

Date: 11 June 2026

GENERAL INFORMATION DOCUMENT



SMFG INDIA HOME FINANCE COMPANY LIMITED

Corporate Identity Number: U65922TN2010PLC076972

The Company was originally incorporated on 12th August 2010 at Chennai as Fullerton India Home Finance Company Limited. The Company obtained Certificate of Commencement of Business on 30th November 2010. The Company obtained Certificate of Registration from the National Housing Bank on 14th July 2015 and started its operations from December 2015. Name of the company was changed to SMFG India Home Finance Company Limited on 15th May 2023. The Company received its new Certificate of Incorporation pursuant to change of name on 15th May 2023. The Company has also received a fresh certificate of registration dated 19 May 2023, from the Reserve Bank of India, pursuant to change of name.

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

Corporate Office: Inspire BKC, Unit No. 503 & 504, 5th Floor, Main Road, G Block BKC, Bandra Kurla Complex, Bandra East, Mumbai - 400051

Telephone Number: +91 22 4163 5800

PAN: AABCF6064H

Registration/ Identification Number issued by NHB: 07.0122.15 dated 14-07-2015

New COR No DOR-00122 dated 19th May, 2023 issued by RBI in name of SMFG India Home Finance Company Limited

Website address: www.grihashakti.com

Email address: secretarial@grihashakti.com

Company Secretary & Compliance Officer	Promoters	Chief Financial Officer
Ms. Archana Nadgouda Phone No. : +91 22 4163 5800 E-mail: secretarial@grihashakti.com	SMFG India Credit Company Limited Phone No: (022) 6749 1234, 41635800 Email: secretarial@smfgindia.com	Name: Mr. Ashish Chaudhary Phone No.: +91 22 4163 5800 Email: Ashish.Chaudhary@grihashakti.com

GENERAL INFORMATION DOCUMENT dated 11 June 2026

This General Information Document does not constitute an offer to the public generally to subscribe for or otherwise acquire the debentures to be issued by the Company. This General Information Document is issued in conformity with the Companies Act, 2013, as amended from time to time, Securities and Exchange Board of India (Issue and Listing of Non - Convertible Securities) Regulations, 2021 dated 9 August 2021, as amended from time to time read with Master Circular for Issue and Listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated 15 October 2025, as amended from time to time, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 dated 2 September 2015, as amended from time to time and the Companies (Prospectus and Allotment of Securities) Rules, 2014.

GENERAL INFORMATION DOCUMENT

THIS GENERAL INFORMATION DOCUMENT IS RELATED TO THE ISSUANCE OF DEBT SECURITIES BY SMFG INDIA HOME FINANCE COMPANY LIMITED ("**ISSUER**" / "**COMPANY**" / "**SMHFC**") FROM TIME TO TIME WHICH MAY COMPRISE (I) RATED, LISTED, REDEEMABLE, TRANSFERABLE, NON CONVERTIBLE DEBENTURES OF FACE VALUE INR 1,00,000/- (RUPEES ONE LAKH ONLY) EACH, INCLUDING SUBORDINATED DEBT INSTRUMENTS WITH FACE VALUE INR 1,00,000/- (RUPEES ONE LAKH ONLY) EACH AND SUBORDINATED DEBT INSTRUMENTS ISSUED BY WAY OF A REISSUANCE WITH FACE VALUE INR 1,00,00,000/- (RUPEES ONE CRORE ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW ("**NCDS**"), (II) ISSUANCE OF DEBT INSTRUMENTS FORMING PART OF ISSUER'S 'NON-EQUITY REGULATORY CAPITAL' FOR FACE VALUE INR 1,00,00,000/- (RUPEES ONE CRORE ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW ("**REGULATORY INSTRUMENTS**"), AND (III) RATED, LISTED COMMERCIAL PAPER FOR FACE VALUE OF INR 5,00,000/- (RUPEES FIVE LAKH ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW ("**COMMERCIAL PAPER**"), AGGREGATING UP TO INR 7,400,00,00,000 (RUPEES SEVEN THOUSAND FOUR HUNDRED CRORES ONLY), ISSUED AT PAR/ PREMIUM/DISCOUNT ON PRIVATE PLACEMENT BASIS. NCDs AND REGULATORY INSTRUMENTS ARE TOGETHER REFERRED TO AS "**DEBENTURES**". DEBENTURES AND COMMERCIAL PAPER ARE TOGETHER REFERRED TO AS THE "**DEBT SECURITIES**".

Debentures and Commercial Papers may be issued in one or more issuances and series (further comprising of one or more tranches) by Issuer, strictly on a private placement basis. The details in relation to each issue of Debt Securities, including the number, price, amount and issue size and issue schedule in relation to such Debt Securities offered shall be specified in a key information document issued in relation to such issuance (the "**Key Information Document**" / "**KID**") in accordance with the SEBI NCS Regulations. Any issue of Regulatory Instruments that may be made under the relevant Key Information Document shall form part of 'Non-Equity Regulatory Capital' as set out under Chapter V of the SEBI NCS Regulations. The Issuer is permitted under the applicable guidelines of the Reserve Bank of India to issue Regulatory Instruments.

Please note that this General Information Document is valid for a period of 1 (One) year from the Issue Opening Date of the first Tranche/ Series of Debentures issued pursuant to this General Information Document.

ISSUE SCHEDULE

ISSUE OPENING DATE:	ISSUE CLOSING DATE:	DATE OF EARLIEST CLOSING OF THE ISSUE, IF ANY:
As per Key Information Document	As per Key Information Document	As per Key Information Document

The Issuer reserves the right to change the issue schedule including the relevant Deemed Date of Allotment at its sole discretion, without giving any reasons or prior notice. The Issue shall be open for subscription during the banking hours on each day during the period covered by the Issue Schedule.

Coupon/Dividend Rate – As mentioned in the Key Information Document.	Coupon/dividend payment frequency – As mentioned in the Key Information Document.	Redemption date – As mentioned in the Key Information Document.
Redemption amount – As mentioned in the Key Information Document.		
CREDIT RATING		
The credit rating(s) assigned by the credit rating agency(ies) for each issue of Debt Securities shall be disclosed in the relevant Key Information Document.		
LISTING		
The Debentures are proposed to be listed on Electronic Application Processing System (NEAPS) of the National Stock Exchange of India Ltd. (“NSE”). The issuer has applied for the ‘in-principle’ approval from the NSE. The in-principle approval letter has been annexed in this General Information Document (please refer to Annexure XI) and the Key Information Document.		
Details of listing of Commercial Paper proposed to be issued shall be as mentioned in the Key Information Document.		
Further, the Issuer has maintained/ will maintain the Recovery Expense Fund with NSE.		
REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCY
 <p>MUFG Intime India Private Limited (Formerly Link Intime India Pvt. Limited) Address: C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West) Mumbai – 400 083 Contact Person: Shravani Suvre Tel No: +91-22-49186101 Fax No.: +91 22 49186060 Email: shravani.suvre@linkintime.co.in Website address: https://in.mpms.mufg.com</p>	 <p>Catalyst Trusteeship Limited Address: GDA House, First Floor, Plot No. 85, S. No. 94 & 95, Bhusari Colony (Right), Paud Road, Pune – 411 038 Contact Person – Umesh Salvi- Managing Director Tel No: +91-22-4922 0555 Ext: 502 Email: ComplianceCTL-Mumbai@ctltrustee.com Website: www.catalysttrustee.com</p>	As mentioned in the relevant Key Information Document
ARRANGER DETAILS: As mentioned in the relevant Key Information Document	STATUORY AUDITORS Logo: Not Applicable Name: B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W) Address: 706/708, Sharda Chambers, New Marine Lines, Mumbai 400 020, India Tel No.: 022-62439500	DETAILS ABOUT UNDERWRITING As mentioned in the KID The amount undertaken to be underwritten by the underwriters - As mentioned in the KID

	Email address: shirishrahalkar@bkkhareco.com Contact person: Mr. Shirish Rahalkar	
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ELIGIBLE INVESTORS

This General Information Document and the contents hereof are restricted to only those recipients who are permitted to receive it as per extant regulation and laws and only such recipients are eligible to apply for the Debt Securities. The categories of investors eligible to subscribe to the Debt Securities issued under each tranche/series will be identified in the relevant Key Information Document to be issued with respect to relevant tranche/series of Debentures. The category of investors eligible to subscribe to Regulatory Instruments are Qualified Institutional Buyers as defined under Regulation 2(1)(ss) of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended from time to time, and as permitted under applicable law.

Mutual Funds, Banks, Financial Institutions, Non-Banking Finance Companies, Corporates, Provident Funds and Pension Funds, Insurance Companies, FPIs, Foreign Institutional Investors, Qualified Foreign Investors, Investment holding companies of high net worth individuals and any other person (not being an individual or a group of individuals) are eligible to invest in the NCDs. However, the list is illustrative only. Investors are requested to check their eligibility to invest in this instrument as per rules, regulations, guidelines, statute or any government order applicable to them. Issuer is not, in any way, directly or indirectly, responsible for any statutory or regulatory breaches by any investor, neither is the Issuer required to check or confirm the same.

KEY ISSUE DETAILS

- As per the relevant Key Information Document

The terms and conditions, covenants and undertakings, representations and warranties, obligations of the Company, rights and obligations of the Debenture Trustee/the Issuing and Paying Agent (as the case may be) and rights of Debenture Holders/holders of Commercial Paper shall be applicable separately in respect of the Debt Securities issued from time to time and all references in this General Information Document and the other Transaction Documents to the Debentures shall be construed accordingly.

This issue of Debt Securities would be in compliance with the electronic book mechanism, where applicable, as per the Master Circular for 'Issue and Listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper' dated 15 October 2025 read with the "Revised Operating Guidelines for NSE Electronic Bidding Platform" issued by NSE vide circular number 15/2025 dated 14 November 2025 ("NSE EBP Guidelines"). For further details, please refer to the Key Information Document. This General Information Document is in accordance with all applicable laws, rules, regulations and guidelines.

It is hereby clarified that Section 26 of the Companies Act is not applicable to the Issue, and therefore no additional disclosures have been made in relation to Section 26 of the Companies Act under this General Information Document and accordingly, a copy of this General Information Document has not been filed with the Registrar of Companies.

Each Key Information Document shall be read in conjunction with this General Information Document and in case of any inconsistency between the Key Information Document and the General Information Document; contents of the Key Information Document shall prevail to the extent of such inconsistency.

GENERAL RISKS

Investment in non-convertible securities involve a degree of risk and investors should not invest any funds

in the debt instruments, unless they can afford to take the risks attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, the investors must rely on their own examination of the Company and the Issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under the Section III 'Risks in Relation to the Debentures' of this General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Debentures have not been recommended or approved by Securities and Exchange Board of India ("SEBI") nor does SEBI guarantee the accuracy or adequacy of this document.

ISSUER'S ABSOLUTE RESPONSIBILITY

The Issuer, having made all reasonable inquiries, accepts responsibility for and confirms that this General Information Document, read together with each Key Information Document contains all information with regard to the Issuer and the Issue which is material in the context of the Issue, that the information contained in this General Information Document, read together with each Key Information Document is true and correct in all material aspects and is not misleading, that the opinions and intentions expressed herein are honestly stated and that there are no other facts, the omission of which make this General Information Document, read together with each Key Information Document as a whole or any of such information or the expression of any such opinions or intentions misleading.

UNDERTAKINGS BY THE ISSUER

Investors are advised to read the risk factors carefully before taking an investment decision in this Issue. For taking an investment decision, investors must rely on their own examination of the Issuer and the offer including the risks involved. The securities have not been recommended or approved by the any regulatory authority in India, including the SEBI nor does SEBI guarantee the accuracy or adequacy of this document. Specific attention of investors is invited to the statement of 'Risk factors' given under the Section III.

The Issuer, having made all reasonable inquiries, accepts responsibility for, and confirms that this General Information Document contains all information with regard to the Issuer and the issue, that the information contained in this General Information Document is true and correct in all material aspects and is not misleading in any material respect, that the opinions and intentions expressed herein are honestly held and that there are no other facts, the omission of which make this document as a whole or any of such information or the expression of any such opinions or intentions misleading in any material respect.

The issuer has no side letters with any debt securities holder except the one(s) which may be disclosed in relation to an Issue under the relevant Key Information Document. Any covenants later added shall be disclosed on the stock exchange website where the debt is listed.

DISCLAIMER

The disclaimers mentioned below shall apply to any further issue of Debentures and Commercial Papers undertaken by the Company under this General Information Document read together with the relevant Key Information Document, and any references to 'Debentures' and 'General Information Document' shall be read accordingly.

This General Information Document is neither a prospectus nor a statement in lieu of a prospectus. The issue of Debentures is being made strictly on a private placement basis. This General Information Document is not intended to be circulated to the public. Multiple copies hereof given to the same entity shall be deemed to be given to the same person and shall be treated as such. It does not constitute and shall not be deemed to constitute an offer or an invitation to subscribe to the Debentures to the public in general. This General Information Document should not be construed to be a prospectus or a statement in lieu of prospectus under the Companies Act, 2013. This General Information Document has been prepared in conformity with the (i) SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time; (ii) relevant provisions of the Companies Act, 2013 and rules made thereunder; (iii) SEBI Master Circular; and (iv) RBI Directions with respect applicable in relation to issuance from time to time. This General Information

Document has been prepared to provide general information about the Issuer to potential investors to whom it is addressed and who are willing and eligible to subscribe to the Debt Securities. This General Information Document does not purport to contain all the information that any potential investor may require. Neither this General Information Document nor any other information supplied in connection with the Debt Securities is intended to provide the basis of any credit or other evaluation and any recipient of this General Information Document should not consider such receipt a recommendation to purchase any Debt Securities. Each investor contemplating purchasing any Debt Securities should make its own independent investigation of the financial condition and affairs of the Issuer, and its own appraisal of the creditworthiness of the Issuer. Potential investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Debt Securities and should possess the appropriate resources to analyze such investment and the suitability of such investment to such investor's particular circumstances. The Issuer confirms that, as of the date hereof, this General Information Document (including the documents incorporated by reference herein, if any) contains all information that is material in the context of the proposed issue and sale of the Debt Securities, is accurate in all material respects and does not contain any untrue statement of a material fact or omit to state any material fact necessary to make the statements herein, in the light of the circumstances under which they are made, not misleading. No person has been authorized to give any information or to make any representation not contained or incorporated by reference in this General Information Document or in any material made available by the Issuer to any potential investor pursuant hereto and, if given or made, such information or representation must not be relied upon as having been authorized by the Issuer.

This General Information Document and the contents hereof are restricted for only the intended recipient(s) who have been addressed directly and specifically through a communication by the Company and only such recipients are eligible to apply for the Debentures. All investors are required to comply with the relevant regulations/guidelines applicable to them for investing in the Debt Securities. The contents of this General Information Document are intended to be used only by those investors to whom it is distributed. It is not intended for distribution to any other person and should not be reproduced by the recipient.

The Issuer and the lead manager(s) (if any) accept no responsibility for statements made otherwise than in the General Information Document or in the advertisement or any other material issued by or at the instance of the Issuer and that anyone placing reliance on any other source of information would be doing so at their own risk.

No invitation is being made to any persons other than those to whom application forms along with this General Information Document has been sent by or on behalf of the Issuer. Any application by any person to whom the application form has not been sent by or on behalf of the Issuer shall be rejected without assigning any reason. The person who is in receipt of this General Information Document shall maintain utmost confidentiality regarding the contents of this General Information Document and shall not reproduce or distribute in whole or part or make any announcement in public or to a third party regarding the contents without the consent of the Issuer.

The Company will not create or build any sinking fund for pooling of any accrued interest or other proceeds of that nature for this issue and investor is required to conduct its own due diligence and appraisal before investing. The Company will not be responsible in any manner, whatsoever for the investment decision made by an investor. Please read the "Disclaimer" clause and other terms of this General Information Document so as to enable the investor to take a reasoned decision.

DISCLAIMER CLAUSE OF STOCK EXCHANGES

As required, a copy of this General Information Document has been filed with the NSE in terms of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021. It is to be distinctly understood that submission of this General Information Document to the NSE should not in any way be deemed or construed to mean that this General Information Document has been reviewed, cleared or approved by the NSE; nor does the NSE in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this General Information Document, nor does the NSE warrant that the Debt Securities will be listed or will continue to be listed on the NSE; nor does the NSE take any responsibility for the soundness of the financial

and other conditions of the Issuer, its promoters, its management or any scheme or project of the Issuer.

DISCLAIMER CLAUSE OF SEBI

IT IS TO BE DISTINCTLY UNDERSTOOD THAT THE FILING OF THE GENERAL INFORMATION DOCUMENT TO THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) SHOULD NOT IN ANY WAY BE DEEMED OR CONSTRUED TO MEAN THAT THE SAME HAS BEEN CLEARED OR APPROVED BY SEBI. SEBI DOES NOT TAKE ANY RESPONSIBILITY EITHER FOR THE FINANCIAL SOUNDNESS OF ANY SCHEME OR THE PROJECT FOR WHICH THE ISSUE IS PROPOSED TO BE MADE OR FOR THE CORRECTNESS OF THE STATEMENTS MADE OR OPINIONS EXPRESSED IN THIS GENERAL INFORMATION DOCUMENT. THIS REQUIREMENT IS TO FACILITATE INVESTORS TO TAKE AN INFORMED DECISION FOR MAKING INVESTMENT IN THE PROPOSED ISSUE.

DISCLAIMER IN RESPECT OF JURISDICTION

This Issue is proposed to be made in India to Eligible Investors as specified in this General Information Document, who shall be specifically approached by the Issuer. This General Information Document does not constitute an offer to sell or an invitation to subscribe to the Debt Securities, in any other jurisdiction to any person to whom it is unlawful to make an offer or invitation in such jurisdiction.

DISCLAIMER IN RESPECT OF RATING AGENCIES

Ratings are opinions on credit quality and are not recommendations to sanction, renew, disburse or recall the concerned facilities or to buy, sell or hold any security. The Rating Agency has based its ratings on information obtained from sources believed by it to be accurate and reliable. The Rating Agency does not, however, guarantee the accuracy, adequacy or completeness of any information and is not responsible for any errors or omissions or for the results obtained from the use of such information. Most entities whose facilities/ instruments are rated by the Rating Agency have paid a credit rating fee, based on the amount and type of facilities/ instruments.

DISCLAIMER CLAUSE OF THE NATIONAL HOUSING BANK

The Company is having a valid Certificate of Registration dated 14th July 2015 issued by the NHB under Section 29A of the National Housing Bank Act, 1987. The Company has also received a fresh certificate of registration dated 19 May 2023, from the Reserve Bank of India, pursuant to change of name. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company and for repayment of deposits/ discharge of liabilities by the Company.

DISCLAIMER CLAUSE OF THE RESERVE BANK OF INDIA

The Company holds a certificate of registration dated 19 May 2023 bearing registration no. DOR-00122 issued by the RBI to carry on the activities of a HFC under Section 29A of the National Housing Bank Act, 1987 to carry on the activities of a HFC without accepting public deposits. The Debentures have not been recommended or approved by the RBI nor does RBI guarantee the accuracy or adequacy of the General Information Document. It is to be distinctly understood that the General Information Document should not, in any way, be deemed or construed that the Debentures have been recommended for investment by the RBI. RBI does not take any responsibility either for the financial soundness of the Issuer, or the Debentures or Commercial Papers being issued by the Issuer, or for the correctness of the statements made or opinions expressed in the General Information Document. Potential investors may make investment decisions in the securities offered in terms of the General Information Document solely based on their own analysis and RBI does not accept any responsibility about servicing/ repayment of such investment.

Each person receiving this General Information Document acknowledges that:

Such person has been afforded an opportunity to request and to review and has received all additional information considered by it to be necessary to verify the accuracy of or to supplement the information herein; and such person has not relied on any intermediary that may be associated with issuance of Debentures or

Commercial Papers in connection with its investigation of the accuracy of such information or its investment decision. The Issuer does not undertake to update the information in this General Information Document to reflect subsequent events after the date of the General Information Document and thus it should not be relied upon with respect to such subsequent events without first confirming its accuracy with the Issuer. Neither the delivery of this General Information Document nor any sale of Debentures or Commercial Papers made hereunder shall, under any circumstances, constitute a representation or create any implication that there has been no change in the affairs of the Issuer since the date hereof. This General Information Document does not constitute, nor may it be used for or in connection with, an offer or solicitation by anyone in any jurisdiction in which such offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. No action is being taken to permit an offering of the Debentures or the distribution of this General Information Document in any jurisdiction where such action is required. The distribution of this General Information Document and the offering and sale of the Debt Securities may be restricted by law in certain jurisdictions. Persons into whose possession this comes are required to inform them about and to observe any such restrictions. The General Information Document is made available to investors in the Issue on the strict understanding that the contents hereof are strictly confidential.

DEFINITIONS AND ABBREVIATIONS

Unless the context otherwise indicates or requires, the following terms shall have the meanings given below in this General Information Document.

