

To

The General Manager
Listing Department
National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400 051

Sub: Certificate from the Chief Financial Officer for the quarter ended December 31, 2025 in relation to Commercial Paper listed on NSE.

Dear Sir,

SMFG India Home Finance Company Limited (the 'Company') has listed its Commercial Paper (CP) (**As annexed**) with National Stock Exchange (NSE).

In accordance with the disclosure requirement as per SEBI Master Circular – SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, Chapter XVII – Listing of Commercial Paper, as amended from time to time, I, Ashish Chaudhary, Chief Financial Officer of the Company, confirms the following for the CPs issued and listed on the NSE as on quarter ended December 31, 2025:

1. The Company has utilized the proceeds of CP for such purposes and end-uses as specified in the offer document of such CP i.e. on lending in relation to normal business requirement, other financing activities, repayments of existing loans and business operations including capital expenditure and working capital requirement and there has been no deviation/ variation between the specified and actual purposes.
2. The Company has complied with the disclosure norms and conditions provided at the time of listing of CP.
3. The Company has submitted financial results, disclosed material events or information and submitted ALM statements as and when they are submitted to RBI/NHB.

Request you to take the same on record.

For SMFG India Home Finance Co. Ltd.

Ashish Chaudhary
Chief Financial Officer
Place: Mumbai
January 13, 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.

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Commercial Paper Annexure							
Description of Security	ISIN	Start Date	End Date	Maturity Value (in Crs)	Outstanding Value (in Crs)	Units	Exchange
SMHFC CP 27-01-26	INE213W14182	31-10-25	27-01-26	150	150	3000	NSE
			Total	150	150		