Company and accordingly audit Committee approval is not applicable. Transaction in the nature of Current Account & Fixed deposit with Yes Bank are excluded from the definition of related party and accordingly not reported.
- Director sitting fees is approved by Board. Director commission will be approved by Nomination and Remuneration Committee of the Board (NRC) at year end.
- Remuneration to Key Management Personnel is approved by Nomination and Remuneration Committee of the Board (NRC) from time to time.
- These transactions were incurred in prior years for which the audit committee has approved in those respective years.



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 Auditors' Certificate on Statement of security cover and compliance with relevant covenants with respect to non-convertible debentures outstanding

1. This certificate is issued in accordance with the terms of our engagement letter dated December 19, 2025, with SMFG India Home Finance Co. Ltd. ("the Company").
2. 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 security cover as on March 31, 2026" (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

3. The preparation of the accompanying Statement from the audited financial statements of the Company for the year ended March 31, 2026 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.
4. The Management is also responsible for maintenance of security 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

5. Our responsibility is to provide a reasonable assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the audited financial statements for the financial year ended March 31, 2026 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

6. The audited financial statements referred in paragraph 5 above for the financial year ended March 31, 2026 have been audited by us, on which we issued an unmodified audit opinion vide our report dated May 11, 2026.
7. 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.
8. 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

9. Based on our examination, and according to the information, explanation and representations provided to us by the Management of the Company, we certify that Company has complied, in all material respects, with the requirements of SEBI regulations for the maintenance of the adequate security cover as on March 31, 2026, including the compliance with all covenants, in respect of aforementioned debt securities for the quarter ended March 31, 2026.

Restriction on Use

10. 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



Vikram Prahlad Kumtakar
Partner

Membership No: 104656
UDIN: 26104656AJMQYQ3814
Place: Mumbai
Date: May 11, 2026



SMFG India Home Finance Co. Ltd
Annexure A - Statement of Security Cover as at March 31, 2026

(All amounts are Rs. in Lakhs)

| Column A | Column B | Column C | Column D | Column E | Column F | Column G | Column H | Column I | Column J | Column K | Column L | Column M | Column N | Column O |
|--|--|--|--|--|--|--|--------------------------------|---|------------------|--|--|--|---|------------------------|
| Particulars | Description of asset for which this certificate relate | Exclusive Charge | Other Secured Debt | Pari-Passu Charge | Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge) | Pari-Passu Charge | Assets not offered as Security | Elimination (amount in negative) | (Total C to H) | 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) |
| | | Debt for which this certificate being issued | Debt for which this certificate being issued | 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) | Assets not offered as Security | debt amount considered more than once (due to exclusive plus pari passu charge) | (Total C to H) | 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 | Book Value | Relating to Column F | | | | | | |
| ASSETS | | | | | | | | | | | | | | |
| Property, Plant and Equipment | Immovable property | | | Yes | - | 2,213 | 2,213 | | 2,213 | | | | 0 | |
| Capital Work-in-Progress | | | | | | | | | | | | | | |
| Goodwill | | | | | | 4,558 | 4,558 | | | | | | | |
| Intangible Assets Under Development | | | | | | 719 | 719 | | 719 | | | | | |
| Investments | | | | | | 27 | 27 | | 27 | | | | | |
| | | | | | | 19,578 | 19,578 | | 19,578 | | | | | |
| Loans** | Loan receivable against property and housing loan | | 1,37,531 | Yes | 9,39,270 | 13,008 | 13,008 | | 10,89,810 | | | | 9,39,270 | 9,39,270 |
| Inventories | | | | | | | | | | | | | | |
| Trade Receivables | | | | | | | | | | | | | | |
| Cash and Cash Equivalents | | | | Yes | | 163 | 163 | | 163 | | | | | |
| | | | | | | 47,672 | 47,672 | | 47,672 | | | | | |
| Bank Balances other than Cash and Cash Equivalents | Fixed Deposit against Collateralized Borrowings | | 762 | | | 5,043 | 5,043 | | 5,805 | | | | | |
| Others | | | | | | 4,820 | 4,820 | | 4,820 | | | | | |
| Total | | | -38,293 | | 9,39,270 | | 97,800 | | 11,75,363 | | | | 9,39,270 | 9,39,270 |



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 |
| INE213W07368 | Private Placement | NCD | 23-01-2026 | 30 | 30 | No | Not Applicable | Not Applicable |
| INE213W07376 | Private Placement | NCD | 30-03-2026 | 15 | 15 | No | Not Applicable | Not Applicable |
| Total | | | | 45 | 45 | | | |

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 4 (FY 2025-26) |
| Amount raised | INR 45 Crores |
| Report filed for quarter ended | 31-03-2026 |
| 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 |

| 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: Rupesh Dwivedi

Designation: Vice President Operations Governance

Date: 11/05/2026

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