Term	Description
“SMFG India Home Finance Company Limited” or the “Company” or the “Issuer”	SMFG India Home Finance Company Limited, a public limited company incorporated under the Companies Act, 1956 with corporate identity number U65922TN2010PLC076972 and having its registered office at Commerzone IT Park, Tower B, 1st Floor, No: 111, Mount Poonamallee Road, Porur, Chennai, Tamil Nadu, India, Pin - 600116
Articles of Association	The articles of association of the Company, as amended from time to time
Board of Directors/ Board	The board of directors of the Company or a committee constituted thereof
Memorandum of Association	The memorandum of association of the Company, as amended from time to time

ISSUE RELATED TERMS

Term	Description
Act	shall mean the provisions of the Companies Act, 2013, along with the rules and regulations made thereunder and the notifications, circulars and orders issued in relation thereto, as amended, modified or supplemented from time to time.
Affiliate (s)	Affiliate(s) means, with respect to any Person, any other Person directly or indirectly controlling, controlled by, or under direct, indirect or common control with, such Person (where “ control ” means the power to direct the management or policies of a Person, directly or indirectly, provided that the direct or indirect ownership of 20% (twenty per cent) or more of the voting share capital of a Person is deemed to constitute control of such Person, and “ controlling ” and “ controlled ” have corresponding meanings).
AGM	Annual General Meeting
Amounts Outstanding	at any time the aggregate amount due and payable by the Company in respect of the relevant Debt Securities as applicable, including in respect of the principal amount, interest payable, further interest, default interest, liquidated damages, commitment charges, costs, charges, and expenses for creation, preservation and realization of the Security Interest, including legal fees and all other monies in respect of such Debt Securities.
Application Form	The form in which an investor can apply for subscription to the Debentures.
Beneficial Owner(s)/ Debenture Holder(s)	initially the subscribers to the Debentures and for the time being the holders of the relevant Debentures and for the subsequent Debenture Holder(s), each who fulfills the following requirements: (i) Persons who are registered as such as beneficial owner(s) of the Debentures; and (ii) Persons who are registered as holder(s) of the Debentures in the register of Debenture Holder(s); (and shall include the registered transferees of the Debentures from time to time with the Issuer and the Depository) and in the event of any inconsistency between Sub-clauses (i) and (ii) above, Sub-clause (i) shall prevail.
Business Day	(i) In relation to announcement of bid or issue period, a day, other than, Saturdays, Sundays and public holidays, on which commercial banks in Mumbai are open for business; (ii) In relation to time period between the Issue closing date and the listing of the Debentures on the Exchange, a day on which NSE is open for trading, other than

Term	Description
	Saturdays, Sundays and bank holidays, as specified by SEBI; and (iii) In all other cases, a day on which commercial banks in Mumbai are open for general business in Mumbai.
CDSL	Central Depository Services (India) Limited
Debenture Trust Deed	As defined in the relevant Key Information Document.
Deed of Hypothecation	As defined in the relevant Key Information Document.
Deemed Date of Allotment	As defined in the relevant Key Information Document
Depository(ies)	A depository registered with the SEBI under the Securities and Exchange Board of India (Depositories and Participant) Regulations, 1996, as amended from time to time, in this case being NSDL and CDSL.
Depositories Act	The Depositories Act, 1996, as amended from time to time
DP-ID	Depository Participant Identification Number
DT- Master Circular	Master Circular for Debenture Trustees dated 13 August 2025, issued by SEBI as amended, updated and replaced from time to time.
EBP	NSE electronic bidding platform for issuance of debt securities on private placement basis
EGM	Extra Ordinary General Meeting
FPI	Foreign Portfolio Investors as defined under the Securities and Exchange Board of India (Foreign Portfolio Investors) Regulations, 2019, as registered with SEBI.
General Information Document	This General Information Document through which the Debentures are offered on private placement basis
Key Information Document	Means the key information document(s) issued by the Issuer during the validity period of this General Information Document.
Key Managerial Personnel	means key managerial personnel as defined in sub-section (51) of section 2 of the Act
LODR	SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as may be amended from time to time.
Majority Debenture Holders	As defined in the Key Information Document
NBFC	Non-Banking Financial Company
NSDL	National Securities Depository Limited
NSE	National Stock Exchange of India Limited
NRI	A person resident outside India, who is a citizen of India or a person of Indian origin and shall have the same meaning as ascribed to such term in the Foreign Exchange Management Act, 1999
PAN	Permanent Account Number
Person	Any natural person, corporation, company, partnership, firm, voluntary association, joint venture, trust, unincorporated organisation, Authority or any other entity whether acting in an individual, fiduciary or other capacity.
Promoter Group	Sumitomo Mitsui Financial Group. Inc of Japan.
Rating Agency	As defined in the relevant Key Information Document
RBI	Reserve Bank of India
Record Date	means the date which is 15 (fifteen) days prior to the Interest Payment Date, or a Redemption Date, or as mentioned in the relevant Key Information Document
Register of Debenture Holders	The register maintained by the Company in accordance with section 88 of the Companies Act 2013 containing the name of Debenture Holders entitled to receive coupon/ redemption amount in respect of the Debentures on the Record Date, which shall be maintained at the Corporate Office.
Required	As defined in the relevant Key Information Document.

Term	Description
Security Cover	
SCRA	Securities Contracts (Regulations) Act, 1956 (42 of 1956)
SEBI	The Securities and Exchange Board of India constituted under the SEBI Act
SEBI Act	The Securities and Exchange Board of India Act, 1992 (15 of 1992), as amended from time to time
SEBI NCS Regulations	SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time read with SEBI Master Circular.
SEBI Master Circular	The 'Master Circular for issue and listing of Non-convertible Securities, Securities Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Papers' dated 15 October 2025, issued by SEBI as amended, updated and replaced from time to time.
Secured Property	As defined in the relevant Key Information Document.
Security Documents	As defined in the relevant Key Information Document.
Security Interest	Any mortgage, charge (whether fixed or floating), pledge, assignment, deed of trust, security interest or other encumbrance of any kind in the nature of a security as stipulated in the Transaction Documents.
Senior Management	Officers and personnel of the issuer who are members of the Issuer's core management team, excluding the board of directors, and shall also comprise all the members of the management one level below the Chief Executive Officer or Managing Director or Whole Time Director or Manager (including Chief Executive Officer and Manager, in case they are not part of the Board of Directors) and shall specifically include the functional heads, by whatever name called and the Company Secretary and the Chief Financial Officer;
Transaction Document	As defined in the relevant Key Information Document.

This General Information Document shall be read in conjunction with the relevant Transaction Documents and, in relation to the Debentures, it is agreed between the Debenture Trustee and the Issuer that in case of any inconsistency or conflict between this General Information Document and the relevant Debenture Trust Deed, the provisions of each document should be harmoniously interpreted and only to the extent of inconsistency the Debenture Trust Deed shall prevail over the relevant General Information Document.

ISSUE OF DEBT SECURITIES

ISSUANCE OF DEBT SECURITIES BY SMFG INDIA HOME FINANCE COMPANY LIMITED FROM TIME TO TIME WHICH MAY COMPRISE (I) RATED, LISTED, REDEEMABLE, TRANSFERABLE, NON CONVERTIBLE DEBENTURES OF FACE VALUE INR 1,00,000/- (RUPEES ONE LAKH ONLY) EACH, INCLUDING SUBORDINATED DEBT INSTRUMENTS WITH FACE VALUE INR 1,00,000/- (RUPEES ONE LAKH ONLY) EACH AND SUBORDINATED DEBT INSTRUMENTS ISSUED BY WAY OF A REISSUANCE WITH FACE VALUE INR 1,00,00,000/- (RUPEES ONE CRORE ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW, (II) ISSUANCE OF DEBT INSTRUMENTS FORMING PART OF ISSUER'S 'NON-EQUITY REGULATORY CAPITAL' FOR FACE VALUE INR 1,00,00,000/- (RUPEES ONE CRORE ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW, AND (III) RATED, LISTED COMMERCIAL PAPER FOR FACE VALUE OF Rs 5,00,000/- (RUPEES FIVE LAKH ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW, AGGREGATING UP TO INR 7,400,00,00,000 (RUPEES SEVEN THOUSAND FOUR HUNDRED CRORES ONLY), ISSUED AT PAR/ PREMIUM/DISCOUNT ON PRIVATE PLACEMENT BASIS.

GENERAL RISK

For taking an investment decision, investors must rely on their own examination of the Issue of the Debentures as per the information provided in this General Information Document as required under the SEBI NCS Regulations, Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated 28 November 2025 ("**RBI's Scale Based Regulations**"), Reserve Bank of India (Non-Banking Financial Companies – Miscellaneous) Directions, 2025

dated 28 November 2025, Reserve Bank of India (Housing Finance Companies) Directions, 2025 dated 28 November 2025 and other applicable rules, regulations, circulars and directions issued by the RBI, as amended or replaced from time to time (collectively, “**RBI Directions**”) for issuance of Debenture as amended from time to time.

Potential investors should consult their own financial, legal, tax and other professional advisors as to the risks and investment considerations arising from an investment in the Debentures and should possess the appropriate resources to analyse such investment and the suitability of such investment to such investor's particular circumstances. It is the responsibility of potential investors to also ensure that they will sell these Debentures in strict accordance with this General Information Document and other applicable laws.

CREDIT RATING

The credit rating(s) assigned by the credit rating agency(ies) for each issue of Debt Securities shall be disclosed in the relevant Key Information Document

The rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The rating should be evaluated independently of any other rating. The ratings obtained are subject to revision at any point of time in the future. The rating agency has the right to suspend, withdraw the rating at any time on the basis of new information etc.

LISTING

The details of listing of the relevant Debt Securities shall be mentioned in the respective Key Information Document.

This General Information Document for issue of Debentures on a private placement basis pursuant to SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 is intended for private use and circulation and should not be construed to be a prospectus nor a statement in lieu of prospectus and does not constitute an offer to the public generally to subscribe for or otherwise acquire the Debentures issued or to be issued by the Issuer under any law for the time being in force.

ISSUE SCHEDULE-

Particulars	Date
Issue Opening Date	As per the relevant Key Information Document
Issue Closing Date	As per the relevant Key Information Document
Pay-In Date	As per the relevant Key Information Document
Deemed Date of Allotment	As per the relevant Key Information Document

Settlement Cycle: As per the relevant Key Information Document

DUE DILIGENCE BY THE DEBENTURE TRUSTEE

The Debenture Trustee shall also submit the due diligence certificate as per the format specified in Annex-IIA of the DT – Master Circular, and a due diligence certificate as per the prescribed format, currently as annexed in Annexure VI shall be annexed to each Key Information Document prepared in relation to secured Debentures issued after such date.

DISCLOSURE REQUIREMENTS UNDER FORM PAS – 4 REQUIRED UNDER THE COMPANIES ACT, 2013

The table below sets out the disclosure requirements as provided in PAS-4 and the relevant pages in this General Information Document where these disclosures, to the extent applicable, have been provided.

Sr. No.	Disclosure Requirements	Refer to the following clause in this Document
1	GENERAL INFORMATION	
a.	Name, address, website and other contact details of the company indicating both registered office and corporate office.	Issuer Information
b.	Date of incorporation of the company.	Section II
c.	Business carried on by the company and its subsidiaries with the details of branches or units, if any.	Section II
d.	Brief particulars of the management of the company.	Section XIV
e.	Names, addresses, DIN and occupations of the directors	Section I
f.	Management's perception of risk factor	Section III
g.	Details of default, if any, including therein the amount involved, duration of default and present status, in repayment of:	
i)	Statutory dues;	None
ii)	Debentures and interest thereon;	None
iii)	Deposits and interest thereon; and	None
iv)	Loan from any bank or financial institution and interest thereon.	None
h.	Names, designation, address and phone number, email ID of the nodal/ compliance officer of the company, if any, for the private placement offer process.	Issuer Information
i.	Registrar of the Issue	Issuer Information
j.	Valuation Agency	Refer to the relevant Key Information Document
k.	Auditors	Issuer Information
l.	Any default in Annual filing of the Company under the Companies Act, 2013 or the rules made thereunder.	None
2	PARTICULARS OF THE OFFER	
a.	Financial position of the Company for last 3 financial years.	Annexure II
b.	Date of passing of board resolution.	Annexure IV
c.	Date of passing of resolution in the general meeting, authorizing the offer of securities.	Annexure IV
d.	Kinds of securities offered (i.e., whether share or debenture) and class of security, the total number of shares or other securities to be issued.	Section XLIV (Summary of the Terms)
e.	Price at which the security is being offered including the premium, if any, along with justification of the price.	Section XLIV (Summary of the Terms)
f.	Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer.	Refer to the relevant Key Information Document

Sr. No.	Disclosure Requirements	Refer to the following clause in this Document
g.	Relevant date with reference to which the price has been arrived at.	Refer to the relevant Key Information Document
h.	The class or classes of persons to whom the allotment is proposed to be made.	Section XLIV (Summary of the Terms)
i.	Intention of Promoters, Directors or Key Managerial Personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer).	Section XLIV (Summary of the Terms)
j.	The proposed time within which the allotment shall be completed.	Section XLIV (Summary of the Terms)
k.	The names of the proposed allottees and the percentage of post private placement capital that may be held by them not required in case of issue of non- convertible debentures	Please refer to the relevant Key Information Document
l.	The change in control, if any, in the company that would occur consequent to the private placement.	Please refer to the relevant Key Information Document
m.	The number of persons to whom allotment on preferential basis/private placement/ rights issue has already been made during the year, in terms of number of securities as well as price.	Section XL
n.	The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer.	Please refer to the relevant Key Information Document
o.	Amount which the company intends to raise by way of proposed offer of securities.	Section XLIV (Summary of the Terms)
p.	Terms of raising of securities:	Section XLIV (Summary of the Terms)
	(i) Duration, if applicable;	Section XLIV (Summary of the Terms)
	(ii) Rate of dividend;	N.A.
	(iii) Rate of interest;	Section XLIV (Summary of the Terms)
	(iv) Mode of payment; and	Section XXXVII
	(v) Mode of repayment.	Section XXXVIII
q.	Proposed time schedule for which the private placement offer cum Application letter is valid.	Section XLIV (Summary of the Terms)
r.	Purposes and objects of the offer.	Section XLIV (Summary of the Terms)

Sr. No.	Disclosure Requirements	Refer to the following clause in this Document
s.	Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects.	Please refer to the relevant Key Information Document
t.	Principle terms of assets charged as security, if applicable.	Section XLIV (Summary of the Terms)
u.	The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the Company and its future operations.	Section XXXII (Point no. 9)
v.	The pre-issue and post-issue shareholding pattern of the company	Section XXXII (Point no. 10)
3.	Mode of payment for subscription: Cheque Demand Draft Other Banking Channels	Section XXXVII
4	DISCLOSURES WITH REGARD TO INTEREST OF DIRECTORS, LITIGATION ETC	
a.	Any financial or other material interest of the directors, promoters or key managerial personnel in the offer and the effect of such interest in so far as it is different from the interests of other persons.	Section XXXII (Point no. 16)
b.	Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the offeree company during the last three years immediately preceding the year of the circulation of the issue of private placement offer cum application letter and any direction issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed.	Section XXXII (Point no. 17)
c.	Remuneration of directors (during the current year and last three financial years).	Section LXII
d.	Related party transactions entered during the last three financial years immediately preceding the year of issue of private placement offer cum application letter including with regard to loans made or, guarantees given or securities provided.	Section LVIII
e.	Summary of reservations or qualifications or adverse remarks of auditors in the last five financial years immediately preceding the year of issue of private placement offer cum application letter and of their impact on the financial statements and financial position of the company and the corrective steps taken and proposed to be taken by the company for each of the said reservations or qualifications or adverse remark.	Section LIX
f.	Details of any inquiry, inspections or investigations initiated or conducted under the Companies Act or any previous company law in the last three years immediately preceding, the year of issue of private placement offer cum application letter in the case of company and all of its subsidiaries. Also, if there were any prosecutions filed (whether pending or not) fines imposed, compounding of offences in the last three years immediately preceding the year of the private placement offer cum application	Section XXXII (Sr. No. 19)

Sr. No.	Disclosure Requirements	Refer to the following clause in this Document
	letter and if so, section-wise details thereof for the company and all of its subsidiaries.	
g.	Details of acts of material frauds committed against the company in the last three years, if any, and if so, the action taken by the company	Section LXI
4	FINANCIAL POSITION OF THE COMPANY	
a.	The capital structure of the company in the following manner in a tabular form:	Section IV
(i)(a)	The authorized, issued, subscribed and paid-up capital (number of securities, description and aggregate nominal value);	Section IV
(b)	Size of the present offer; and	Section IV
(c)	Paid up capital:	Section IV
	(A) After the offer;	Section IV
	(B) After conversion of convertible instruments (if applicable);	Section IV
	(C) Share premium account (before and after the offer).	Section IV
(ii)	The details of the existing share capital of the issuer company in a tabular form, indicating therein with regard to each allotment, the date of allotment, the number of shares allotted, the face value of the shares allotted, the price and the form of consideration.	Section V
	Provided that the issuer company shall also disclose the number and price at which each of the allotments were made in the last one year preceding the date of the private placement offer cum application letter separately indicating the allotments made for considerations other than cash and the details of the consideration in each case.	Section V
(c)	Profits of the company, before and after making provision for tax, for the three financial years immediately preceding the date of circulation of offer letter.	Section LXV
(d)	Dividends declared by the company in respect of the said three financial years; interest coverage ratio for last three years (Cash profit after tax plus interest paid / interest paid)	Section LXVI
(e)	A summary of the financial position of the company as in the three audited balance sheets immediately preceding the date of issue of circulation of private placement offer cum application letter.	Annexure II
(f)	Audited Cash Flow Statement for the three years immediately preceding the date of issue of private placement offer cum application letter.	Annexure II
(g)	Any change in accounting policies during the last three years and their effect on the profits and the reserves of the company.	Section LXIV
5	A DECLARATION BY THE DIRECTORS THAT	
(a)	The company has complied with the provisions of the Act and the rules made thereunder.	Director's Declaration – LXXI
(b)	The compliance with the Act and the rules does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government.	Director's Declaration – LXXI
(c)	The monies received under the offer shall be used only for the purposes and objects indicated in the Private placement Offer cum Application letter.	Director's Declaration – LXXI
6	APPLICATION FORM	Annexure XIV

GENERAL INFORMATION DOCUMENT FOR ISSUE OF DEBT SECURITIES ON A PRIVATE PLACEMENT BASIS PURSUANT TO SEBI (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 AS AMENDED FROM TIME TO TIME AND WHERE APPLICABLE, SECTION 42 OF THE COMPANIES ACT, 2013 READ WITH RULE 14(3) OF COMPANIES (PROSPECTUS AND ALLOTMENT OF SECURITIES) RULES, 2014.

Logo, name, address, website, email address, Telephone No., and contact person for the Arranger, if any: - As mentioned in the Key Information Document

Logo, name, address, website, email address, Telephone No., and contact person for the legal counsel, (if any): - As mentioned in the Key Information Document

Logo, name, address, website, email address, Telephone No., and contact person for the Guarantor, if any: - As mentioned in the Key Information Document

I. Name and Address of the Directors as on date 9 May, 2026

Sr. No.	Name	Address	Designation	DIN	Occupation
1.	Mr. Colathur Narayanan Ram	2 nd Floor, Waheeda 19, Nargis Dutt Road, Pali Hill, Bandra West, Mumbai - 400050	Chairperson, Independent Director	00211906	MD&CEO, FYNDNA TECHCORP Private Limited
2.	Ms. Dakshita Das	C/o Devendra Singh, Flat No. 4092, First Floor with Scooter Garage, Sector D Pocket 4, Vasant Kunj, New Delhi, Delhi, Delhi 110070	Independent Director	07662681	Retired Civil Servant
3.	Mr. Diwakar Gupta	E-1701 Phase-1, The Trees by Godrej, Pirojshanagar, Vikhroli East, Mumbai – 400079	Independent Director	01274552	Service
4.	Mr. Surya Prakash Rao Pendyala	Villa No. 38, Aditya Empress Park Shaikpet, Golconda Fort Road, Hyderabad 500008, Telangana	Non-Executive, Non-Independent Director	02888802	Management Consulting
5.	Mr. Ravi Narayanan	603, B-8, Safal Complex, Sector 19 A, Nerul East, Navi Mumbai, Maharashtra 400706	Non-Executive, Non-Independent Director	08528459	Service
6.	Mr. Deepak Patkar	B 2001 Oberoi Exquisite, Off Western Express	Managing Director and CEO	09731775	Employment

Sr. No.	Name	Address	Designation	DIN	Occupation
		Highway, Goregaon East, Near Oberoi, International School, Mumbai, Mumbai Suburban, Maharashtra - 400063			

II. About the Issuer

Overview and a brief summary of the business/ activities of the Issuer:

SMFG India Home Finance Company Limited (SMHFC) – Overview of Business

SMHFC has started its operation in December 2015 after receiving Certificate of Registration as housing finance institution from NHB in July 2015 under the brand 'Grihashakti'. The Company is rated CRISIL AAA/ Stable by CRISIL Ratings & CARE AAA/ Stable by CARE Ratings for long term debt including bank loans. The Company is headquartered in Mumbai and currently operates through about 203 owned & co-located branches spread across India.

The Company engages in the business of offering home loans, affordable/ low-cost home loans, loans against property, commercial property loans and developer financing to its customers under "Grihashakti" brand name, through about 203 owned & co-located branches spread across 17 states, viz., Andhra Pradesh, Chhattisgarh, Delhi, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand and West Bengal. The target customer segment comprises of salaried and self-employed professionals in under-served Tier II and Tier III cities as well as satellite townships around metros and Tier I cities.

SMHFC is 100% wholly owned subsidiary of SMFG India Credit Company Limited ("SMICC") which is registered with the Reserve Bank of India (RBI) as NBFC-Investment and Credit Companies (NBFC-ICC). At present SMICC is a Middle Layer NBFC based on size, activity and perceived riskiness.

Sumitomo Mitsui Financial Group, Inc. ("SMFG") had completed the acquisition of a 74.9% stake in SMICC from Fullerton Financial Holdings Pte. Ltd. ("FFH") on 30th November 2021. SMFG completed the acquisition of remaining 25.1% stake in SMICC on 6 March, 2024. Post completion of the same, SMICC has become a wholly owned subsidiary of SMFG.

➤ **Structure of the group**



➤ **A brief summary of the business activities of the Issuer:**

"To carry on the business of providing housing finance, in all its wide and contemporary meaning, alone or jointly with other housing finance companies and/ or banks in consortium or otherwise, to any person including individual, company or corporation, body corporate, firms, society or association of persons, public body or authority, supreme, local, or otherwise or other entities whether private or public sector, whether engaged in construction and development of buildings, offices or other infrastructure development or not, for or in respect of dwelling units, to provide finance or credit to borrowers for acquisitions (in all its connotations), purchase, repairs, construction, renovation, renewal, remodeling, extension, enlargement or erection of or to land, tenements, flats, houses, apartments, villas dwelling units, skyscrapers, co-operative housing society units, housing colonies, townships, including infrastructural facilities relating thereto or any part or portion thereof in India for residential purposes and/ or commercial purposes either with or without interest or subsidized interest or with or without security upon such terms and conditions as the company may think fit, to own or sell residential dwelling units on lease, hire purchase or conditional sale basis, and to carry on the business of asset based financiers in any manner whatsoever, to provide consultancy and advisory services in all matters and issues relating to housing, building and construction activities including relating to infrastructural development"

➤ **Details of branches or units where the Issuer carries on its business activities, if any may be provided in the form of a static Quick Response (QR) code and web link:**

The Company engages in the business of offering home loans, affordable/ low-cost home loans, loans against property, commercial property loans and developer financing to its customers under "Grihashakti" brand name, through about 203 owned & co-located branches spread across 17 states

	Branches	No of Customers
SMHFC	203	0.08 mn

A state-wise break-up of the branches where the Issuer carries out its business activities along with a web-link is provided in Annexure XIII

Use of proceeds (in the order of priority for which the said proceeds will be utilized):

(i) purpose of the placement;

(ii) break-up of the cost of the project for which the money is being raised;

(iii) means of financing for the project;

(iv) proposed deployment status of the proceeds at each stage of the project.

