

5 February, 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: Statement under Regulation 52(7) and 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 52(7) and 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/000000103 dated 11 July, 2025, as amended from time to time, the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised during the quarter ended 31 December, 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 aforesaid regulation.

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

Encl: As above

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
INE213W07343	Private Placement	NCD	14-10-2025	18	18	No	Not Applicable	Not Applicable
INE213W08069	Private Placement	Sub-debt	24-10-2025	50	50	No	Not Applicable	Not Applicable
INE213W07350	Private Placement	NCD	17-11-2025	325	325	No	Not Applicable	Not Applicable
Total				393	393			

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 Q3 (FY 2025-26)
Amount raised	INR 393 Crores
Report filed for quarter ended	31-12-2025
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

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: 05/02/2026

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