

19 June, 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

Sub: Issuance of Unlisted, Secured, Rated, Redeemable and interest bearing Non-Convertible Debentures under Regulation 62A(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Dear Sir/Madam,

Pursuant to Regulation 62A(4) and other applicable provisions of the Listing Regulations and the Debenture Trust Deed entered into between SMFG India Home Finance Company Limited ("the Company") and Catalyst Trusteeship Limited ("Debenture Trustee"), acting as the Debenture Trustee for the benefit of International Finance Corporation ("IFC"), being the subscribing debenture holder, we wish to inform you that the Company will be issuing 32,000 (Thirty Two Thousand only) Unlisted, Secured, Rated, Redeemable and interest bearing Non-Convertible Debentures denominated in Indian Rupees, having a face value of INR 1,00,000/- (Indian Rupees One Lakh only) per debenture, aggregating up to INR 320,00,00,000/- (Indian Rupees Three Hundred and Twenty Crores only), on a private placement basis, on 23 June, 2026 (being the deemed date of allotment).

The details as required under Regulation 62A(6) of Listing Regulations are provided in Annexure A.

Request to kindly take the same on your records.

Thanking you,

Yours faithfully,

For SMFG India Home Finance Company Limited

Archana Nadgouda
Company Secretary
Membership No: A17140

Annexure A

Sr.No.	Particulars	Response
1.	Issue Size	INR 320,00,00,000/- (Rupees Three Hundred and Twenty Crores Only)
2.	Type of issuance	Private Placement
3.	Number of securities	32,000 (Thirty-Two Thousand)
4.	Nature of securities	Unlisted, Redeemable, Secured, Rated, Non-Convertible Debentures
5.	Face value	INR 1,00,000/- (Rupees One Lakh Only)
6.	Coupon Rate	7.80% payable semi annually
7.	Issue Opening Date	23 June 2026
8.	Issue Closing Date	23 June 2026
9.	Pay-in Date	23 June 2026
10.	Deemed Date of Allotment	23 June 2026
11.	Date of Redemption / Maturity	23 July 2029 (3 years 1 month from Deemed Date of Allotment)
12.	Lock in period	3 years 1 month (To be held till maturity)
13.	Period of maturity	37 months
14.	Embedded options	Not applicable
15.	Security offered	The debentures shall be secured by a first ranking and pari passu security over (i) all present and future assets of the company comprising of all receivables from Loans (as defined the Debenture Trust Deed) arising out of lending business of the company, together with, in each case, all right, title and interest of the company in or to the underlying security in respect of all such Loans, from time to time; as the primary Security, in accordance with the terms of the Debenture Trust Deed and deed of hypothecation; and (ii) all present and future assets of the Company comprising of all Fixed Deposits (as defined in Debenture Trust Deed) maintained by the Company, from time to time as the secondary security, in accordance with the terms of the Debenture Trust Deed and deed of hypothecation.
16.	Charges	NIL
17.	Commissions	NIL
18.	Premium	NIL
19.	Rating	AAA Stable by CARE