As mentioned in the KID.

A. Brief History of the Issuer since its Incorporation giving details of its Activities:

Brief History

SMFG India Home Finance Company Limited ('SMHFC') was incorporated under the Companies Act, 1956 having Corporate Identity Number U65922TN2010PLC076972 and is registered with the National Housing Bank ('NHB') as a Housing Finance Company ('HFC') under sub-section (5) of Section 29A of National Housing Bank Act, 1987 and having NHB registration number 07.0122.15 dated July 14, 2015.

The Company is a wholly owned subsidiary of SMFG India Credit Company Limited, ("SMICC"), which is registered with the Reserve Bank of India (RBI) as NBFC-Investment and Credit Companies (NBFC-ICC). At present SMICC is a Middle Layer NBFC based on size, activity and perceived riskiness.

Sumitomo Mitsui Financial Group, Inc. ("SMFG") had completed the acquisition of a 74.9% stake in SMICC from Fullerton Financial Holdings Pte. Ltd. ("FFH") on 30 November 2021. SMFG completed the acquisition of remaining 25.1% stake in SMICC on 6 March, 2024. Post completion of the same, SMICC has become a wholly owned subsidiary of SMFG.

SMHFC was incorporated in August 2010; received license from NHB in July 2015 and commenced loan disbursements in December 2015. The Company has also received a fresh certificate of registration dated 19 May 2023, from the Reserve Bank of India, pursuant to change of name.

The Company engages in the business of offering home loans, affordable/ low-cost home loans, loans against property, commercial property loans and developer financing to its customers under "Grihashakti" brand name, through about 203 owned & co-located branches spread across 17 states, viz., Andhra Pradesh, Chhattisgarh, Delhi, Gujarat, Haryana, Karnataka, Madhya Pradesh, Maharashtra, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh, Uttarakhand and West Bengal. The target customer segment comprises of salaried and self-employed professionals in under-served Tier II and Tier III cities as well as satellite townships around metros and Tier I cities.

As on 31st March 2026 the Company had Assets-Under-Management to the tune of INR 128.59 billion.

As on date the Issuer does not have any subsidiaries.

Change in name of the Company:

The Company was originally incorporated in the name of Fullerton India Home Finance Company Limited on August 12, 2010. Later on, the name was changed to SMFG India Home Finance Company Limited on May 15, 2023.

Changes in Registered Office of the Company

Originally, the Registered Office of the Company was located in the State of Tamil Nadu at 3rd Floor, No-307, Venkat Towers, PH Road, Maduravoyal, Chennai 600095, Tamil Nadu. Subsequently, with the approval of the Board of Directors obtained at the Board Meeting held on 18th June, 2012, the Registered Office of the Company was changed to Megh Towers, Third Floor, Old No. 307, New No. 165, Poonamallee High Road, Maduravoyal, Chennai – 600095. Further, the Registered Office of the Company, with the approval of the Board of Directors obtained at the Board Meeting held on 7 November, 2024, was changed to Commerzone IT Park, Tower B, 1st Floor, No: 111, Mount Poonamallee Road, Porur, Chennai, Tamil Nadu, India, Pin – 600116 with effect from 13 November, 2024.

The Business

An extract of one of the main objects of Memorandum of Association of the Company is reproduced below:

“To carry on the business of providing housing finance, in all its wide and contemporary meaning, alone or jointly with other housing finance companies and/ or banks in consortium or otherwise, to any person including individual, company or corporation, body corporate, firms, society or association of persons, public body or authority, supreme, local, or otherwise or other entities whether private or public sector, whether engaged in construction and development of buildings, offices or other infrastructure development or not, for or in respect of dwelling units, to provide finance or credit to borrowers for acquisitions (in all its connotations), purchase, repairs, construction, renovation, renewal, remodeling, extension, enlargement or erection of or to land, tenements, flats, houses, apartments, villas dwelling units, skyscrapers, co-operative housing society units, housing colonies, townships, including infrastructural facilities relating thereto or any part or portion thereof in India for residential purposes and/ or commercial purposes either with or without interest or subsidized interest or with or without security upon such terms and conditions as the company may think fit, to own or sell residential dwelling units on lease, hire purchase or conditional sale basis, and to carry on the business of asset based financiers in any manner whatsoever, to provide consultancy and advisory services in all matters and issues relating to housing, building and construction activities including relating to infrastructural development.”

III. RISK FACTORS

1. Our last audited financial statements as of 31st March 2026 have been submitted to the Debenture Trustee and the stock exchanges, in compliance with the SEBI NCS Regulations.
2. We may be affected by volatility in interest rates for both our lending and treasury operations, which could cause our net interest income to decline and adversely affect our return on assets and profitability.
3. Any future downgrade in our credit ratings could increase borrowing costs and adversely affect our access to capital and lending markets and could also affect our reputation, interest margins, business, results of operations, cashflows and financial condition.
4. We may not be able to maintain our current levels of profitability due to increased costs or reduced spreads between the interest rates at which we borrow and lend if any volatility in rates is envisaged.
5. Certain loans and debt raised by us entail interest at variable rates and any increases in interest rates may adversely affect our results of operations.
6. Our business requires substantial capital and debt, and any disruption in funding sources would have a material adverse effect on our liquidity, cash flows and financial condition.
7. Our significant indebtedness and the conditions and restrictions imposed by our financing arrangements could restrict our ability to conduct our business and operations in the manner we desire.
8. A decline in our capital to risk assets ratio could restrict our future business growth.
9. We may face asset-liability mismatches which could affect our liquidity and consequently may adversely affect our operations and profitability.
10. We operate in a highly competitive industry and our inability to compete effectively due to changed marked dynamics may adversely affect our business.
11. We may be unable to protect our logos, brand names and other intellectual property rights which are

- critical to our business.
12. Our inability to compete effectively in an increasingly competitive industry may adversely affect our net interest margins, income and market share due to changed market dynamics.
 13. If we are unable to manage the level of GNPA's in our loan assets, our financial position and results of operations may suffer.
 14. If we are unable to manage the level of GNPA's in our loan assets, our financial position and results of operations may suffer. High levels of customer defaults could adversely affect our business, financial condition and results of operations.
 15. We may not be able to accurately appraise or recover, on a timely basis or at all, the full value of collateral or amounts which are sufficient to cover the outstanding amounts due under defaulted loans, which could adversely affect our business, cashflow and results of operations.
 16. If our provisioning requirements are insufficient to cover our existing or future levels of non-performing loans or if future regulation requires us to increase our provisions, our ability to raise additional capital and debt funds as well as our results of operations, cash flows and financial condition could be adversely affected.
 17. We depend on the accuracy and completeness of information about customers and counterparties for our business. Any misrepresentation, errors in or incompleteness of such information could adversely affect our business and financial performance.
 18. Our business is subject to various regulatory and legal requirements governing the banking and financial services industry in India. Also, future regulatory changes may have a material adverse effect on our business, results of operations and financial condition.
 19. We are subject to periodic inspections from RBI and NHB. Non-compliance with RBI or NHB observations may have a material adverse effect on our business, financial condition, cashflows and results of operation.
 20. Any changes in RBI's priority sector lending requirements may adversely affect our cost of funding.
 21. If interest rate restrictions are imposed on lending by HFCs, our operating results and financial condition may be adversely affected.
 22. We require certain statutory and regulatory approvals for conducting our any new business/products and our inability to obtain, retain or renew them in a timely manner, or at all, may adversely affect our operations.
 23. We may not be in compliance with relevant state money lending laws, which could adversely affect our business. In the event that any state government requires us to comply with the provisions of their respective state money lending laws, or imposes any penalty, including for prior non-compliance, our business, results of operations and financial condition may be adversely affected.
 24. The implementation of the Bankruptcy Code may affect our rights to recover loans from borrowers.
 25. System failures or inadequacy and security breaches in computer systems may adversely affect our business.
 26. Our customer base comprises primarily individual borrowers, who generally are more likely to be affected by declining economic conditions than large corporate borrowers. Any decline in the repayment capabilities of our borrowers, may result in increase in defaults, thereby adversely affecting our business, cash flows and financial condition.
 27. We have exposure to the real estate sector and any negative events affecting this sector could adversely affect our business, cash flow and result of operations.
 28. Our insurance coverage may not adequately protect us against losses.
 29. We may not be able to successfully sustain and manage our growth strategy. Inability to effectively manage any our growth and consequently related issues may adversely affect our business and financial condition.
 30. The success of our business depends on our ability to attract and retain our senior management and employees in critical roles, and the loss of their services could have a material adverse effect on our business, financial condition, cash flows, results of operations and prospects.
 31. Our business is dependent on relationships with our clients established through, amongst others, our branches and key branch personnel. Closure of branches or loss of our key branch personnel may lead to damage to these relationships and a decline in our revenue and profits.
 32. Any future change in control of SMICC shareholders and disassociation of our Company from the parent group could adversely affect our operations and profitability.
 33. Our ability to assess, monitor and manage risks inherent in our business differs from the standards of

- some of our counterparts in India and in some developed countries.
34. Lapses or significant weakness of internal controls systems could adversely impact our business.
35. We are subject to certain restrictive covenants in our borrowing documents, which may restrict our operations and ability to grow and may adversely affect our business.

A. RISKS IN RELATION TO THE DEBENTURES:

1. *Risks in relation to the security created in relation to the Debentures,*

- a) There is no guarantee that the Debentures issued pursuant to this Issue will be listed on the Stock Exchanges in a timely manner, or at all.
- b) You may not be able to recover, on a timely basis or at all, the full value of the outstanding amounts and/or the interest accrued thereon in connection with the Debentures.
- c) There has been a limited trading in the Debentures of such nature and the same may not develop in future, therefore the price of the Debentures may be volatile.
- d) Any downgrading in credit rating of our Debentures may affect the trading price of the Debentures.
- e) Changes in interest rates may affect the prices of the Debentures.
- f) Payments made on the Debentures will be subordinated to certain tax and other liabilities preferred by law.
- g) There are other lenders and debenture trustees who have pari passu charge over the security for the Debentures.
- h) There may be a delay in making refund to Applicants.
- i) The fund requirement and deployment mentioned in the Objects of the Issue have not been appraised by any bank or financial institution.
- j) There are covenants in our borrowing documents and any delay in submission or default in compliance with the material covenants such as creation of security as per terms agreed, maintenance of agreed security cover, non-creation of debenture redemption reserve (if applicable), default in payment of interest/ penal interest wherever applicable might affect our credit rating and reputation.

Refusal of listing of any security of the Issuer during preceding three financial years and current financial year by any of the stock exchanges in India or abroad.

Nil- As of date, the Issuer has not been refused in listing of any security during the last 3 (three) years by any of the stock exchanges in India or abroad and therefore, this would not be applicable

Limited or sporadic trading of non-convertible securities of the issuer on the stock exchanges.

We cannot assure you as to the liquidity of any market that may develop for the Debentures or the ability of holders of the Debentures to sell them. The liquidity for any market for the Debentures will depend on various factors, including general economic conditions and our own financial condition. We cannot assure you **that** an active trading market for the Debentures will develop or, if one does develop, that it will be maintained.

In case of outstanding debt instruments or deposits or borrowings, any default in compliance with the material covenants such as creation of security as per terms agreed, default in payment of interest, default in redemption or repayment, non-creation of debenture redemption reserve, default in payment of penal interest wherever applicable.

Nil as of date, the Issuer has not defaulted in compliance with any material covenants agreed to by the Issuer and therefore, this would not be applicable.

Payments made on the Regulatory Instruments will be subordinated to certain tax and other liabilities preferred by law i.e. secured debt.

The Regulatory Instruments will be subordinated to certain liabilities preferred by law such as to claims of the Government of India on account of taxes, and certain liabilities incurred in the ordinary course of the Issuer's transactions. The Regulatory Instruments may also be subordinated to the debt availed from the other creditors of the Company. In particular, in the event of bankruptcy, liquidation or winding-up, the Issuer's assets will be available to pay obligations on the Regulatory Instruments only after all of those liabilities that rank senior to

these Regulatory Instruments have been paid. In the event of bankruptcy, liquidation or winding-up, there may not be sufficient assets remaining, after paying amounts relating to these proceedings, to pay amounts due on the Regulatory Instruments. Further, there is no restriction on the amount of debt securities that the Issuer may issue that may rank above the Regulatory Instruments. The Regulatory Instruments are not redeemable at the option of the holders of the Regulatory Instruments or without the prior consent of RBI. The maturity and redemption of Regulatory Instruments is governed by the regulations of the Reserve Bank of India and Regulatory Instruments may be subject to certain lock-in requirements and conditions relating to exercise of call options and put options.

Other risk factors specific to Regulatory Instruments

Regulatory Instruments have certain unique features in terms of the regulatory guidelines which, inter-alia, grant the Issuer (in consultation with RBI) a discretion in terms of skipping interest payments, to make an early recall, uninsured nature, etc. without commensurate right for investors to legal recourse, even if such actions of the issuer might result in potential loss to investors.

Point of Non-Viability Disclosure – This is not applicable to Regulatory Instruments issued by the Issuer.

Any risks in relation to maintenance of security cover or full recovery of the security in case of enforcement

The Debentures may be secured or unsecured. The Debentures which are proposed to be secured may be secured by certain assets including a pool of receivables as described in the Key Information Document. In the event that the Company is unable to meet its payment and other obligations towards potential investors under the terms of the Debentures, the Debenture Trustee may enforce the security in accordance with the terms of the relevant Debenture Trust Deed. The potential investors' recovery in relation to the Debentures will be inter alia subject to (i) the market value of the security; and (ii) finding a willing buyer for the security at a price sufficient to repay the amounts due and payable to the potential investors' amounts outstanding under the Debentures.

While the Debentures may be secured against a charge to the tune of 100% of the principal and interest amount in favour of Debenture Trustee, and it is the duty of the Debenture Trustee to monitor that the security is maintained, however, the possibility of recovery of 100% of the amount shall depend on the market scenario prevalent at the time of enforcement of the security.

All covenants including the accelerated payment covenants given by way of side letters shall be incorporated in the General Information Document by the Issuer: These terms will be incorporated in the relevant Key Information Document.

The Issuer declares that this General Information Document is in accordance with the provisions of the Act, the SCRA and the SEBI Act and the rules and regulations made thereunder, and nothing in the General Information Document is contrary to the provisions of the Act, the SCRA and the SEBI Act and the rules and regulations made thereunder.

This General Information Document and the relevant Key Information Document may include certain unaudited financial information, which has been subjected to limited review, in relation to the Issuer.

This General Information Document and the relevant Key Information Document includes or may include limited review financial results in relation to the Issuer in respect of which the auditors have issued their limited review reports. Investors should note that such financial information has been subject only to a limited review performed by the auditor, and not to an audit, and accordingly prospective investors should note the matters set out in the limited review report and any reliance placed on such limited review financial information should, accordingly, be limited.

Any financial results published in the future may not be consistent with past performance. Accordingly, prospective investors should rely on their independent examination of our financial position and results of operations, and should not place undue reliance on, or base their investment decision solely on the financial information included in this General Information Document.

General Risks

Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section III of the General Information Document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities.

B. PARENTAGE RISK FACTORS

Sumitomo Mitsui Financial Group, Inc. ("SMFG"), its subsidiaries and affiliates are not the obligors under the Debentures issued. Payment by the Issuer of interest and principal under its outstanding indebtedness, including the Debentures, is not backed by the credit of, or supported by any guarantee in any form from, SMFG, its subsidiaries or affiliates.

SMFG India Credit Company Limited ("SMICC") currently holds 100% of SMHFC. SMICC can cease to beneficially own, directly or indirectly majority interest in SMHFC which can result in change of control.

Sumitomo Mitsui Financial Group, Inc. ("SMFG") had completed the acquisition of a 74.9% stake in SMICC from Fullerton Financial Holdings Pte. Ltd. ("FFH") on 30 November 2021. SMFG completed the acquisition of remaining 25.1% stake in SMICC on 6 March, 2024. Post completion of the same, SMICC has become a wholly owned subsidiary of SMFG.

Any future change in control of SMICC shareholders and disassociation of our Company from the parent group could adversely affect our operations and profitability.

Further, the occurrence of any event whereby SMFG either directly or indirectly owns less than 51% of the Company's paid up share capital will give the Debenture Holders the right to review the terms and conditions of the Issue and the Debentures, and the right to instruct the Trustee to send a notice to the Company to redeem the Debentures in accordance with the Transaction Documents

C. MANAGEMENT PERCEPTION OF RISK FACTORS

The Company has a robust Risk Management function with direct oversight by Board-nominated risk committees. The Company has a risk management architecture independent from business with an objective to ensure that the Company maintains an optimal balance of risk and return within the boundaries of the Board-approved Risk Appetite Statement. The Board of Directors endorses the credit risk strategy and approves the credit risk policies. They also guide the development of policies, procedures and systems for managing overall risk. The Risk management function is adequately equipped for Credit Risk Management, Collections, Legal, Risk Analytics, Operational Risk & Fraud Control and information security.

SMHFC being wholly owned subsidiary of SMICC, shares common resources for certain functions in departments like technology, , central operations etc. In case this support is withdrawn or disrupted in any manner, the Company would be exposed to risk of having an impact on its business.

D. The various risks relating to the business and their mitigation are detailed below:

a. Credit risk

This refers to risk of delay or defaults in payments by borrowers. High levels of customer defaults could adversely affect business plans, financials and credit worthiness. This can be mitigated by strong and independent credit, data-based credit appraisal, proactive segment level monitoring and collection processes. Dynamic bureau data usage and deep portfolio analytics are extensively

used by the Company for driving risk management actions and shaping the portfolio behaviour.

b. **Operational risk**

The Company is prone to operational risks due to process non-adherence, employee errors, fraud and technology related issues. This risk is moderated via independent operational risk framework which assesses, highlights forward looking risks and specifies mitigants. Key control standards are implemented across businesses. Processes and functions are regularly reviewed. An independent Operational Risk Management Committee (ORMC) oversees this function.

c. **Market and Liquidity risk**

Interest rate risk is inherent to the Company's business as a borrower of funds. Since the Company is dependent on wholesale institutional funding, a rapid change in the risk appetite of lenders can adversely affect its funding plans. An independent and focused Asset Liability Committee (ALCO) tracks and monitors market indicators with a view to reducing this risk. Further, active diversification of lenders, matching asset - liability tenor and maintaining adequate liquidity buffers substantially reduce this risk.

d. **Legal and Compliance risk**

The Company is regulated by various authorities. Non-adherences to any provisions or varying interpretations of existing guidelines may result in regulatory or legal actions with attendant costs. Strong internal processes and continuous monitoring and review of regulations mitigate this risk. An independent legal and compliance team oversees this activity.

e. **Human Capital and Resources**

The operations of the Company are dependent on the availability of skilled and experienced personnel. Employee attrition hence poses a risk. Strong human resources policies and employee engagement can reduce this risk. An independent Human Resources team plays an enabling role in creating an environment of growth and development for the Company's employees. With a vision to be an 'Employer of Choice', this team builds a culture that fosters Integrity, Meritocracy, Teamwork and a sense of Community. This in turn inspires employees to perform and succeed.

f. **Excessive Competition**

The Risk of too many lenders chasing a limited market segment makes the overall proposition less attractive and prone to credit risk. However, the market for retail credit remains large and untapped. By careful assessment of the customer segment and choosing optimal geographical locations this risk is minimized.

IV. Capital Structure

The following changes have been made to the Capital Structure (Authorized, Issued and Subscribed) of the Company.

A. Capital Structure as on 31 March, 2026:

1. Authorized Share Capital: Rs. 1500 Crore (1,500,000,000 Equity Shares of Rs. 10 each)
2. Issued and subscribed and paid-up Share Capital: Rs. 371.16 Crore (37,11,63,169 Equity Shares of Rs. 10 each).
3. Share Premium account: Rs. 963.74 Crores as on 31 March 2026

Particulars	Aggregate Nominal Value (Rs. Crores)	Number of Securities
<u>Authorized Share Capital</u>		
Equity Shares	1,500.00	1,500,000,000
Preference Shares	-	-
<u>Issued and Subscribed Share Capital</u>		
Equity Shares	371.16	37,11,63,169
Preference Shares	-	-
<u>Issued, Subscribed and Paid-up share Capital</u>		
Equity Shares	371.16	37,11,63,169
Preference Shares	-	-
<u>Size of Present Issue – AS per KID</u>		
Non-Convertible Debentures (Without Green Shoe Option)		
<u>Paid-up Share Capital after the issue</u>		
Equity Shares	371.16	37,11,63,169
Preference Shares	-	-
<u>Paid-up Share Capital after the conversion of any convertible instruments</u>		
Equity Shares	NA	NA
Preference Shares	NA	NA
<u>Share Premium Amount before the issue</u>	963.74	-
<u>Share premium Amount after the issue</u>	963.74	-

B. Changes in Capital Structure:

(i) Details of share capital as at last quarter end i.e., 31 March, 2026

Share capital	Amount in Rs.
Authorized share capital	1500,00,00,000 (Fifteen Hundred Crores)
Issued, subscribed and paid-up share capital	The issued and subscribed share capital of the Company as on 31 March, 2026 is Rs. 371.16 Crore constituting of 37,11,63,169 equity shares with face value of INR 10 each.

(ii) Changes in its authorized capital structure as at last quarter end, as on 31 March 2026, for the

preceding three financial years and current financial year:

Date of Change (Annual General Meeting/Extraordinary General Meeting)	Particulars
No changes in last three years	

V. Details of equity share capital for the preceding three financial years and current financial year:

Date of allotment	No. of Equity Shares	Face value (₹)	Issue price (₹)	Consideration (cash/ other than cash)	Nature of allotment	Cumulative			Remarks
						No. of Equity Shares	Equity Share capital (₹)	Equity Share premium (₹)	
February 3, 2023	1,04,49,320	10	95.7	Cash	Right issue to SMICC	318,482,513	3,184,825,130	4,915,174,823	Right issue to SMICC
August 17, 2023	77,39,938	10	96.9	Cash	Right issue to SMICC	326,222,451	3,262,224,510	5,587,775,436	Right issue to SMICC
April 26, 2024	1,50,60,240	10	99.6	Cash	Right issue to SMICC	34,12,82,691	3,41,28,26,910	6,93,71,72,940	Right issue to SMICC
December 24, 2024	2,98,80,478	10	100.40	Cash	Right issue to SMICC	37,11,63,169	3,71,16,31,690	9,638,368,151	Right issue to SMICC

VI. Details of any acquisition or amalgamation with any entity in the preceding one year:

The Company has not been involved in any acquisition or amalgamation or reorganization or reconstruction in the preceding 1 year.

VII. Details of reorganization or reconstruction in the preceding one year:

Type of Event	Date of announcement	Date of completion	Details
Nil	Nil	Nil	Nil

VIII. Details of the shareholding of the Company as on 31 March, 2026, as per the format specified by the LODR:

Table I - Summary Statement holding of specified securities – NA

Table II - Statement showing holding of specified securities by the Promoter and Promoter Group

Category and name of the shareholders	Entity type i.e. promoter OR promoter group (Promoter group would exclude promoters)	PAN	No. of shares held	No. of fully paid-up equity shares held	Partly paid-up equity shares held	No. of shares held	Total no. of shares held	Shareholding % calculated as per SCRR, 1957	Number of voting rights held in each class of securities		No. of shares held	Total No. of shares on fully diluted basis (including warrants, ESOP, Convertible Securities etc.)	Shareholding, as a % assuming full conversion of convertible securities (as a percentage of diluted share capital)	No. of shares held	Non-Dilutable securities	Other securities, if any	Total Number of equity shares held in dematerialized form
									N	T							

Table III - Statement showing holding of specified securities by the Public shareholder - NA

Table IV - Statement showing holding of specified securities by the Non Promoter- Non Public shareholder - NA

IX. List of top 10 Holders of Equity Shares of the Company as at the latest quarter end 31 March, 2026

Sr. No.	Name of shareholders	Total no. of Equity Shares	No of Shares in demat form	Total shareholding as % of total number of equity shares
1	SMFG India Credit Company Limited, the holding company and its nominees*	37,11,63,169	37,11,63,169	100
Total		37,11,63,169	37,11,63,169	100

*including 6 shares are held by Individuals as Nominee Shareholders of M/s. SMFG India Credit Company Limited

X. Details of Promoters holding in the Company as on 31 March, 2026:

Sr. No.	Name of shareholders	No. of Equity Shares	No of Shares in demat form	Amount of Paid-up Capital (in Rs.)	Shareholding (in %)
1	SMFG India Credit Company Limited, the holding company and its nominees*	37,11,63,169	37,11,63,169	3,71,16,31,690	100
Total		37,11,63,169	37,11,63,169	3,71,16,31,690	100

*including 6 shares are held by Individuals as Nominee Shareholders of M/s. SMFG India Credit Company Limited

None of the equity shares held by the promoters have been pledged or otherwise encumbered.

XI. Details of the current Directors of the Company as on 31st March, 2026

Name, Designation and DIN	Age	Address	Date of appointment	Details of other directorship
Mr. Colathur Narayanan Ram Designation: Chairperson, Independent Director DIN: 00211906	69	2 nd Floor, Waheeda 19, Nargis Dutt Road, Pali Hill, Bandra West, Mumbai - 400050	20/08/2024	Public Companies: SMFG India Credit Company Limited; Aditya Birla Health Insurance Company Limited.

Name, Designation and DIN	Age	Address	Date of appointment	Details of other directorship
				<p>Bandhan Asset Management Company (Formerly IDFC Asset Management Company)</p> <p>Private Companies:</p> <p>Perfios Software Solutions Private Limited;</p> <p>FYNDNA Techcorp Private Limited</p>
<p>Ms. Dakshita Das</p> <p>Designation: Independent Director</p> <p>DIN: 07662681</p>	64	<p>C/o Devendra Singh, Flat No. 4092, First Floor with Scooter Garage, Sector D Pocket 4, Vasant Kunj, New Delhi, Delhi-110070</p>	20/01/2023	<p>Public Companies:</p> <p>NSE Indices Limited;</p> <p>Protium Finance Limited;</p> <p>Private Companies:</p> <p>Primus Partners Private Limited (Advisor)</p>
<p>Mr. Diwakar Gupta</p> <p>Designation: Independent Director</p> <p>DIN: 01274552</p>	72	<p>E-1701 Phase1, The Trees by Godrej, Pirojshanagar, Vikhroli East, Mumbai - 400079</p>	09/01/2026	<p>Public Companies:</p> <p>Mahindra Holidays & Resorts India Limited;</p> <p>Crisil Ratings Limited;</p> <p>Mahindra and Mahindra Financial Services Limited;</p> <p>National Asset Reconstruction Company Limited (NARCL);</p> <p>CRISIL ESG Ratings & Analytics Limited;</p> <p>Alkem Laboratories Limited;</p> <p>SMFG India Credit Company Limited</p>

Name, Designation and DIN	Age	Address	Date of appointment	Details of other directorship
				<p>Private Companies:</p> <p>Mahindra Susten Private Limited;</p> <p>Resurgence Solarize Urja Private Limited</p> <p>LLPs:</p> <p>Truth North LLP (Advisor)</p> <p>Foreign Entity:</p> <p>Holiday Club Resorts Oy (Finland)</p>
<p>Mr. Surya Prakash Rao Pendyala</p> <p>Designation: Non-Executive, Non-Independent Director</p> <p>DIN: 02888802</p>	67	<p>Villa No. 38, Aditya Empress Park Shaikpet, Golconda Fort Road, Hyderabad 500008, Telangana</p>	11/09/2025	<p>Public Companies:</p> <p>Kerala Infrastructure Fund Management Limited;</p> <p>SBI Ventures Limited</p> <p>Private Companies:</p> <p>SMBC Global Services Private Limited</p> <p>Prachetas Capital Private Limited</p>
<p>Mr. Ravi Narayanan</p> <p>Designation: Non-Executive, Non-Independent Director</p> <p>DIN: 08528459</p>	56	<p>603, B-8, Safal Complex, Sector 19 A, Nerul East, Navi Mumbai, Maharashtra 400706</p>	09/01/2026	<p>Public Companies:</p> <p>SMFG India Credit Company Limited</p> <p>Private Companies:</p> <p>NIL</p>
<p>Mr. Deepak Patkar</p> <p>Designation: Managing Director & CEO</p> <p>DIN: 09731775</p>	53	<p>B 2001 Oberoi Exquisite, Off Western Express Highway, Goregaon East, near Oberoi, International School, Mumbai, Mumbai Suburban, Maharashtra – 400063</p>	2/2/2023	<p>Public Companies:</p> <p>NIL</p> <p>Private Companies:</p> <p>NIL</p>

There are no directors who are appearing in the RBI's defaulters list or ECGC default list.

XII. Details of change in directors in the preceding three financial years and current financial year

Name Designation and DIN	Date of appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
Mr. Shantanu Mitra Designation: Non- Executive Director DIN: 03019468	22-Dec-2021	13-Jun-2025	-	Appointed Chairman, Non-Executive Director of the Company w.e.f. 22 nd December, 2021 Ceased to be Chairman of the Company w.e.f. 20 th August, 2024 Mr. Shantanu Mitra retired as Non- Executive Director of the Company at the 15th Annual General Meeting ("AGM") of the Company held on 13 June, 2025.
Mr. Radhakrishnan B. Menon Designation: Independent Director DIN: 01473781	22-Dec-2021	22-Dec-2024	-	Appointed Independent Director of the Company w.e.f. 22 nd December, 2021 Ceased to be an Independent Director w.e.f 22 December, 2024 due to completion of his tenure.
Mr. Ajay Pareek Designation: Non- Executive Director DIN: 08134389	22-Dec-2021	-	19-Aug-2024	Appointed Non- Executive Director of the Company w.e.f. 22 nd December, 2021 Further, he resigned from the board w.e.f. close of business hours 19 th August, 2024.

Name Designation and DIN	Date of appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
<p>Ms. Dakshita Das Designation: Independent Director</p> <p>DIN: 07662681</p>	20- Jan-2023	-	-	<p>Appointed Additional Director in (Non-executive, Independent) capacity w.e.f. 20th January, 2023 and Change in designation from Additional Director to Independent Director w.e.f. 2nd February, 2023.</p> <p>Further, she has been re-appointed as an Independent Director for a second term with effect from 20 January, 2026.</p>
<p>Mr. Deepak Patkar Designation: Managing Director & CEO</p> <p>DIN: 09731775</p>	2- Feb-2023	-	-	<p>Appointed as Managing Director & CEO w.e.f. 2nd February, 2023</p>
<p>Ms. Sudha Pillai Designation: Independent Director DIN: 02263950</p>	21-Aug-2019	20-Aug-2024	-	<p>Ms. Sudha Pillai ceased to be an Independent Director of the Company due to completion of her tenure w.e.f. close of business hours of 20th August, 2024.</p>
<p>Mr. Colathur Narayanan Ram Designation: Chairperson, Independent Director DIN: 00211906</p>	20-Aug-2024	-	-	<p>Appointed as Independent Director w.e.f. 20th August, 2024</p>
<p>Mr. Surya Prakash Rao Pendyala</p> <p>Designation: Non-Executive, Non-Independent Director</p> <p>DIN: 02888802</p>	11-Sep-2025	-	-	<p>Appointed as an Additional Director (Non-Executive, Non-Independent) w.e.f. 11th September, 2025 and change in designation from</p>

Name Designation and DIN	Date of appointment	Date of Cessation, if applicable	Date of resignation, if applicable	Remarks
				Additional Director to non-Executive Non-Independent Director w.e.f. 11th November, 2025
Mr. Diwakar Gupta Designation: Independent Director DIN: 01274552	09-Jan-2026	-	-	Appointed as an Additional Director (Non-Executive, Independent) w.e.f. 09th January, 2026 and change in designation from Additional Director (Non-Executive, Independent) to Non-Executive, Independent Director w.e.f. 5 February, 2026
Mr. Ravi Narayanan Designation: Non-Executive, Non-Independent Director DIN: 08528459	09-Jan-2026	-	-	Appointed as an Additional Director (Non-Executive, Non-Independent) w.e.f. 09th January, 2026 and change in designation from Additional Director (Non-Executive, Non-Independent) to Non-Executive, Non-Independent Director w.e.f. 5 February, 2026

XIII. Disclosures with regard to Interest of Directors:

As mentioned in the relevant KID.

XIV. Management Team:

The Directors are assisted by the management and operations team comprising experienced and committed professionals from the industry taking care of key functions like finance, sales, risk, operations, human resources, and other activities in a professional manner. Please find below brief on the team:

Deepak Patkar
Managing Director & Chief Executive Officer, SMHFC

Deepak is the Managing Director & Chief Executive Officer of SMFG India Home Finance Co. Ltd.

He has over 25 years of experience across leadership roles spanning Risk Management, Audit, Quality Assurance, Sales & Distribution, and Collections. In his previous stint at SMFG India Credit Co. Ltd. as Chief Risk

Officer, he established a strong balanced culture of business enablement with prudent risk measures, strongly backed by analytics, high governance, and robust control standards.

Prior to joining the organization, he held leadership positions at Magma Fincorp, Citibank, HCL Infosystems, and Cable Corporation of India.

He is an electrical engineer with a Masters in Management from Jamnalal Bajaj Institute, Mumbai.

Vishwas Shrungarpure
Chief Business Officer, SMHFC

Vishwas is the Chief Business Officer of SMFG India Home Finance Co. Ltd.

He brings rich experience in Housing Finance, Project Construction Finance, and the Retail Mortgage business, spanning multiple geographies. He has successfully led large teams through business setup, scaling operations, and strategic transformation initiatives.

Prior to joining the organization, he was associated with several reputed organizations, including Poonawalla Housing Finance, Capri Global Capital, Tata Capital Housing Finance and GE Money. His cross-functional expertise spans Sales & Marketing, Product & Policy, Credit, Risk, and Collections.

He holds a degree in Mechanical Engineering and a Master's in Business Administration with a specialization in Finance from the Institute of Management Studies, DAVV, Indore.

Abbasi Sadikot
Chief Risk Officer, SMHFC

Abbasi is the Chief Risk Officer of SMFG India Home Finance Co. Ltd.

He brings extensive experience in the BFSI sector, specializing in Business Strategy, Risk Analytics, Risk Planning, Finance, and Mergers & Acquisitions. His expertise lies in integrating analytical insights with strategic planning to drive effective risk management and business outcomes.

Prior to joining the organization, he was associated with reputed organizations including Magma Fincorp and AXA, contributing across functions such as Analytics, Financial Controls, and Strategic Initiatives.

He holds a degree in Electrical Engineering and a Master's in Management Studies with a specialization in Finance from Goa Institute of Management, Goa.

Ashish Chaudhary
Chief Financial Officer, SMHFC

Ashish is the Chief Financial Officer of SMFG India Home Finance Co. Ltd.

He brings extensive experience in financial reporting, treasury, commodity risk, audit, and regulatory reporting within the BFSI industry. During his tenure with SMFG India Credit, he played a key role in strengthening the finance function overseeing financial reporting and control, treasury analysis, and regulatory compliance.

Prior to joining the organization, he was associated with reputed organizations such as Hindustan Unilever and ICICI Bank.

He is a Chartered Accountant and also holds a CS qualification from the Institute of Company Secretaries of India.

Vibhor Chugh
Head - Credit Risk, SMHFC

Vibhor is the Head – Credit Risk of SMFG India Home Finance Co. Ltd.

He brings extensive experience in risk management, with expertise in credit risk frameworks, mortgage and business loan underwriting, policy and process design, and portfolio management and monitoring. His approach blends analytical rigor with a deep understanding of lending practices to strengthen credit quality and operational efficiency.

Prior to joining the organization, he was associated with EnKash, IREP Credit Capital, Bajaj Finserv, and Karvy Financial Services, where he contributed to various risk and credit functions.

He holds a CMA qualification from the Institute of Cost Accountants and holds a Master's degree in Commerce from Rajasthan University.

Karan Makhania
Head – Human Resources, SMHFC

Karan is the Head – Human Resources of SMFG India Home Finance Co. Ltd.

He brings extensive experience in HR business partnering, talent acquisition, performance management, talent management, and leadership development. He has worked across diverse sectors including BFSI, automobile, and mining & metals, with a strong focus on aligning people strategies with business goals.

Prior to joining the organization, he was associated with reputed companies such as Bandhan Life Insurance, Reliance Capital, Tata Motors, and Vedanta Resources Plc.

He holds a Post Graduate Diploma in Human Resource Management from the International Management Institute.

Devendra Mani Shrivastava
Head - Operations, SMHFC

Devendra is the Head – Operations of SMFG India Home Finance Co. Ltd.

He brings extensive experience in operations management, audit compliance, and process reengineering. His focus on leveraging technology to simplify processes and enhance customer experience has led to significant improvements in quality and control across NBFCs, and Banks.

Prior to joining the organization, he was associated with Home First Finance Company, Motilal Oswal Home Finance, Magma Fincorp, and GE Capital.

He holds a Master's in Business Administration with a specialization in Finance from Welingkar Institute of Management, Mumbai.

Namratha Nayak

Head – Internal Audit, SMHFC

Namratha is the Head – Internal Audit of SMFG India Home Finance Co. Ltd.

She brings varied experience in handling Internal Audit, Statutory Audit, Compliance Reviews, Certifications, Branch Audits, Project Management, and ERM Audits across NBFCs

Prior to joining the organization, she was associated with reputed companies such as Shriram Finance, Tata Capital, and PNB Metlife India Insurance.

She is a Chartered Accountant.

Rajib Dutta

Chief Compliance Officer, SMHFC

Rajib is the Chief Compliance Officer of SMFG India Home Finance Co. Ltd.

He is responsible for overseeing regulatory compliance, managing regulatory interactions, and ensuring the dissemination and implementation of regulatory guidelines across the organization. He also plays a key role in vetting policies and processes to ensure they align with regulatory requirements.

Prior to joining the organization, he was associated with reputed companies such as Edelweiss Financial Services, Piramal Capital & Housing Finance, and Manappuram Finance.

He is a Chartered Accountant.

Shashi Mishra

Chief Technology Officer, SMHFC

Shashi is the Chief Technology Officer of SMFG India Home Finance Co. Ltd.

He has varied experience in handling end-to-end IT services, and service delivery for top-tier banks. He has extensive experience in driving IT strategy, governance, security, and large-scale digital transformation across Banks and NBFCs.

Prior to joining the organization, he was associated with Marketing Star, HDFC Bank and State Bank of Mauritius.

He holds a Bachelor's degree in Chemistry from Magadh University.

Archana Nadgouda

Company Secretary, SMHFC

Archana is the Company Secretary of SMFG India Home Finance Co. Ltd.

She has prolific experience in Corporate Governance; supported key organizations and affiliates: Private Sector Bank, Listed Companies, Large Real Estate Group and Manufacturing companies. Her responsibilities include organizing Board and Committee meetings, ensuring regulatory compliance, and advising senior management on corporate governance best practices.

Prior to joining the organization, she was associated with Nido Home Finance Limited, Yes Bank Ltd., Asian Oilfield Services Limited & Oilmax Energy and K. Raheja Group.

She is a qualified Company Secretary and is an Associate Member of Institute of Company Secretaries of India and Bachelor of Commerce (Foreign Trade) .

XV. Details regarding auditors of the Issuer:

Details of Auditors of the Issuer:

Name of the Auditor	Address	Date of Appointment
B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W)	706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India Tel No.: 022-62439500 Email address: shirishrahalkar@bkkhareco.com Contact person: Mr. Shirish Rahalkar	19th June, 2024 Appointment done in Annual General Meeting dated 19th June, 2024

Details of change in auditors for preceding three financial years and current financial year:

Name of the Auditor	Address	Date of Appointment	Date of cessation, if applicable	Date of resignation, if applicable
M.P. Chitale & Co., Chartered Accountants (Firm Registration No. 101851W)	Hamam House, Ambalal Doshi Marg, Fort, Mumbai-400001	6 th September, 2021 (Appointment done in AGM dated 6 th September, 2021)	19 June, 2024	-
B. K. Khare & Co, Chartered Accountants (Firm Registration No.: 105102W)	706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India	19 June, 2024 (Appointment done in AGM dated 19 June, 2024)	-	-

XVI. Key Operational and Financial Parameters (in Rs. Crores and on standalone Basis for the preceding 3 audited years) as per IND_AS accounting

Particulars in (Cr)	FY 2026	FY 2025	FY 2024
BALANCE SHEET			
Assets			
Property, Plant and Equipment	22	26	18
Intangible Assets	7	8	4
Financial Assets	11897	11029	8519
Non-financial Assets excluding property, plant and equipment	122	132	141
Total Assets	12049	11195	8682

Particulars in (Cr₹)	FY 2026	FY 2025	FY 2024
Liabilities			
Financial Liabilities	10316	9591	7645
-Derivative financial instruments	0	13	
-Trade Payables	27	35	38
- Other Payables	50		
-Debt Securities	3024	2382	2121
-Borrowings (other than Debt Securities)	6710	6632	4338
-Subordinated liabilities	305	254	253
-Other financial liabilities	200	277	895
Non-Financial Liabilities	43	46	47
-Current tax liabilities (net)	0	0	0
-Provisions	21	13	17
-Deferred tax liabilities (net)	0	0	0
-Other non-financial liabilities	21	33	30
Equity (Equity Share Capital and Other Equity)	1690	1558	990
Total Liabilities and Equity	12049	11195	8682
PROFIT AND LOSS			
Revenue from operations	1520	1306	1008
Other Income	1.19	1	1
Total Income	1522	1307	1009
Total Expense	1349	1146	885
Profit after tax for the year	126	120	93
Other Comprehensive income	6	-2	-1
Total Comprehensive Income	132	118	92
Earnings per equity share (Basic)	3.39	3.43	2.87
Earnings per equity share (Diluted)	3.39	3.43	2.87
Cash Flow			
Net cash from / used in (-) operating activities	-1044	-2559	-1258
Net cash from / used in (-) investing activities	201	-137	-94
Net cash from / used in (-) financing activities	721	2958	1617
Net increase/decrease (-) in cash and cash equivalents	-122	262	265

Particulars in (Cr₹)	FY 2026	FY 2025	FY 2024
Cash and cash equivalents as per Cash Flow Statement as at end of Half Year	477	599	337
Additional Information			
Net worth *	1,664	1,533.16	967
Cash and cash equivalents	477	598.96	337
Loans	11,070	9,979.41	7965
Loans (Principal Amount)	10,942	9,872.53	7886
Total Debts to Total Assets	0.83	0.83	0.77
Interest Income	1,386.13	1,152.01	893
Interest Expense	796.54	687.31	517
Impairment on Financial Instruments	91.14	34.54	23.97
Bad Debts to Loans	0.005	0.01	0.00
% Stage 3 Loans on Loans (Principal Amount)	2.57%	1.64%	1.92
% Net Stage 3 Loans on Loans (Principal Amount)	1.67%	1.00%	1.07
Tier I Capital Adequacy Ratio (%)	18.41%	18.35%	14.24%
Tier II Capital Adequacy Ratio (%)	4.13%	3.92%	5.24%

* Net worth is calculated as Shareholders Fund less prepayments

Key Operational and Financial Parameters (In Rs. Crores and on Consolidated Basis) for the preceding 3 audited years as per IND_AS accounting

Note: The Company has no subsidiaries. Pursuant to Regulation 52(1) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is only required to prepare Standalone financial results during the interim periods of the financial year. Accordingly, the standalone financial results have been presented only for the year ending March 31, 2023, March 31, 2024 and March 31, 2025.

XVII. Details of any other contingent liabilities of the Issuer, based on the latest audited financial statements including amount and nature of liability: Reference can be made to Section XLVII.6.a

The Company has assessed its obligations arising in the normal course of business, including pending litigations, proceedings pending with tax authorities and other contracts including derivative and long term contracts. The Company does not expect the outcome of these proceedings to have a materially adverse effect on its financial statements.

Particulars	As at	As at	As at
	31-Mar-26	31-Mar-25	31-Mar-24
	(₹ lakhs)	(₹ lakhs)	(₹ lakhs)
Guarantees	25	25	25
Contingent liability for litigations pending against the Company	3251	446	110

XVIII. The amount of corporate guarantee or letter of comfort issued by the Issuer along with details of the

counterparty (viz. name and nature of the counterparty, whether a subsidiary, joint venture entity, group company etc.) on behalf of whom it has been issued:

Name of Party (in case of facility)/ Name of Instrument	Type of facility/ Instrument	Amount sanctioned/ issued (Amount in RS. Cr)	Nature of Relationship
The Company has not issued any corporate guarantee			

XIX. Details of the following liabilities of the Issuer, as at the preceding quarter i.e., as on 31 March 2026, or if available at a later date:

a. Details of Outstanding Secured Loan Facilities: As mentioned in Annexure I

Name of lender	Type of facility	Amount Sanctioned	Principal amount outstanding	Repayment date/ schedule	Security	Credit rating, if applicable	Asset classification
-	-	-	-	-	-		

b. Details of Outstanding Unsecured Loan Facilities: As mentioned in Annexure I

Name of lender	Type of facility	Amount Sanctioned	Principal amount outstanding	Repayment date/ schedule	Credit rating, if applicable
-	-	-	-	-	

c. Details of Outstanding Non-Convertible Securities as on 31st March 2026:

Series of NCS	ISIN	Tenor / Period of Maturity Remaining in days	Cou pon	Amou nt outsta nding	Date of allot ment	Rede mptio n Date/ Sched ule	Credit rating	Secured/U nsecured	Securi ty
Series 23	INE213 W07251	45	8.35 %	350	17- May- 23	15- May- 26	AAA by CRISIL	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi

									ty incase of shotfa II
Series 24	INE213 W07269	158	8.15 %	120	5- Sep- 23	5-Sep- 26	AAA by CRISIL & CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of shotfa II
Series 25	INE213 W07277	290	8.35 %	425	17- Jan- 24	15- Jan-27	AAA by CRISIL	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of shotfa II

Series 26	INE213 W07285	423	8.25 %	200	28- May- 24	28- May- 27	AAA by CRISIL	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of shotfa ll
Series 27	INE213 W07293	528	8.07 %	200.00 5	11- Sep- 24	10- Sep-27	AAA by CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of shotfa ll
Series 28	INE213 W07301	577	7.61 %	200	29- Oct- 24	29- Oct-27	AAA by CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of

									shotfa II
Series 27 (Reissuance)	INE213 W07293	528	8.04 %	375	2- Dec- 24	10- Sep-27	AAA by CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of shotfa II
Series 29	INE213 W07319	780	7.40 %	250	19- May- 25	19- May- 28	AAA by CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of shotfa II

Series 30	INE213 W07327	888	7.25 %	100	6- Jun- 25	4-Sep- 28	AAA by CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as second ary securi ty incase of shotfa ll
Series 31	INE213 W07335	667	7.17 %	300	1- Aug- 25	27- Jan-28	AAA by CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as second ary securi ty incase of shotfa ll
Series 32	INE213 W07343	927	7.30 %	18	14- Oct- 25	13- Oct-28	AAA by CARE	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as second ary securi ty incase of

										shotfa II
Series 33	INE213 W07350	3,517	7.71 %	325	17-Nov-25	16-Nov-35	AAA by CARE & CRISIL	Secured		First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfa II
Series 34	INE213 W07368	663	7.25 %	30	23-Jan-26	23-Jan-28	AAA by Care	Secured		First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfa II

Series 36	INE213 W07376	1,095	7.50 %	15	30- Mar- 26	30- Mar- 29	AAA by Care	Secured	First Pari Passu charg e on Receiv ables + Fixed Depos its as secon dary securi ty incase of shotfa ll
	Sub total			2908					
Series 1	INE213 W08010	1,529	8.50 %	30	8- Jun- 20	7-Jun- 30	AAA by CRISIL and CARE	UnSecured	
Series 2	INE213 W08028	1,737	7.63 %	40	1-Jan- 21	1-Jan- 31	AAA by CRISIL and CARE	UnSecured	
Series 3	INE213 W08036	1,960	7.70 %	25	12- Aug- 21	12- Aug- 31	AAA by CRISIL and CARE	UnSecured	
Series 4	INE213 W08044	2,305	8.40 %	100	22- Jul-22	22-Jul- 32	AAA by CRISIL and CARE	UnSecured	
Series 5	INE213 W08051	2,326	8.40 %	50	12- Aug- 22	12- Aug- 32	AAA by CRISIL and CARE	UnSecured	
Series 6	INE213 W08069	3,494	8.10 %	50	24- Oct- 25	24- Oct-35	AAA by CRISIL and CARE	UnSecured	
	Sub total			295.0 0					
	Total			3,203. 01					

d. **Details of Commercial Paper issuances as at the end of the last quarter, i.e., as on 31 March 2026:**

Series of NCS	ISIN	Tenor / Period of Maturity	Co upon	Amount outstanding (in crs)	Date of allotment	Redemption Date/ Schedule	Credit rating	Secured /Unsecured	Security	Other details viz. details of Issuing and Paying Agent, details of Credit Rating Agencies
NIL										

e. List of top ten holders of non-convertible securities in terms of value as on 31 March 2026 (on a cumulative basis)

S No.	Name of the holders	Category of holder	Face value of holding	Amount in crs	Holding as a % of total outstanding non-convertible securities of the Issuer
1	HDFC Mutual Fund	Mutual Fund	100000	720	22%
2	Aditya Birla Sun Life Mutual Fund	Mutual Fund	100000	575	18%
3	ICICI Prudential Mutual Fund	Bank	100000	400	12%
4	LIFE INSURANCE CORPORATION OF INDIA	Insurance	100000	325	10%
5	Kotak Mutual Fund	Mutual Fund	100000	250	8%
6	STATE BANK OF INDIA	Bank	100000	200	6%
7	STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED (POLICY HOLDER ACCOUNT)	Insurance	100000	120	4%
8	CANARA BANK-MUMBAI	Bank	100000	100	3%
9	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	Pension / Trust	1000000 & 10000000	90	3%
10	Nippon Mutual Fund	Mutual Fund	100000	75	2%
	Total			2855	

f. **List of top ten holders of commercial papers in terms of value (in cumulative basis) -**

S. No.	Name of the holders	Category of holder	Face value of holding	Amount (Rupees in Crores)	Holding as a % of total commercial papers outstanding of the Issuer
NIL					

g. **Details of the bank fund based facilities/rest of the borrowing as on 31 March 2026 (if any including hybrid debt like FCCB, Optionally Convertible Debentures / Preference Shares) from financial institutions or financial creditors:**

Name of Party (in case of facility)/ Name of Instrument	Type of facility/ Instrument	Amount sanctioned/ issued	Principal Amount outstanding	Date of Repayment/ Schedule	Credit Rating	Secured/ Unsecured	Security
NIL							

h. **The amount of corporate guarantee or letter of comfort issued by the Issuer along with name of the counterparty (like name of the subsidiary, joint venture entity, group company, etc.) on behalf of whom it has been issued, contingent liability including debt service reserve account guarantees/ any put option etc.:**

Name of Party (in case of facility)/ Name of Instrument	Type of facility/ Instrument	Amount sanctioned/ issued (Amount in RS. Cr)	Nature of Relationship
Nil			

i. **Details of any outstanding borrowings taken/ the debt securities issued for consideration other than cash as on 31 March 2026. This information shall be disclosed whether such borrowing/ debt securities have been taken/ issued:**

- (i) in whole or part,
- (ii) at a premium or discount, or
- (iii) in pursuance of an option or not

The Company has re-issued Series 17-Reissuance I at a discount to issue price. The Company has issued INR 245 cores under Series 23 at premium, The Company has re-issued INR 380 crores under Series 27 Reissuance 1 at premium

j. **List of Secured and Unsecured Non-Convertible Debentures of the Company as on 31 March 2026:**
As mentioned in Annexure I

XX. Disclosures on Asset Liability Management for the latest audited financials (as on 31st March 2026)

Sl. No.	Particulars of disclosure	Details
1.	Details with regard to lending done out of the issue proceeds of earlier issuances of debt securities (whether public issue or private placement) by the Issuer in the last three years	<ul style="list-style-type: none"> • Lending and Borrowing Policy: Refer to “Annexure X” • Classification of loans/advances given to associate or entities/ person related to board, Key Managerial Personnel, Senior Management, promoters, etc.: - NIL • Classification of loans/advances given, according to type of loans, denomination of loan outstanding by loan to value, sectors, denomination of loans outstanding by ticket size, geographical classification of borrowers, maturity profile etc.: see paragraphs below • •Aggregated exposure to top 20 borrowers with respect to the concentration of advances, exposures to be disclosed in the manner as prescribed by RBI in its stipulations on Corporate Governance for NBFCs: Refer to “Annexure VII” in General Information Document • Details of loans, overdue and classified as Non-performing assets (NPA): Refer to “Annexure VIII” in this General Information Document.
2.	Details of borrowings granted by the Issuer	Portfolio summary of borrowings made by the Issuer Quantum and percentage of secured vs unsecured borrowings - Refer to “Annexure I” in this General Information Document.
3.	Details of change in shareholding	Any change in promoters’ shareholding in the Issuer during the preceding financial year beyond the threshold prescribed by the RBI: Refer to Section XXXI of this General Information Document.
4.	Disclosure of Assets under management	Segment wise break up and type of loan Refer to XX (a) & (g) below
5.	Details of borrowers	Geographical location wise: Refer to XX (e) below
6.	Details of Gross NPA	Segment Wise: Refer to XX (g) below
7.	Details of Assets and Liabilities	Residual maturity profile wise into several bucket: Refer to XX (h) below
8.	Disclosure of latest ALM statements to stock exchange	Enclosed as Annexure IX

a) Types of loans

Details of types of loans as on 31 March 2026

Sl. No.	Types of loans	Rs. Crore
(1)	Secured	12,859.39
(2)	Unsecured	0.00
(3)	Total assets under management (AUM)*^	12,859.39

**Information required at borrower level (and not by loan account as customer may have multiple loan accounts); ^Issuer is also required to disclose off balance sheet items*

b) Denomination of loans outstanding by loan-to-value:

Denomination of loans outstanding by loan-to-value as on 31st March 2026:

Sl. No.	LTV (at the time of origination)	*% of AUM
1	Upto 40%	24.2%
2	40-50%	13.8%
3	50-60%	17.3%
4	60-70%	14.6%
5	70-80%	18.1%
6	80-90%	12.0%
7	>90%	0.0%
	Total	100.0%

*LTV is only for Secured products

c) Sectoral exposure:

Details of sectoral exposure as on 31st March, 2026

Sl. No.	Segment-wise break-up of AUM	Percentage of AUM
(1)	Retail	
A.	Mortgages (home loans and loans against property)	71.46%
B.	Gold loans	NA
C.	Vehicle finance	0.00%
D.	MFI	NA
E.	MSME	18.79%
F.	Capital market funding (loans against shares, margin funding)	0.00%
G.	Others	0.00%
(2)	Wholesale	
A.	Infrastructure	NA
B.	Real estate (including builder loans)	9.74%
C.	Promoter funding	NA
D.	Any other sector (as applicable)	NA
E.	Others	NA
	Total	100.00%

d) Denomination of loans outstanding by ticket size*:

Details of outstanding loans category wise as on 31st March, 2026

Sl. No.	Ticket size (at the time of origination)	Percentage of AUM
(1)	Upto Rs. 2 lakh	0.03%

(2)	Rs. 2-5 lakh	1.06%
(3)	Rs. 5-10 lakh	9.95%
(4)	Rs. 10-25 lakh	43.64%
(5)	Rs. 25-50 lakh	27.61%
(6)	Rs. 50 lakh – 1 crore	7.44%
(7)	Rs. 1 – 5 crore	0.73%
(8)	Rs. 5 – 25 crore	5.94%
(9)	Rs. 25 – 100 crore	3.59%
	Total	100.0%

e) Geographical classification of borrowers:

Top 5 states borrower wise as on 31st March, 2026

Sl. No.	Top 5 states	Percentage of AUM
(1)	MAHARASHTRA	16.1%
(2)	RAJASTHAN	11.6%
(3)	UTTAR PRADESH	10.7%
(4)	GUJARAT	8.9%
(5)	DELHI	8.8%

f) Details of loans overdue and classified as non-performing in accordance with RBI's stipulations:

Movement of Gross NPA – March 2026

Movement of gross NPA*	Rs. Crore
Opening gross NPA as on March 2025	234.85
Additions during FY 26	417.53
Reductions during FY 26	352.26
Closing balance of gross NPA as on March 2026	300.12

Movement of provisions for NPA – March 2026

Movement of provisions for NPA	Rs. Crore
Opening balance as on March 2025	75.26
Provisions made during FY 26	149.41
Write-off/ write-back of excess provisions during FY 26	123.86
Closing balance as on March 2026	100.80

g) Segment-wise gross NPA

Segment wise gross NPA as on 31st March, 2026

Sl. No.	Segment-wise gross NPA	Gross NPA (%)
(1)	Retail	
A.	Mortgages (home loans and loans against property)	1.71%
B.	Gold loans	NA
C.	Vehicle finance	0.00%
D.	MFI	NA
E.	MSME	0.41%
F.	Capital market funding (loans against shares, margin funding)	0.00%
G.	Others	0.00%
(2)	Wholesale	
A.	Infrastructure	NA
B.	Real estate (including builder loans)	0.07%
C.	Promoter funding	NA
D.	Any other sector (as applicable)	NA
E.	Others	NA
	Total	2.19%

h) Residual maturity profile of assets and liabilities (in line with the RBI format):

a) Residual maturity profile of assets and liabilities as on 31st March, 2026

Category	Up to 30/31 days	>1 month – 2 months	>2 months – 3 months	>3 months – 6 months	>6 months – 1 year	>1 years – 3 months	>3 years – 5 years	>5 years	Total
Deposit	-	-	-	-	-	-	-	-	-
Advances	259.46	162.72	171.95	538.39	968.94	2,601.45	1,497.78	4,697.42	10,898.10
Investments	171.48	-	-	24.29	-	-	-	-	195.78
Borrowings#	72.93	495.74	176.18	452.63	1,152.55	5,006.95	1,506.70	1,175.84	10,039.52
FCA*	-	-	-	-	-	-	-	-	-
FCL*	-	-	-	-	-	-	-	-	-

*FCA- Foreign Currency Assets; FCL – Foreign Currency Liabilities

XXI. Details of Promoters of the Company:

S. No.	Name of Promoter	SMFG India Credit Company Limited. – Holding Company
1	Date of Incorporation	30/08/1994
2	Age	N.A.
3	Personal Addresses	Commerzone IT Park, Tower B, 1 st Floor, No: 111,

		Mount Poonamallee Road, Porur, Chennai, Tamil Nadu, India, Pin – 600116
4	Educational Qualifications	N.A.
5	Experience in the business or Employment	N.A.
6	Positions/posts held in the past	N.A.
7	Directorships held	N.A.
8	Other ventures of each promoter	Company is a Non-Banking Finance Company
9	Special Achievements	N.A.
10	Business and Financial activities	Company is a Non-Banking Finance Company
11	Photograph	N.A.
12	Email address	secretarial@smfgindia.com
13	Telephone Number	+91 22 4163 5800

The Issuer confirms that the Permanent Account Number, Aadhaar Number, Driving License Number, Bank Account Number(s), Passport Number and personal addresses of the promoters and Permanent Account Number of directors have been submitted to NSE on which the non-convertible securities are proposed to be listed at the time of filing the draft offer document.

Submission of the Aadhaar Number, Driving License Number, Bank Account Number(s) and Passport Number of the promoters to NSE at the time of filing the draft offer document is not applicable since the promoter is corporate body and not an individual.

We confirm that the requisite details for promoters and directors have been submitted to stock exchange at the time of seeking in-principle approval.

XXII. Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities, commercial paper (including technical delay) and other financial indebtedness including corporate guarantee or letters of comfort issued by the Company, in the preceding three years and the current financial year.

NIL

XXIII. Any material event/ development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, litigations resulting in material liabilities, corporate restructuring event etc) at the time of Issue which may affect the Issue or the investor's decision to invest / continue to invest in the non-convertible securities/ commercial paper.

Please take a note of change in majority shareholding of our promoter SMFG India Credit Company Limited from FFH, Singapore to SMFG, Japan. Sumitomo Mitsui Financial Group, Inc. ("SMFG") had completed the acquisition of a 74.9% stake in SMICC from Fullerton Financial Holdings Pte. Ltd. ("FFH") on 30 November 2021. SMFG completed the acquisition of remaining 25.1% stake in SMICC on 6 March, 2024. Post completion of the same, SMICC has become a wholly owned subsidiary of SMFG.

XXIV. Any litigation or legal action pending or taken by a Government Department or a statutory body or a regulatory body during the three years immediately preceding the year of the issue of the General Information Document against the promoter of the company.

NIL

XXV. Details of default and non-payment of statutory dues the preceding three financial years and current financial year.

NIL

XXVI. Details of pending litigation involving the Issuer, promoter, director, subsidiaries, group companies or any other person, whose outcome could have material adverse effect on the financial position of the

Issuer, which may affect the Issue or the investor's decision to invest / continue to invest in the debt securities and/ or non-convertible redeemable preference shares.

Nil

XXVII. Details of pending proceedings initiated against the Issuer for economic offences, if any.

NIL

XXVIII. Disclosures where the objects of the Issue entail loan to any entity who is a 'group company'.

S No,	Name of the Borrower (A)	Amount of Advances/ exposures to such borrower (Group) (Rs. Crore) (B)	Percentage of Exposure (C) = B/Total Assets Under Management
NA			

XXIX. A portfolio summary with regards to industries/ sectors to which borrowings have been granted by the Issuer:

Sr No	Product	Mar-26 (in crs)
1	Housing	7,387.91
2	LAP	4,218.57
3	Developer Funding	1,252.91
		12,859.39

XXX. Quantum and percentage of secured vis-à-vis unsecured borrowings granted by the Issuer as on 31st March 2026

Sr. No	Instrument	Outstanding Amount (In Crs.)	%
1	Secured Borrowings	9,537	97%
2	Unsecured Borrowings	295	3%
	Total	9,832	100%

XXXI. Any change in promoters' holdings in the Issuer during the preceding financial year beyond the threshold specified by the Reserve Bank of India from time to time: No.

XXXII. Details of Debentures proposed to be issued and sought to be issued pursuant to this General Information Document:

1. Name and address of the valuer who performed valuation of the securities offered, and basis on which the price has been arrived at along with report of registered valuer: N.A.
2. Relevant date with reference to which the price has been arrived at: N.A.
(Relevant date means a date at least 30 days prior to the day on which the general meeting of the company is scheduled to be held)

3. **The class or classes of person to whom the allotment is proposed to be made:** As per the Summary of Terms
4. **Intention of promoter, directors or Key Managerial person to subscribe to the offer:** As per the relevant Key Information Document.
5. **The proposed time within which the allotment shall be completed:** As per the Summary of Terms
6. **The change in control, if any, in the company that would occur consequent to the private placement:** Not Applicable
7. **The number of persons to whom allotment on preferential basis/private placement/ rights issue has already been made during the year, in terms of number of securities as well as price:** Refer to section XL in this General Information Document
8. **The justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer:** As per the relevant Key Information Document.
9. **The details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the company and its future operations:** N.A.
10. **The pre-issue and post-issue shareholding pattern of the company in the following format as on 31st March 2026**

Sl. No.	Category	Pre-issue		Post-issue	
		No. of shares held	%of share holding	No. of shares held	% of share holding
A	Promoters' holding				
1	Indian				
	Individual	Nil	Nil	Nil	Nil
	Bodies corporate	37,11,63,169	100	37,11,63,169	100
	Sub-total	37,11,63,169	100	37,11,63,169	100
2	Foreign promoters				
	Individual	Nil	Nil	Nil	Nil
	Bodies corporate	Nil	Nil	Nil	Nil
	Sub-total	Nil	Nil	Nil	Nil
	Sub-total (A)	37,11,63,169	100	37,11,63,169	100
B	Non-promoters' holding				
1	Institutional investors	Nil	Nil	Nil	Nil
2	Non-institutional investors	Nil	Nil	Nil	Nil
3	Private corporate bodies	Nil	Nil	Nil	Nil
4	Directors and relatives	Nil	Nil	Nil	Nil
5	Indian public	Nil	Nil	Nil	Nil
6	Others (including	Nil		Nil	

Sl. No.	Category	Pre-issue		Post-issue	
	Non-resident Indians (NRIs)				
	Sub-total (B)	Nil	Nil	Nil	Nil
	GRAND TOTAL	37,11,63,169	100	37,11,63,169	100

11. **Purpose and objects of offer:** As per the Summary of Terms
12. **Contribution being made by the promoters or directors either as part of the offer or separately in furtherance of such objects:** As mentioned in relevant Key Information Document.
13. **Principal terms of assets charged as security, if applicable:** As per the Summary of Terms
14. **Management's perception of risk factors:** Mentioned in this General Information Document
15. **Details of default, if any, including therein the amount involved, duration of default and present status, in repayment of (a) statutory dues; (b) debentures and interest thereon; (c) deposits and interest thereon; (d) loan from any bank or financial institution and interest thereon:** No Default in repayment of the above-mentioned dues. No Default in repayment of the above-mentioned dues.
16. **Any financial or other material interest of the directors, promoters or key managerial personnel or Senior Management in the Issue and the effect of such interest in so far as it is different from the interests of other persons:** As mentioned in the relevant Key Information Document.
17. **Details of any litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority against any promoter of the offeree company during the last three years immediately preceding the year of the issue of the General Information Document or circulation of the offer letter and any directions issued by such Ministry or Department or statutory authority upon conclusion of such litigation or legal action shall be disclosed:** NIL
18. **Any Default in annual filing of the company under the Companies Act, 2013 or the rules made thereunder:** No default in relations to the annual filings of the company. No default in relation to the annual filings of the company.
19. **Details of any inquiry, inspections or investigations initiated or conducted under the securities law, or Companies Act, 2013 or any previous companies law in the last three years immediately preceding the year of issue of General Information Document or the circulation of offer letter in the case of company and all of its subsidiaries, and if there were any prosecutions filed (whether pending or not), fines imposed, offences compounded in the three years immediately preceding the year of the offer letter or General Information Document and if so, section-wise details thereof for the Company and all of its subsidiaries:** N.A.

Debt Securities

Nature of Debt Securities	NCDs, Regulatory Instruments, or Commercial Paper.
Mode of Issue	Private Placement basis
Face Value	- Rs. 1,00,000/- (Rupees One Lakh Only) per non-convertible debenture including subordinated debt instruments with face value Rs. 1,00,000/- (Rupees One Lakh only) each & subordinated debt instruments

	issued by way of a reissuance with face value Rs. 1,00,00,000/- (Rupees One Crore Only) each; - Rs. 1,00,00,000/- (Rupees One Crore Only) each per Regulatory Instrument; - Rs. 5,00,000/- (Rupees Five Lakh Only) each per Commercial Paper; or such face value as specified in accordance with applicable law. More particularly mentioned in the relevant Key Information Document.
Tenor/ Maturity Date	As more particularly mentioned in the Key Information Document.
Issue Amount	
Interest Rate	
Interest Payment Dates	
Deemed Date of Allotment	
Maturity Date/ Redemption Date	

Obligations of the Issuer under the Debt Securities will rank:

Please refer to the Summary of Terms (please see Section XLIV of this General Information Document).

Issue Size:

As mentioned in each Key Information Document. The aggregate principal amount of Debt Securities issued pursuant to this GID shall not exceed INR 7,400,00,00,000 (RUPEES SEVEN THOUSAND FOUR HUNDRED CRORES ONLY).

XXXIII. Statement containing Particulars of the dates of, and Parties to all Material Contracts, Agreements:

Set out below is all the statement containing particulars of, dates of, and parties to all material contracts and agreements of the Company:

1. Memorandum and Articles of Association of the Company
2. Certificate of Incorporation of the Company dated 12th August 2010 and new Certificate of Incorporation pursuant to change of name on 15th May 2023
3. Certificate of Commencement of Business dated 30th November 2010
4. License issued by the NHB dated 14th July 2015 The Company is having a valid Certificate of Registration dated 14th July 2015 issued by the NHB under Section 29A of the National Housing Bank Act, 1987. The Company has also received a fresh certificate of registration dated 19 May 2023, from the Reserve Bank of India, pursuant to change of name.
5. Board Resolution approving the present Issue dated 11 May, 2026
6. Shareholders resolution dated 11 May, 2026 under Section 180 (1) (a) and (c) of the Act in relation to the borrowings proposed under the present Issue
7. Agreement with Registrar dated 9th August 2016
8. Annual reports of the Company for the last three years
9. Consent/ permission letter from prior creditors for creation of *pari passu* charge
10. Credit ratings assigned to the Company by the relevant Credit Rating Agency

There are no other material contracts or agreements of the Issuer other than the documents referred to hereinabove which is likely to impact investor's investment decision. By very nature and volume of its

business, the Company is involved in a large number of transactions involving financial obligations and therefore it may not be possible to furnish details of all material contracts and agreements involving financial obligations of the Company. However, the contracts referred to above which are or may be deemed to be material for the issue of Debt Securities have been entered into by the Company.

XXXIV. Details of other Borrowings including any other issue of Debt Securities in past:

1. Statement of total outstanding borrowings as on 31 March 2026:
Apart from details set out in the Annexure I, the Company has no other borrowings.
2. Amount of corporate guarantee issued by the Issuer: Nil

Audited financial statements (i.e. profit & loss statement, balance sheet and cash flow statement) both on a standalone and consolidated basis for a period of three completed years, which are not more than six months old from the date of this General Information Document or Issue Opening Date, along with Auditor's Report along with the requisite schedules, footnotes, summary etc. – as per Annexure II. The financial statements are audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India.

XXXV. Any Material Event/ Development or change having implications on the financials/credit quality at the time of Issue which may affect the Issue or Investors Decision to invest/ continue to invest in the Debt Securities:

Sumitomo Mitsui Financial Group, Inc. ("SMFG") had completed the acquisition of a 74.9% stake in SMICC from Fullerton Financial Holdings Pte. Ltd. ("FFH") on 30 November 2021. SMFG completed the acquisition of remaining 25.1% stake in SMICC on 6 March, 2024. Post completion of the same, SMICC has become a wholly owned subsidiary of SMFG.

XXXVI. Particulars of default/s and/ or delay in payments of interest and principal of any kind of term loan, debt securities and other financial indebtedness including corporate guarantee issued by the company in the preceding three years and the current financial year:
Nil

Further, the Company has not defaulted in any of the following payment of:

1. statutory dues
2. debentures and interest thereon
3. deposits and interest thereon (the Company is a non-deposit taking HFC, hence not applicable)
4. loan from any bank or financial institution and interest thereon.

XXXVII. Mode of payment:

As per instruction given by Stock Exchange for EBP Bidding and Settlement Mechanism and as more particularly set out in the relevant Key Information Document.

XXXVIII. Mode of repayment:

Repayment will be made by either DD or RTGS to the respective investor's account and as more particularly set out in the relevant Key Information Document.

XXXIX. List of Top 10 Debenture Holders as on 31 March 2026:

S No.	Name of the Debenture Holders	Amount in crs	Holding as a % of total outstanding non-convertible securities of the Issuer
1	HDFC Mutual Fund	720	22%
2	Aditya Birla Sun Life Mutual Fund	575	18%
3	ICICI Prudential Mutual Fund	400	12%
4	LIFE INSURANCE CORPORATION OF INDIA	325	10%
5	Kotak Mutual Fund	250	8%
6	STATE BANK OF INDIA	200	6%
7	STAR HEALTH AND ALLIED INSURANCE COMPANY LIMITED (POLICY HOLDER ACCOUNT)	120	4%
8	CANARA BANK-MUMBAI	100	3%
9	INDIAN OIL CORPORATION LTD (REFINERIES DIVISION) EMPLOYEES PROVIDENT FUND	90	3%
10	Nippon Mutual Fund	75	2%
	Total	2855	

XL. The number of persons to whom allotment on preferential basis/private placement/rights issue has already been made during the year (FY26), in terms of number of securities as well as price:

Series of NCS	Tenor / Period of Maturity	Co upon	Amt Rs. crore	Date of allotment	Mat urity Date	Latest Credit rating	Secure d/Unsecured	Security
Series 29	1096	7.40%	250.00	19-May-25	19-May-28	AAA by CARE	Secure d	First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfall
Series 30	1186	7.25%	100.00	6-Jun-25	4-Sep-28	AAA by CARE	Secure d	First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfall
Series 31	909	7.25%	300.00	1-Aug-25	27-Jan-28	AAA by CARE	Secure d	First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfall
Series 32	1095	7.30%	18.00	14-Oct-25	13-Oct-28	AAA by CARE	Secure d	First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfall
Series 33	3651	7.71%	325.00	17-Nov-25	16-Nov-35	AAA by CARE & CRISIL	Secure d	First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfall
Series 34	730	7.25%	30.00	23-Jan-26	23-Jan-28	AAA by CARE	Secure d	First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfall

Seri es 36	1096	7. 50 %	15.0 0	30- Mar- 26	30- Mar- 29	AAA by CARE	Secure d	First Pari Passu charge on Receivables + Fixed Deposits as secondary security incase of shotfall
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Equity:

Company has allotted 1,50,60,240 equity shares of face value of ₹ 10 each at a premium of ₹ 89.6 per share on right issue basis amounting to ₹ 149,99,99,904 to its existing shareholder SMFG India Credit Company Limited on 26 April, 2024.

Company has allotted 2,98,80,478 equity shares of face value of ₹ 10 each at a premium of ₹ 90.40 per share on right issue basis amounting to ₹ 299,99,99,991.20 to its existing shareholder SMFG India Credit Company Limited on 24 December, 2024.

XLI. An undertaking that the Issuer shall use a common form of transfer

The normal procedure for the transfer of securities held in dematerialized form shall be followed for transfer of these Debentures held in electronic form. The seller should give delivery instructions containing details of the buyer's Depository Participant's account to its Depository Participant. The Issuer undertakes that there will be a common transfer form/ procedure for transfer of Debentures.

XLII. Redemption amount, Period of Maturity

Redemption Value	Please refer to the relevant Key Information Document.
Maturity Period	

XLIII. Information relating to the Terms of Offer or Purchase

As mentioned in each Key Information Document

XLIV. Summary of Terms: As per Key Information Document

Security Name (Name of the non-convertible securities which includes coupon/dividend, issuer name and maturity year)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Issuer	SMFG India Home Finance Company Limited.
Type of Instrument	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Nature of Instrument (secured or unsecured)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Seniority (Senior or subordinated)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Eligible Investors	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures

Listing (Name of stock exchange(s) where it will be listed and timeline for listing)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities The Debentures are proposed to be listed within the prescribed timelines as per the SEBI Master Circular.
Rating of the instrument	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Issue Size	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Minimum Subscription	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Option to retain oversubscription (Amount)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Objects of the Issue/ purpose for which there is requirement of funds	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
In case the Issuer is an NBFC and the objects of the issue entail loan to any entity who is a 'group company' then disclosures shall be made in the following format:	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Details of utilization of the proceeds	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Coupon/dividend rate	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Step Up/Step Down Coupon Rate	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Coupon/Dividend Payment Frequency	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Coupon / Interest payment dates	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Cumulative / non-cumulative, in case of dividend	Not Applicable
Coupon Type (Fixed, floating or other structure)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Coupon Reset Process (including rates, spread, effective date, interest rate cap and floor etc)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Day Count Basis (Actual/Actual)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Interest on Application Money	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Default Interest Rate	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Tenor	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Redemption Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Redemption Amount	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Redemption Premium / Discount	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Issue Price	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures

Discount at which security is issued and the effective yield as a result of such discount	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Premium/ Discount at which security is redeemed and the effective yield as a result of such premium/ discount	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Put Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Put Price	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Call Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Call Option in relation to Regulatory Instruments	As per the Key Information Document to be issued with respect to relevant tranche/Series of Regulatory Instruments
Call Price	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Put Notification Time (Timelines by which the investor need to intimate Issuer before exercising the put)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Call Notification Time (Timelines by which the Issuer need to intimate investor before exercising the call)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Face Value	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Minimum application and in multiples thereafter	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Issue timing	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Issue Opening Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Issue Closing Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Date of earliest closing of the issue, if any	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Pay – in Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Deemed Date of Allotment	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Settlement mode of the instrument	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Depository	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Disclosure of interest/ dividend/ redemption dates	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debentures
Record Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
All covenants of the issue (including side letters, accelerated payment clauses, etc.)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Description regarding Security (where applicable), including	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities

type of security (moveable/immovable/tangible, etc.), type of charge (pledge/hypothecation/mortgage etc.), date of creation of security/likely date of creation of security, minimum security cover, revaluation	
Replacement of security, interest to the debenture holder over and above the coupon rate as specified in the Debenture Trust Deed and disclosed in the General Information Document	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Transaction Documents	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Conditions Precedent to Disbursement	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Condition Subsequent to Disbursement	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Events of Default (including manner of voting /conditions of joining Inter Creditor Agreement)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Creation of recovery expense fund	The Company has created or will create the recovery expense fund in accordance with Regulation 11 of the SEBI NCS Regulations in the manner as may be specified by SEBI from time to time and inform the Trustee about the same.
Conditions for breach of covenants (as specified in debenture trust deed)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Provisions related to Cross Default Clause	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Role and Responsibilities of Debenture Trustee	<ol style="list-style-type: none"> a. The Trustee shall carry out its duties and perform its functions as required to discharge its obligations under the terms of the Act, SEBI NCS Regulations, the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993, the Debenture Trustee Agreement, the General Information Document and all other related documents, with due care, diligence and loyalty; b. The Trustee shall communicate to the Debenture Holder(s) on half yearly basis, the compliance of the terms of the issue by the Company, defaults, if any, in payment of interest or redemption of Debentures and action taken therefor; c. The Trustee shall deal with the complaints of the Debenture Holders received by it and try to answer or remedy the same as far as it is possible; d. The Trustee shall ensure that the General Information Documents does not contain any matter which is inconsistent with the terms of the Issue or the Debentures, or with the Debenture Trust Deed; e. The Trustee shall communicate promptly to the Debenture Holders of any defaults in relation to the payment of interest or in redemption of the Debentures by the Company, and the actions taken by the Trustee therefore; f. The Trustee shall call for periodical status or performance reports from the Company within 7 days of the relevant board meeting or within 45

	<p>days of the respective quarter, whichever is earlier, in relation to the security over the Debentures;</p> <p>g. The Trustee shall satisfy itself that the covenants in the Debenture Trust Deed and the General Information Document are not prejudicial to the interest of the Debenture Holders;</p> <p>h. The Trustee shall appoint a nominee director on the board of directors of the Company in the event of: (i) two consecutive defaults in payment of interest to the Debenture Holders ; or (ii) default in creation of security for Debentures; or (iii) default in redemption of Debentures (“Nominee Director”);</p> <p>i. The Trustee shall ensure that the Company does not commit any breach of the terms of the Issue or covenants of the Debenture Trust Deed and this General Information Document and take such reasonable steps as may be necessary to remedy any such breach;</p> <p>j. The Trustee shall inform the Debenture Holders immediately of any breach of the terms of the Issue or covenants of this General Information Document;</p> <p>k. The Trustee shall inform the Debenture Holders immediately, and in any case within 2 Business Days, of receiving a written notice from the Company of the occurrence of a Change of Control Event;</p> <p>l. The Trustee shall ensure the implementation of the conditions regarding creation of the Security for the Debentures, if any, charge registration thereof with ROC and CERSAI within the timelines agreed under this General Information Document or as prescribed by law, as the case may be, recovery expense fund in accordance with the SEBI Regulations and the SEBI Master Circular (as applicable) and the Debenture Redemption Reserve (as applicable);</p> <p>m. The Trustee shall ensure that the Secured Property charged for the Debentures are sufficient to discharge the interest and principal amount of the Debentures at all times and that such assets are free from any other encumbrances except charge in favour of existing and future lenders of the Company on first pari-passu basis within limits approved by the Debenture Holders from time to time;</p> <p>n. The Trustee shall do such acts as are necessary in the event the security for the Debentures becomes enforceable;</p> <p>o. The Trustee shall call for reports on the utilization of funds raised by the Issue;</p> <p>p. The Trustee shall take steps to convene a meeting of the Debenture Holders as and when such meeting is required to be held, including but not limited to situations such as (i) a requisition in writing signed by at least one tenth of the Debenture Holders in value for the time being outstanding or (ii) the happening of any event which constitutes an Event of Default or which in the opinion of the Trustee affects the interest of the Debenture Holders;</p> <p>q. The Trustee shall not relinquish from its assignment unless another Trustee has been appointed;</p> <p>r. The Trustee shall inspect the books of accounts, records, registers of the Company and take copies or extract thereof, and take possession of the Secured Property in accordance with the provisions of this General Information Document and the Debenture Trust Deed, and to the extent necessary for discharging its obligations;</p> <p>s. The Trustee shall do such things as are necessary for the protection of the Debenture Holders and do all things necessary in order to resolve the grievance of the Debenture Holders;</p> <p>t. The Trustee shall ensure that:</p>
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	<ul style="list-style-type: none">(i) Debentures are allotted to the Debenture Holders in accordance with the provisions of the Act;(ii) Interest warrants for interest due on the Debentures have been dispatched to the Debenture Holders or on before the due date(s); and(iii) Debenture Holders have been paid the monies due to them on the Redemption Date as per the Debenture Trust Deed and this General Information Document; <p>u. The Trustee shall ascertain that the debentures have been redeemed in accordance with the provisions and conditions under which they are offered to the Debenture Holders;</p> <p>v. The Trustee shall keep and maintain proper books of accounts, records and documents, relating to the trusteeship functions for a period of not less than five financial years as required under Applicable Law, from the Redemption Date of Debentures;</p> <p>w. The Trustee shall as and when required by the SEBI, submit the following information and documents namely:</p> <ul style="list-style-type: none">(i) Number and nature of the grievances of the Debenture Holders received and resolved;(ii) Copy of the Debenture Trust Deed;(iii) Details of non-payment or delayed payment of principal amount of Debentures and accumulated interest thereon to Debenture Holders if any,(iv) Details of allotment and transfer of Debentures giving thereon the date and mode of allotment along with other relevant details; and(v) any other particulars or documents which are relevant to the Trust and Transaction Documents;(vi) The Trustee and its every officer, director and employee of the Trustee shall produce to the inspecting authority appointed by the SEBI under its authority for inspection under the Regulations (defined below) such books and other documents in his custody or control and furnish him with the statements and information relating to the Trust within such time the inspecting authority may require and the Trustee shall allow the inspecting authority to have reasonable access to the premises occupied by the Trustee or by any other person on his behalf and shall extend reasonable facilities for examining any books, records, documents and computer data in the possession of the Trustee or any such other person on his behalf and also provide copies of documents and other materials which in the opinion of the inspecting authority are relevant for the purposes of inspection & the Trustee shall give all other assistance in connection with the inspection which the Trustee may be reasonably expected to do;
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- (vii) In addition to the compliance by the Trustee of the duties provided for in the Companies (Share Capital and Debentures) Rules, 2014 and to the other powers conferred on the Trustee and provisions for their protection and not by way of limitation or derogation of anything in these presents contained nor of any statute limiting the liability of the Trustee IT IS EXPRESSLY DECLARED as follows:
- (i) The Trustee shall perform all such acts and duties as are set out in the Transaction Documents;
 - (ii) The Trustee may, in relation to these presents, act on the opinion or advice of or any information obtained from any solicitor, counsel, advocate, valuer, surveyor, broker, auctioneer, qualified accountant or other expert whether obtained by the Company or by the Trustee (after taking the concurrence of the Company in writing);
 - (iii) The Trustee shall be at liberty to accept a certificate signed by any one of the directors or the key managerial personnel of the Company as to any act or matter prima facie within the knowledge of the Company as sufficient evidence thereof and a like certificate that any property or assets are in the opinion of the director or key managerial personnel so certifying worth a particular sum or suitable for the Company's purpose or business, as sufficient evidence that it is worth that sum or so suitable and a like certificate to the effect that any particular dealing or transaction or step or thing is in the opinion of the key managerial personnel or director so certifying expedient, as sufficient evidence that it is expedient;
 - (iv) The Trustee shall be at liberty to keep these presents and all deeds and other documents of title relating to any of the Trust Properties at its Registered Office or elsewhere or if the Trustee so decides with any banker or company whose business includes undertaking the safe custody of documents or with any firm of advocates or solicitors and the Trustee may pay all sums required to be paid on account of or in respect of any such deposit;
 - (v) Save as herein otherwise expressly provided the Trustee shall, as regards all trusts, powers, authorities and discretions hereby vested in the Trustee, have absolute and uncontrolled discretion as to the exercise thereof and to the mode and time of exercise in accordance with the terms hereof;
 - (vi) With a view to facilitating any dealing under any provision of these presents the Trustee shall have full power to consent (where such consent is required) to a specified transaction or class of transactions conditionally; and
 - (vii) The Trustee shall have full power to determine all questions and doubts arising in relation to any of the provisions hereof and every

such determination bonafide made (whether or not the same shall relate wholly or partially to the acts or proceedings of the Trustee) shall be conclusive and binding upon all persons interested hereunder.

PROVIDED NEVERTHELESS that nothing contained in this clause shall exempt the Trustee from or indemnify it against any liability for gross negligence, breach of trust or wilful default nor any liability which by virtue of any rule or law would otherwise attach to it in respect of any gross negligence, wilful default, or breach of trust of which it may be guilty in relation to its duties hereunder.

- x. The Trustee shall, before creating a charge on the security for the Debentures, exercise independent due diligence to ensure that such security is free from any encumbrance or that the Company has obtained the necessary consent from other charge-holders if the security has an existing charge, in the manner as may be specified by SEBI from time to time;
- y. Subject to the approval of the Debenture Holders and the conditions as may be specified by SEBI from time to time, the Trustee, on behalf of the Debenture Holders, may enter into inter-creditor agreements provided under the framework specified by the Reserve Bank of India;
- z. The Trustee shall take appropriate measures for protecting the interest of the Debenture Holders as soon as any breach of this General Information Document or the Debenture Trust Deed or of law comes to his notice;
- aa. The Trustee shall ascertain and satisfy itself that:
 - (i) in case where the allotment letter has been issued and debenture certificate is to be issued after registration of charge, the debenture certificates have been dispatched by the Company to the Debenture Holders within 30 days of the registration of the charge with the Registrar of Companies;
 - (ii) debenture certificates have been dispatched to the Debenture Holders or Debentures have been credited in the demat accounts of the Debenture Holders in accordance with the provisions of the Securities and Exchange Board of India (Debenture Trustees) Regulations 1993, the SEBI NCS Regulations, Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations 2015 and any other regulations issued/ amended by SEBI from time to time ("the Regulations");
 - (iii) the Debenture Holders have been paid the monies due to them on the Redemption Date;
 - (iv) inform SEBI immediately of any breach of the Trust Deed or this General Information Document or provision of any law, which comes to the knowledge of the Trustee. Explanation: The communication to the Debenture Holders by the Trustee as mentioned in the Regulations may be made by electronic media, press-release and placing notice on its website;
 - (v) exercise due diligence to ensure compliance by the Company, with the provisions of the Act, Securities and Exchange Board of

	<p>India (Listing Obligations and Disclosure Requirement), Regulations, 2015, SEBI NCS Regulations, the listing agreement of the stock exchange or any other regulations issued by SEBI pertaining to debt issue from time to time and the Debenture Trust Deed;</p> <p>(vi) In case where listed debt securities are secured by way of receivables/ book debts it shall obtain the following,</p> <p style="padding-left: 20px;">a. On Quarterly basis-</p> <p style="padding-left: 40px;">Carry out the necessary due diligence and monitor the asset cover in the manner as may be specified by SEBI from time to time.</p> <p style="padding-left: 20px;">b. On a Half-Yearly basis-</p> <p style="padding-left: 40px;">Certificate from the statutory auditor of the Company giving the value of book debts / receivables, including compliance with the covenants of the Key Information Document in the manner as may be specified by SEBI from time to time.</p> <p>Any other roles and responsibilities of the Debenture Trustee as per the Key Information Document to be issued with respect to relevant tranche/series of Debt Securities.</p>
Risk factors pertaining to the issue	As mentioned in “RISKS IN RELATION TO THE DEBENTURES” of the General Information Document, and as mentioned in each Key Information Document.
Governing Law and Jurisdiction	The Debentures are governed by and shall be construed in accordance with the existing Indian laws. Any dispute arising thereof will be subject to the non-exclusive jurisdiction of the courts at Chennai, India
Trustee	Catalyst Trusteeship Limited
Manner of bidding in the Issue i.e., open bidding or closed bidding	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Interest Rate parameter (Zero coupon, fixed coupon or floating coupon)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Minimum Bid Lot	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Bid Opening Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Bid Closing Date	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Manner of Allotment (i.e., uniform yield allotment or multiple yield allotment)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Settlement Cycle	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Manner of Settlement	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Date of Board Resolution	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Date of passing of resolution in a general meeting under Section 42 of the Act	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Issuance and Trading Mode	Private placement (Dematerialized form)

Series	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Principle terms of assets charged as security, if applicable	Please refer to the security clause above
Name and address of the valuer who performed valuation of the security offered, and basis on which the price has been arrived at along with report of the registered valuer	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Justification for the allotment proposed to be made for consideration other than cash together with valuation report of the registered valuer;	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
The proposed time within which the allotment shall be completed	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
The number of persons to whom allotment on preferential basis/private placement/rights issue has already been made during the year in terms of number securities as well as price	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Proposed time schedule for which the Offer Documents are valid	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Contributions being made by the promoters or directors either as part of the offer or separately in furtherance of such objects	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Intention of promoters, directors or key managerial personnel to subscribe to the offer (applicable in case they intend to subscribe to the offer)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Details of significant and material orders passed by the Regulators, Courts and Tribunals impacting the going concern status of the company and its future operations	Please refer details of outstanding litigation under the 'General Information Document'
The pre-issue and post-issue shareholding pattern of the company	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Mode of Payment	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Mode of Repayment	Repayment will be made by either DD or RTGS to the respective investor's account as more particularly set out in the Key Information Document to be issued with respect to relevant tranche/ series of Debt Securities.
Legal counsel (if any)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Guarantor (if any)	As per the Key Information Document to be issued with respect to relevant

	tranche/Series of Debt Securities
Arrangers (if any)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Merchant banker and co-managers to the Issuer (if any)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Creation of Debenture Redemption Reserve (DRR)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Details about underwriting of the Issue including the amount undertaken to be underwritten by the underwriters.	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Business Day Convention	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Minimum number of NCDs to be applied for	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Documentation Requirement From Investors (Specifically for the Issue)	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities
Any financial or other material interest of the directors, promoters, key managerial personnel or senior management in the offer and the effect of such interest in so far as it is different from the interests of other persons.	As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities

In case of delay in listing of securities issued on privately placement basis beyond the timelines specified above, the issuer shall pay penal interest of 1% p.a. over the coupon/ dividend rate for the period of delay to the investor (i.e. from the date of allotment to the date of listing).

Notes:

- (1) If there is any change in Coupon Rate pursuant to any event including elapse of certain time period or downgrade in rating, then such new Coupon Rate and the events which lead to such change should be disclosed.
- (2) The list of documents which have been executed in connection with the issue and subscription of debt securities shall be annexed.
- (3) While the debt securities are secured to the extent of 100% of the amount of principal and interest or as per the terms of the General Information Document / Key Information Document (as applicable), in favour of Debenture Trustee, it is the duty of the Debenture Trustee to monitor that the security is maintained.
- (4) The Issuer shall provide granular disclosures in their General Information Document / Key Information Document (as applicable), with regards to the "Object of the Issue" including the percentage of the issue proceeds earmarked for each of the "object of the issue".

XLV. Laws and Regulations

Over and above such terms and conditions, the Debentures shall also be subject to the applicable provisions of the Companies Act, Depositories Act, directions/ notifications / guidelines issued by the Reserve Bank of India and all other laws as may be applicable, including the guidelines, notifications and regulations relating to the issue and allotment of debentures and, any other documents that may be executed in respect of the Debentures. In particular, the Debentures are subject to RBI Directions.

XLVI. Application process and information relating to the terms of the Issue

a. Nature and Status of Debentures

The nature and status of the Debentures shall be mentioned in the relevant Key Information Document.

b. Deemed Date of Allotment

All the benefits under the Debentures, including the payment of interest, will accrue to the Investor(s) from the relevant Deemed Date of Allotment.

c. Issue in Demat form

The Company shall issue Debentures in dematerialized form only and has made necessary arrangements with NSDL/ CDSL for the same. Investors shall hold the Debentures in dematerialized form and deal with the same as per provisions of Depositories Act and the regulations made there under as may be amended and/or supplemented from time to time and the regulations, rules as notified by NSDL/ CDSL from time to time. Investors should, therefore, mention their Depository Participant's name, DP-ID and Beneficiary Account Number in the appropriate place in the Application Form. The Company shall take necessary steps to credit the amount of Debentures to NSCCL account which in turn will transfer the units to the investor's demat account on sighting of funds.

d. Names of all the recognized stock exchanges where the debt securities are proposed to be listed.

The Debentures shall be listed on the National Stock Exchange of India Limited (NSE).

e. Mode of Transfer/ Transmission of Debentures

The Debenture(s) shall be transferred and/ or transmitted in accordance with the applicable provisions of the Act. The provisions relating to transfer and transmission and other related matters in respect of shares of the Company contained in the Articles of Association of the Company and the Act shall apply, mutatis mutandis (to the extent applicable to Debentures) to the Debentures as well. The Debentures held in dematerialized form shall be transferred subject to and in accordance with the Depositories Act, the regulations made there under and the regulations, rules, procedures as prescribed by Depository Participant of the transferor/transferee and any other applicable laws and rules notified in respect thereof. The transferee(s) should ensure that the transfer formalities are completed prior to the Record Date. In absence of the same, interest will be paid/redemption will be made to the person, whose name appears in the Register of Debenture Holders/Record of the Depository. In such cases, claims, if any, by the transferee(s) would need to be settled with the transferor(s) and not with the Company.

f. Interest on Application Money

As per the Key Information Document to be issued with respect to relevant tranche/Series of Debt Securities

g. Interest on Debentures:

The Debentures shall carry interest on the amount outstanding under the Debentures at rate specified in the relevant Key Information Document. from the relevant Deemed Date of Allotment till the relevant Redemption Date (subject to deduction of income tax at source at the rates for the time being prescribed under the Income Tax Act, 2025, the rules made there under or any statutory modification or re-enactment thereof for the time being in force). Non-resident debenture-holders shall additionally provide tax declarations in order to avail tax benefits as per the tax treaty between India and tax resident country of debenture holder, absence of which tax would be deducted as per Income tax Act, 2025.

Any interest, premium, commission or fee accruing under a Transaction Document will accrue from day to day and is calculated on the basis of the actual number of days elapsed in a year of 365 days (or if the relevant year includes 29 February, 366 days) (i.e. 365/366/actual).

h. Payment of Interest

Interest on the Debentures will be paid only to the Debenture holders registered in the Register of

Debenture holders of the Issuer, which shall be maintained at the Corporate Office of the Issuer or to the debenture holder(s) whose names appear in the list of Beneficial Owners furnished by NSDL/ CDSL to the Company as on the Record date for this purpose.

In the case of joint holders, interest shall be payable to the first named Debenture holder. The persons whose names are registered in the Register of Debenture holders or NSDL/ CDSL record on that date shall be entitled to receive the interest for the preceding interest period.

i. Effect of Holidays

.In case an interest payment date falls on a day which is not a Business Day, then the following Business Day shall be considered as the effective date(s) for payment of interest. It is clarified that the last interest payment date shall fall on the Final Redemption Date. For any other payment, if the payment is required to be made or taken on a day other than a Business Day, such payment shall be made or action be taken on the immediately preceding Business Day.

j. Tax Deduction at Source

Income tax will be deducted at source on the Debentures as per applicable provisions of the Income Tax Act, 2025 and as applicable from time to time. In respect of interest on Application Money, the relevant document (Form No. 121) should be submitted along with the Application Form.

Non-resident debenture-holder shall additionally provide tax declarations in order to avail tax benefits as per the tax treaty between India and tax resident country of debenture holder, absence of which tax would be deducted as per Income tax Act, 2025.

Where any deduction of Income Tax is made at source, the Company shall send to the Debenture Holder a Certificate of Tax Deduction at Source as per timelines and manner prescribed under the Income tax Act, 2025.

k. Tax Benefits

The Debenture Holder is advised to consider in his own case the tax implications in respect of subscription to the Debentures after consulting his tax advisor.

l. Letter of Allotments & Debenture Certificate

The Company will allot to the investors, the Debentures in due course after verification of the Application Form, the accompanying documents and on realization of application money.

The depository account of the investors with NSDL/ CDSL will be credited within two (2) working days from the Deemed Date of Allotment. The initial credit in the depository account will be akin to the Letter of Allotment. On completion of all statutory formalities such credit will be substituted for the number of Debentures allotted

m. Execution of Trust Deed and Other Documents

The Company shall execute a trust deed with Trustee.

n. Stamp Duty

The Company will pay all the stamp duties (including additional stamp duty and penalty thereon, if any) in relation to the Debentures and all documents executed in relation to the Debentures. If however, any stamp duty (including additional stamp duty and penalty thereon, if any) in relation to the Debentures and all documents, certificates etc. executed in relation to the Debentures is paid for by an investor/s, the Company will forthwith reimburse the investor/s with the amount of stamp duty (including additional stamp duty and penalty thereon, if any) paid. The Company agrees to indemnify the investor/s and hold them harmless from and against any and all stamp duty (including additional stamp duty and penalty thereon, if any) payments arising out of or related to this Issue on Transaction Documents, subject to the condition that the executed Transaction Documents shall be retained in state of execution unless required for regulatory purpose.

o. Redemption

As specified in the Summary of Terms.

p. Procedure for Redemption

In case of the Debentures held in dematerialized form, no action is required on the part of the Debenture Holder(s) at the time of Redemption of the Debentures and on the relevant Redemption Date, the Redemption proceeds would be paid by cheque or by way of RTGS instruction to those Debenture Holder(s) whose name(s) appear on the list of beneficial owners given by the Depositories to the Company. The name(s) would be as per the Depositories' records on the Record Date fixed for the purpose of Redemption. All such Debentures will be simultaneously redeemed through appropriate debit corporate action.

In case of cheque issued towards Redemption proceeds, the same will be dispatched by courier or hand delivery or registered post at the address provided in the Application Form at the address as notified by Debenture Holder(s) or at the address with Depositories' record. Once the cheque for Redemption proceeds is dispatched to the Debenture Holder(s) at the addresses provided or available from the Depositories record, the Company's liability to redeem the Debentures on the date of Redemption shall stand extinguished and the Company will not be liable to pay any interest, premium if any, income or compensation of any kind from the date of Redemption of the Debenture(s) provided that all previous payment defaults, if any, have been cured on the Redemption Date.

q. Succession

Where Debentures are held in joint names and one of the joint holders dies, the survivor(s) will be recognized as the Holder(s) of the said Debentures. It would be sufficient for the Company to delete the name of the deceased Debenture Holder after obtaining satisfactory evidence of his death. Provided, a third person may call on the Company to register his name as successor of the deceased holder after obtaining evidence such as probate of a will for the purpose of proving his title to the Debentures.

In the event of demise of the sole/ first holder of the Debenture(s), the Company will recognize the executors or administrator of the deceased Debenture Holder, or the Holder of the succession certificate or other legal representative as having title to the Debentures only if such executor or administrator obtains and produces probate or Letter of Administration or is the holder of the Succession Certificate or other legal representation, as the case may be, from an appropriate Court in India. The Directors of the Company in their absolute discretion may, in any case, dispense with production of Probate or Letter of Administration or succession certificate or other legal representation.

r. Record Date

The Record Date shall be 15 calendar days before the Interest Payment Date/ Redemption Date or as mentioned in the Key Information Document. SMHFC shall request the Depository (ies) to provide a list of Beneficial Owners as on the Record Date. This shall be the list, which shall be considered for payment of interest and the redemption amount, as the case may be.

s. Place and Currency of Payment

All obligations under these Debentures are payable at Mumbai in Indian Rupees only.

t. Amendment of the Terms of the Debentures

The rights, privileges, terms and conditions attached to the Debentures may be varied, modified or abrogated in accordance with the terms set out in the relevant Key Information Document and other Transaction Documents.

u. Trustees for the Debenture Holders

SMFG India Home Finance Company Limited has appointed "CATALYST TRUSTEESHIP LIMITED" to act as Trustee for the Debenture Holders ("Debenture Trustee"). SMFG India Home Finance Company Limited and the Debenture Trustee will enter into a Debenture Trust Deed, *inter alia*, specifying the powers, authorities and obligations of the Trustee and the Company. The Debenture

Holder(s) shall, without further act or deed, be deemed to have irrevocably given their consent to the Debenture Trustee or any of their agents or authorized officials to do all such acts, deeds, matters and things in respect of or relating to the Debentures as the Trustees may in their absolute discretion deem necessary or require to be done in the interest of the Debenture Holder(s), except as expressly provided herein.

The Debenture Trustee will protect the interest of the Debenture Holder(s) on the occurrence of any of the Event of Default as set out in the relevant Debenture Trust Deed and the other Transaction Documents, including in the Event of Default by the Company in regard to timely payment of interest and repayment of principal and they will take necessary action on the written request of the Debenture Holders at the costs and expenses of the Company.

The Investor can refer to the relevant Debenture Trust Deed to be entered with the Debenture Trustees for the powers, liability, rights, retirement, and removal etc. of the Debenture Trustee.

The Company reserves the right to appoint any other SEBI registered Trustee.

v. Sharing of Information

The Issuer may, share information in accordance with the terms of the relevant Key Information Document and other Transaction Documents.

w. Rights of Debenture Holder(s)

The Debenture Holder(s) will not be entitled to any rights and privileges of shareholders other than those available to them under statutory requirements. The Debentures shall not confer upon the holders the right to receive notice, or to attend and vote at the general meetings of the Company. The Debentures shall be subject to other usual terms and conditions incorporated in the Debenture Certificate(s) that will be issued to the allottee(s) of such Debentures by the Company, as per the Memorandum and Articles of Association of the Company and the relevant Debenture Trust Deed.

x. Future Borrowings

The Company shall be entitled to make further issue(s) of Debentures and/ or avail of further deferred payments/ guarantees and/ or financial facilities from time to time from Indian and/ or International Financial Institutions, banks and/ or any other person(s) on the security of the properties charged/ to be charged to the Trustee or any part thereof and/ or such other assets and properties, as long as there is no default in payment of principal and/ or interest to the Debenture Holders and the Required Security Cover is maintained.

y. Governing Law

The Debentures are governed by and shall be construed in accordance with the existing Indian laws. Any dispute arising thereof will be subject to the non-exclusive jurisdiction at the city of Chennai, India. The Issuer, the Debentures and Issuer's obligations under the Debentures shall, at all times, be subject to the directions of the Reserve Bank of India (RBI), Securities and Exchange Board of India (SEBI), Stock Exchanges and other applicable laws and regulations from time to time.

Over and above, the said debentures shall be subject to the term and conditions as contained in the offer letter /term sheet, application form and the relevant Key Information Document and other Transaction Documents.

z. Debenture Redemption Reserve

As per Rule 18(7)(b) of the Companies (Share Capital and Debentures) Rules, 2014 Debenture Redemption Reserve (DRR) is not required to be created for issue of privately placed debentures by Housing Finance Companies registered with the National Housing Bank. Accordingly, our Company being a HFC registered with NHB under Section 29A of the National Housing Bank Act, 1987, it is not required to create the DRR for the issue of debentures on private placement basis.

aa. Default in Payment

In case of default in payment of Interest and/ or principal redemption on the due dates, additional

interest of at least @ 2% p.a. over the coupon rate will be payable by the Company for the defaulting period

bb. Delay in Listing:

In case of delay in listing of the Debentures beyond the timelines prescribed in the SEBI Master Circular for 'Issue and Listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper', the Company will pay penal interest of 1 % p.a. over the Coupon Rate for the period of delay (from the date of allotment to the date of listing) to the investor.

cc. Delay in allotment of Securities

NA

dd. Recovery expense fund

The Issuer has created the recovery expense fund in accordance with Regulation 11 of the SEBI NCS Regulations in the manner as may be specified by SEBI from time to time and inform the Debenture Trustee about the same.

ee. Regulations applicable in relation to the issue/ debentures

Amongst other regulations, the following acts/ regulations, as amended from time to time, will be complied with in relation to the issuance of the Debentures:

- The Companies Act, 2013
- The Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021
- The Securities and Exchange Board of India (Listing Regulations and Disclosure Requirements) Regulations, 2015
- Reserve Bank of India (Non-Banking Financial Companies – Registration, Exemptions and Framework for Scale Based Regulation) Directions, 2025 dated 28 November 2025, Reserve Bank of India (Non-Banking Financial Companies – Miscellaneous) Directions, 2025 dated 28 November 2025, Reserve Bank of India (Housing Finance Companies) Directions, 2025 dated 28 November 2025 and other applicable rules, regulations, circulars and directions issued by the RBI, as amended or replaced from time to time
- SCRA
- SEBI Act
- The Depositories Act, 1996
- The Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993
- Secretarial Standards 1 and 2 issued by the Institute of Company Secretaries of India
- The rules and regulations issued under any of the above

Over and above, the said debentures shall be subject to the term and conditions as contained in the Summary of Terms, application form, relevant Debenture Trust Deed and relevant Debenture Trustee Agreement, and the relevant Key Information Document.

Terms of issue of Commercial Paper shall be as specified in the relevant Key Information Document, and applicable Transaction Documents.

ff. How to Apply

The detailed procedures to apply for the Debentures in dematerialized form are:

- (i) The applicant must have at least one beneficiary account with any of the DP's of NSDL/ CDSL prior to making the application.
- (ii) The applicant must necessarily fill in the details (including the beneficiary account number and DP - ID) in the Application Form.
- (iii) Debentures allotted to an applicant will be credited to the applicant's respective beneficiary account(s) with the DP.

- (iv) For subscribing to the Debentures, names in the Application Form should be identical to those appearing in the details maintained with the Depository. In case of joint holders, the names should necessarily be in the same sequence as they appear in the account details maintained with the DP.
- (v) Non-transferable allotment advice/ refund orders will be directly sent to the applicant by the Registrar & Transfer Agent to the Issue.
- (vi) If incomplete/ incorrect details of the beneficiary account number and DP - ID are given in the Application Form, it will be deemed to be an incomplete application and the same may be held liable for rejection at the sole discretion of the Issuer.
- (vii) For Allotment of Debentures, the address, nomination details and other details of the applicant as registered with his/ its DP shall be used for all correspondence with the applicant. The applicant is therefore responsible for the correctness of his/ its demographic details given in the Application Form vis-à-vis those with his/ its DP. In case the information is incorrect or insufficient, the Issuer would not be liable for the losses, if any.

Applications for the Debentures must be made in the prescribed Application Form and must be completed in block letters in English by investors. Application forms must be accompanied by either a demand draft or cheque or electronic transfer drawn or made payable in favor of "SMFG INDIA HOME FINANCE COMPANY LIMITED a/c". In case of an electronic transfer, the remittance should be made to the account number of the Company (Details of the account to be provided on completion of EBP bidding).

The full amount of the Issue price of the Debentures applied for has to be paid along with the delivery of the fully completed and executed Debenture Application Form together with other applicable documents described below.

The Issuer reserves the right to change the issue schedule including the relevant Deemed Date of Allotment at its sole discretion, without giving any reasons or prior notice. The Issue will be open for subscription during the banking hours on each day during the period covered by the issue schedule.

gg. Who Can Apply

Only the persons who are specifically addressed through a communication by or on behalf of the Company directly are eligible to apply for the Debentures. An application made by any other person will be deemed as an invalid application and rejected. In order to subscribe to the Debentures a person must be either:

- Companies, Non-Banking Finance Companies and Bodies Corporate including Public Sector Undertakings
- Commercial Banks
- Financial Institutions
- Insurance Companies
- Mutual Funds
- Provident Funds and Pension Funds
- Qualified Foreign Investors (QFIs)
- Investment holding companies of high net worth individuals
- Foreign Institutional Investors (FIIs), Foreign Portfolio Investors (FPIs)
- Any other investor authorized/ eligible to invest in these Debentures.

All Investors are required to comply with the relevant regulations/ guidelines applicable to them for investing in this issue of Debentures.

Above list is illustrative only. Investors are requested to check their eligibility to invest in this instrument as per rules, regulations, guidelines, statute or any government order applicable to them. Issuer has not checked the eligibility for any class of investors.

hh. Application by Banks/ Corporate Bodies/ Mutual Funds/ FPIs/ Trusts/ Statutory Corporations.

The following is an indicative list of documents, the certified true copies of which should be provided with the application:

- (i) **Application by Banks/ eligible FPIs**
 - Memorandum and Articles;
 - resolution authorizing investment and containing operating instructions or letters of authorizations and power of attorney, if applicable;
 - specimen signatures of authorized signatories;
 - necessary form for claiming exemption from deduction of tax at source on interest, if applicable; and
 - Registration certificate as may be applicable.

- (ii) **Application by Corporate Bodies FPIs/ Trusts/ Statutory Corporations.**
 - Memorandum and Articles;
 - Resolution authorizing investment and containing operating instructions or letters of authorizations and power of attorney, if applicable;
 - specimen signatures of authorized signatories;
 - necessary form for claiming exemption from deduction of tax at source on interest, if applicable; and
 - Registration certificate as may be applicable.

- (iii) **Application by Mutual Funds/ Custodians of Mutual Funds/ Insurance Companies**
 - SEBI registration certificate/ IRDA registration certificate, as may be applicable;
 - Constitutional documents;
 - resolution authorizing investment and containing operating instructions or letters of authorizations and power of attorney, if applicable;

Application form for application made by Asset Management Company or custodian of mutual fund shall clearly indicate the name of the concerned scheme for which application is being made.

- (iv) **Application under Power of Attorney**

A certified true copy of the power of attorney or the relevant authority as the case may be along with the names and specimen signatures all of authorized signatories must be lodged along with the submission of the completed Application form. Further modifications/ additions in the power of attorney or authority should be delivered to the Issuer at Corporate Office.

- (v) **Central Know Your Customer Register (CKYCR)**

The applicants should submit the required Central KYCR documents as prescribed by the RBI along with the application forms, including FATCA declaration as applicable. Applications which are not in compliance with the above requirement shall be liable to be rejected.

- (vi) **PAN No:**

All applicants should mention their Permanent Account number (PAN) allotted under Income Tax Act, 2025 or declaration in Form 97. Applications without this will be considered incomplete and are liable to be rejected.

ii. Restriction on Transferability of the debentures issued pursuant to this General Information Document under private placement.

The Debentures can only be transferred to corporate and institutional investors such as Banks, public financial institutions, NBFCs, Mutual Funds, financial institutions, insurance Companies, Provident, Pension and Gratuity funds, Foreign Institutional Investors etc., in each case, as may be permitted by

applicable law.

The Debentures are not transferable to retail investors or general public under private placement.

jj. Submission of Completed Application Form

All applications duly completed and accompanied with all necessary documents shall be submitted to the Company at its Registered Office.

kk. Right to Accept/ Reject Applications

The Issuer is entitled at its sole and absolute discretion to accept or reject any application, in part or in full, without assigning any reason. Application Forms which are incomplete, or which do not fulfill the terms & conditions indicated on the back of the Application Form are liable to be rejected.

ll. Refund

For applicants whose applications have been rejected or allotted in part, refund orders will be dispatched within 7 (Seven) Business Days from the relevant Deemed Date of Allotment of the Debentures.

In case the Issuer has received money from the applicants for Debentures in excess of the aggregate of the application money relating to the Debentures in respect of which allotments have been made, the Registrar and Transfer Agent shall upon receiving instructions in relation to the same from the Issuer repay the moneys to the extent of such excess, if any.

mm. Depository Arrangement

The Company has appointed Link Intime India Pvt Ltd as Registrar and Transfer Agents for the Debenture issuance. SMFG India Home Finance Company Limited has entered into depository arrangements with National Securities Depository Limited (NSDL) and Central Depository Services (India) Limited.

nn. Company Secretary and Compliance Officer

In case of any pre-issue/ post-issue related problems such as non-receipt of Letters of Allotment/ refund orders etc., the Investors are requested to contact the compliance officer.

Ms. Archana Nadgouda
Company Secretary & Compliance Officer
Tel: +91 22 4163 5800
E-mail: secretarial@grihashakti.com

oo. Purchase/ Re-Issue of Debentures/ Cancellation of Debentures

Subject to the terms of the Transaction Documents, the issuer may, at any time and from time to time, purchase debentures at a discount, at par, or at a premium, in the open market or otherwise in accordance with the applicable laws. Such debentures may, at the option of the issuer, be redeemed, cancelled, held or reissued at such a price and on such terms and conditions as the issuer may deem fit and as permitted by law subject to applicable regulatory approvals.

Redemption of debentures prior to the Maturity Date may require the Issuer to obtain the prior approval of the RBI/ regulatory body, as the case may be.

"In accordance with the DT- Master Circular, the Issuer may from time to time consolidate one or more issuances of non-convertible debentures maturing in the same financial year, by adjusting the price of securities, as howsoever may be required for such consolidation, and issue/ re-issue the consolidated securities under the cover of single/ same ISIN for any amount, whatsoever. The issuer hereby reserves its rights to use, reuse, extinguish the said ISIN at its sole and exclusive discretion."

pp. Register of Debenture Holders

The Register of Debenture Holders in respect of debentures held in dematerialised form shall be maintained by the Registrar and Transfer Agent of the Company, based on beneficial ownership data received from the depositories, in accordance with applicable laws and regulations.

qq. Notices

All the notices, communications and writings to the Debenture Holder(s) required to be given by the Issuer shall be deemed to have been given if sent by registered post/ courier/ hand delivery to the address of the Debenture Holder(s) registered with the Company.

All notices, communications and writings to be given by the Debenture Holder(s) shall be sent by registered post/ courier/ hand delivery to the Registrars to the Issue or to the compliance officer of the Issuer at the Registered Office/ Corporate office of the Company or to such persons at such address as may be notified by the Issuer, from time to time and shall be deemed to have been received on actual receipt.

rr. Other conditions and covenants

Additional conditions and covenants as stipulated by Investor at the time of issue and the same shall be incorporated in relevant Debenture Trust Deed.

XLVII. Representations And Warranties

In addition to the representations and warranties contained in the relevant Key Information Document, the Company declares, represents and warrants as of the date hereof and throughout the term of the Debentures that:

1. Consent/ approval required for the Issue of Debentures

All corporate and other action necessary for the issuance of the Debentures have been obtained by the Company and the Company will at all times, keep all such approvals/ consents valid and subsisting during the Tenor of the Debentures.

2. Absence of defaults with Memorandum/ Articles of Association or any other agreements in respect of transaction/ transaction document

The General Information Document and other documents executed in pursuance hereof when executed and delivered, will constitute valid and binding obligations of the Company and will not contravene any applicable laws, statute or regulation and will not be in conflict with the Memorandum of Association and Articles of Association of the Company or result in breach of, any of the terms, covenants, conditions and stipulations under any Transaction Documents to which the Company is a party.

3. Filings and Registration

The Company has completed and shall duly and in a timely manner complete all filings and registrations as may be required under law from time to time for the purposes of the issue and maintenance of the Debentures.

4. No immunity under laws

Neither the Company nor its assets have any immunity (sovereign or otherwise) from any suit or any legal proceeding under the laws of India.

5. Solvency

The Company is solvent and the Company has not taken any corporate or other action, nor have to its knowledge any steps been taken or legal proceedings of any manner been initiated/ threatened against the Company for its winding up, dissolution, insolvency, bankruptcy or for appointment of receiver on its assets or its business and no insolvency resolution process has been initiated under the Insolvency and Bankruptcy Code, 2016.

6. Disclosure of any other Contingent liability based on the latest audited financial statements including amount and nature of liability:

Contingent Liability and commitments

The Company has assessed its obligations arising in the normal course of business, including pending litigations, proceedings pending with tax authorities and other contracts including derivative and long term contracts. The Company does not expect the outcome of these proceedings to have a materially adverse effect on its financial statements.

Particulars	As at	As at	As at
	31-Mar-26	31-Mar-25	31-Mar-24
	(₹ lakhs)	(₹ lakhs)	(₹ lakhs)
Guarantees	25	25	25
Contingent liability for litigations pending against the Company	3251	446	110

a) Capital and other commitments

The Company is obligated under various capital contracts. Capital contracts are work/purchase orders of a capital nature, which have been committed. Further, the commitments have fixed expiration dates and are contingent upon the borrower's ability to maintain specific credit standards

1. Estimated amount of contracts remaining to be executed on capital account and not provided for as at 31 March 2026 is ₹ 380 Lakhs (31 March 2025 is ₹ 429 Lakhs).
2. Loans sanctioned not yet disbursed as at 31 March 2026 were ₹ 1,37,068 Lakhs (31 March 2025 were ₹ 1,72,924 Lakhs).

Litigations constitutes the number of pending litigations filed by customers/vendors/ex-employees/others against the Company for service deficiency/title claims/monetary claims/back wages/reinstatement issues respectively which is in the course of business as usual. Asides the above the Company in its rightful entitlement initiates Civil or Criminal litigations for recovery of loan and enforcing security interest. A provision is noted / created where an unfavorable outcome is deemed probable based on review of pending litigations with its legal counsels including loss contingency on account of such litigation and claims, and classification of such contingency as 'low', 'medium' or 'high' with due provisioning thereof. The management believes that the outcome of such matters will not have a material adverse effect on the Company's financial position, its operations and cash flows.

b) Tax Contingencies

Various tax-related legal proceedings are pending against the Company at various levels of appeal with the tax authorities. Management to the best of its judgement and estimates where a reasonable range of potential outcomes are estimated basis available information accrues liability. Based on judicial precedents in the Company's and other cases and upon consultation with tax counsels, the management believes that it is more likely than not that the Company's tax position will be sustained. Accordingly, provision has been made in the accounts wherever required. Disputed tax issues that are classified as remote are not disclosed as contingent liabilities by the Company.

7. Indebtedness

The Company is not in default with respect to any loans or deposits or advances or other financial facilities availed by the Company in the capacity of a borrower. It may also be noted that the Company is a housing finance company.

8. Organization and Authority

The Issuer is a housing finance company duly incorporated and validly existing under the laws of India and has the power to own its assets, conduct and operate its business as presently conducted, and to enter into, and comply with its obligations under the Transaction Documents to which it is a party or will be a party.

9. Default

The Company has not defaulted in any of the following payment of:

- a. Statutory dues,
- b. Debenture principal and interest thereon,
- c. Deposits and interest thereon (the Company is a non-deposit taking HFC, hence not applicable),
- d. Loan from Bank or Financial institution and interest thereon.

XLVIII. Company's Covenants

As per the Key Information Document to be issued with respect to relevant tranche/ series of Debt Securities.

(B) Documents to be submitted to the Stock Exchange

The following documents have been / shall be submitted to the NSE:

- A. This General Information Document;
- B. Memorandum of Association and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Debentures;
- C. Copy of last 3 (three) years audited annual reports;
- D. Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- E. Copy of the resolution passed by the shareholders of the Company as per section 180(1)(c) of the Act by the Shareholders of the Company at the Extra-ordinary general meeting held on 11 May, 2026;
- F. Copy of the Board/committee resolution authorizing the borrowing and list of authorized signatories;
- G. Reports about the business or transaction to which the proceeds of the securities are to be applied directly or indirectly;
- H. An undertaking from the Issuer stating that the necessary documents for the creation of the charge, including the relevant Debenture Trust Deed and the relevant Deed of Hypothecation would be/has been executed within the time frame prescribed in the relevant regulations/acts/rules etc and the same would be uploaded on the website of the NSE, where the debt securities have been listed, within 5 (five) working days of execution of the same
- I. Where applicable, an undertaking that permission / consent from the prior creditor for a second or *pari passu* charge being created, in favour of the Debenture Trustee to the proposed issue has been obtained; and
- J. Any other particulars or documents that the recognized stock exchange may call for as it deems fit.

(C) Documents to be submitted to the Debenture Trustee

The following documents have been/shall be submitted to the Debenture Trustee in electronic form (soft copy) on or before the allotment of the Debentures:

- A. Memorandum of Association and Articles of Association of the Issuer and necessary resolution(s) for the allotment of the Debentures;
- B. Copy of last 3 (three) years audited annual reports;

- C. Statement containing particulars of, dates of, and parties to all material contracts and agreements;
- D. Latest audited / limited review half yearly consolidated (wherever available) and standalone financial information (profit & loss statement, balance sheet and cash flow statement) and auditor qualifications, if any.
- E. There is no side letter executed as of the date of this General Information Document nor any covenant w.r.t. accelerated payment terms other than as defined under this document.
- F. Quarterly certificate dated 11 May, 2026 regarding maintenance of security cover as per the terms of this General Information Document, including compliance with all the covenants, in respect of the Debentures, by the statutory auditor, along with the quarterly financial results.

XLIX. EVENTS OF DEFAULT – Refer to the Summary of Terms (please see Section XLIV of this General Information Document)

L. CONSEQUENCES OF AN EVENT OF DEFAULT

As per the Key Information Document to be issued with respect to relevant tranche/series of Debt Securities

LI. The Discount At Which Such Offer Is Made And The Effective Price For The Investor as a Result For Such Discount

As per the Key Information Document to be issued with respect to relevant tranche/series of Debt Securities.

Debt Equity Ratio: The Debt Equity ratio shall be as mentioned in the applicable Key Information Document.

LII. Servicing Behavior On The Existing Debt Securities, Payment Of Due Interest/ Premium On Due Dates On Term Loans And Debt Securities

The Company has been discharging all its liabilities in time including the payment of interest due on loan facility(s) availed and on debt securities of the Company, principal repayments and payments on redemption repaying to the Banks, Mutual Funds and Financial Institutions. The Company also undertakes to fulfill its future obligations whenever it arises.

LIII. Consent From The Prior Creditor

The Company shall obtain consent from all its prior creditors for a pari-passu charge to be created in favour of the Trustee for securing any proposed issue of Debt Securities, in a form and manner to the satisfaction of the Debenture Holders. The consent from all its prior creditors shall be disclosed in the Key Information Document to be issued with respect to relevant tranche/ series of Debt Securities.

LIV. Details of credit rating, along with the latest press release of the Credit Rating Agency in relation to the issue, and a declaration that the rating is valid as on the date of issuance and listing. Such press release shall not be older than one year from the date of opening of the issue.

The credit rating for each proposed issue of the Debt Securities shall be as disclosed in the Key Information Document.

LV. Whether the security is backed by a guarantee or letter of comfort or any other document of a similar nature, a copy of the same shall be disclosed. In case such document does not contain the detailed payment structure (procedure of invocation of guarantee and receipt of payment by the investor along with timelines), the same shall be disclosed in the issue document:

Shall be as disclosed in the Key Information Document.

LVI. Consent of the Debenture Trustees for his Appointment under Regulation 4 (4)

“CATALYST TRUSTEESHIP LIMITED” has given their consent for their appointment as the Debenture Trustees to the present issue vide the Letter dated 20 May 2026 and also in all the subsequent periodical communications send to the holders of the Debentures. The copy of the consent letter is annexed hereto as Annexure III.

Further the Issuer confirms that the consent of the Debenture Trustee has not been withdrawn as of the time of filing of this General Information Document with the NSE.

LVII. Detail of Litigation or Legal Action

To the best of the knowledge of the Issuer, there are no litigation or legal action pending or taken by any Ministry or Department of the Government or a statutory authority or regulatory body against any promoter of the Company in the three years immediately preceding the year of the issue of the General Information Document. There are no directions issued by any Ministry or Department of the Government to the Company.

**LVIII. Related Party Transaction entered during the preceding three financial years and current financial year with regard to loans made or, guarantees given or securities provided
On Standalone basis**

Nature of Transaction	March'26 (₹ lakhs)	March'25 (₹ lakhs)	March'24 (₹ lakhs)
Equity investment made by the parent company			
SMFG India Credit Co. Ltd.	-	45,000	7,500
Income as per Resource sharing agreement			
SMFG India Credit Co. Ltd.	144	51	89
Expense as per Resource sharing agreement*			
SMFG India Credit Co. Ltd.	5,350	4,610	3,058
Transfer of standard assets through assignment to parent company			
SMFG India Credit Co. Ltd.	-	38,153	32,520
Corporate Guarantee obtained for NHB refinance	18,641	23,559	30,000
Commitment Charges on Committed lines provided by parent Company			
SMFG India Credit Co. Ltd.	-	183	186

Remuneration to Company's Key Management Personnel	As at 31 March 2026 (₹ lakhs)
Salary, bonus and allowances (including short term benefits)	
Mr. Deepak Patkar	943
Mr. Ashish Chaudhary	114
Ms. Archana Nagdougda	34
Ms. Akanksha Kandoi	-
Mr. Parthasarathy Iyengar	12

Director's sitting fees & Commission	
Ms. Sudha Pillai	-
Mr. Radhakrishnan Menon	-
Mr. Colathur Narayanan Ram	69
Ms. Dakshita Das	60
Mr Surya Prakash Rao	32
Mr Diwakar Gupta	19
Total	1,283

There are no transactions with regard to guarantees given or securities provided with related parties.

- LIX. The summary of reservations or qualifications or adverse remarks of auditors in the five financial years immediately preceding the year of issue of this General Information Document, and of their impact on the financial statements and financial position of the company, and the corrective steps taken and proposed to be taken by the company for each of the said reservations or qualifications or adverse remarks:**

Sr. No.	Qualification	Impact on the financial statements and financial position of the Company	Corrective steps
NIL			

- LX. Details of Inquiry/ Inspections/ Investigations:**

No change, no inquiry/ inspection/ investigation upon the Company under the Companies Act, 2013,

There were no prosecutions filed (whether pending or not) fines imposed, compounding of offences on the Company,

Fines imposed or offences compounded, in the three years immediately preceding the year of issue of issue document in the case of the issuer being a company and all of its subsidiaries. - None

- LXI. Details of acts of material frauds committed against the Issuer in the preceding three financial years and current financial year, if any, and if so, the action taken by the Issuer.**

There is no observation with material impact on the business or profits of the Company

The company pursues necessary action on every fraud committed and presents details of the frauds committed along with actions taken before the audit committee every quarter. The company also makes necessary reporting to the Reserve Bank of India (RBI) as per the relevant RBI regulations. The services of the employees involved have been terminated and the Company is in the process of taking legal action against such employees, borrowers and external parties.

Particular	Year ended 31-Mar-26 (₹ lakhs)	Year ended 31-Mar-25 (₹ lakhs)	Year ended 31-Mar-24

			(₹ lakhs)
Amount Involved	301	122	243
Amount Recovered	111	NA	0
Amount written off/provided	301	122	243
Balance	NIL	NA	0

LXII. Details of directors' remuneration, and such particulars of the nature and extent of their interests in the Issuer (during the current year and preceding three financial years):

- (i) Remuneration payable or paid to a director by the Issuer, its subsidiary or associate company, shareholding of the director in the Issuer, its subsidiaries and associate companies on a fully diluted basis.

Sr no	Name of the director	Remuneration payable or paid by the Company, its subsidiary or associate company#				Shareholding in the Company, its subsidiaries and associate company (on a fully diluted basis)		
		For current year till 12 May, 2026	For Year ended March 31, 2026***	For Year ended March 31, 2025**	For year ended 31 March, 2024*	For Year ended March 31, 2026	For Year ended March 31, 2025	For Year ended March 31, 2024
1.	Mr. Deepak Patkar ¹	14,458,883	92,190,421	9,54,19,806	3,20,81,924	1	1	1
2.	Ms. Sudha Pillai ²	NIL	NIL	20,75,714	40,80,000	NIL	NIL	NIL
3.	Mr. Ajay Pareek ³	NIL	NIL	NIL	NIL	1	1	1
4.	Mr. Shantanu Mitra ⁴	NIL	NIL	NIL	NIL	NIL	1	1
5.	Mr. Pavan Kaushal ⁵	NIL	NIL	NIL	NIL	NA	NA	NA
6.	Mr. Radhakrishnan B. Menon ⁶	NIL	NIL	23,94,286	3,450,000	NIL	NIL	NIL
7.	Ms. Sunita Sharma ⁷	NIL	NIL	NIL	1,600,000	NIL	NIL	NIL
8.	Ms. Dakshit	4,50,000	54,80,000	47,50,000	41,50,000	NIL	NIL	NIL

Sr no.	Name of the director	Remuneration payable or paid by the Company, its subsidiary or associate company#				Shareholding in the Company, its subsidiaries and associate company (on a fully diluted basis)		
		For current year till 12 May, 2026	For Year ended March 31, 2026***	For Year ended March 31, 2025**	For year ended 31 March, 2024*	For Year ended March 31, 2026	For Year ended March 31, 2025	For Year ended March 31, 2024
	a Das ⁸							
9.	Mr. Colathur Narayanan Ram ⁹	3,80,000	63,40,000	30,35,714	NIL	NIL	NIL	NIL
10.	Mr. Surya Prakash Rao Pendyala ¹⁰	2,40,000	28,65,000	NIL	NIL	NIL	NIL	NIL
11.	Mr. Diwakar Gupta ¹¹	3,80,000	17,05,000	NIL	NIL	NIL	NIL	NIL
12.	Mr. Ravi Narayanan ¹²	NIL	NIL	NIL	NIL	NIL	NIL	NIL

1. Mr. Deepak Patkar has been appointed as Managing Director & CEO w.e.f. 2nd February, 2023.
2. Ms. Sudha Pillai Appointed w.e.f. 21 August, 2019 and ceased to be an Independent Director w.e.f. 20 August, 2024
3. Mr. Ajay Pareek was appointed Non-Executive Director of the Company w.e.f. 22nd December, 2021 and resigned w.e.f. 19 August, 2024
4. Mr. Shantanu Mitra was appointed Chairman, Non-Executive Director of the Company w.e.f. 22nd December, 2021. Further he ceased to be a Chairman w.e.f. 20 August, 2024. He retired as Non-Executive Director of the Company at the 15th Annual General Meeting ("AGM") of the Company held on 13 June, 2025.
5. Mr. Pavan Kaushal appointed w.e.f. 15 January, 2021 and resigned w.e.f. 31st May, 2022.
6. Mr. Radhakrishnan B. Menon appointed w.e.f. 22nd December, 2021 and ceased to be an Independent Director w.e.f. 22 December, 2024.
7. Ms. Sunita Sharma appointed w.e.f. 26 April, 2022, and resigned w.e.f. November 24, 2022.

8. Ms. Dakshita Das has been appointed as an Independent Director with effect from 20 January 2023 up to 19 January 2026 (both days inclusive). She has been re-appointed as an Independent Director for a second term with effect from 20 January, 2026 upto 19 January, 2029 (both days inclusive)
9. Mr. Colathur Narayanan Ram has been appointed as Chairperson, Independent Director with effect from 20 August 2024.
10. Mr. Surya Prakash Rao Pendyala has been appointed as an Additional Director (Non-Executive, Non-Independent) with effect from 11 September, 2025 and change in designation from Additional Director to Non-Executive, Non-Independent Director with effect from 11 November, 2025
11. Mr. Diwakar Gupta has been appointed as an Additional Director (Non-Executive, Independent) with effect from 9 January, 2026 and change in designation from Additional Director to Non- Executive, Independent Director with effect from 5 February, 2026
12. Mr. Ravi Narayanan has been appointed as an Additional Director (Non-Executive, Non-Independent) with effect from 9 January, 2026 and change in designation from Additional Director to Non-Executive, Non-Independent Director with effect from 5 February, 2026

* Commission/remuneration paid to Independent Directors for FY 2023-24 in FY 2024-25 was also included.

** Commission/remuneration paid to Independent Directors for FY 2024-25 in FY 2025-26 was also included.

*** Commission/remuneration paid to Independent Directors for FY 2025-26 in FY 2026-27 was also included

Please note that, Board has approved through its circular resolution dated 26 April, 2022 for revision in the sitting fees caps to Independent Directors with effect from 1 April, 2021, as under:

- From INR 50,000/- to INR 70,000/- for attending every meeting of the Committees of the Board
 - From 75,000/- to INR 100,000/- for attending every Board meeting and other statutory meetings
- (ii) Appointment of any relatives to an office or place of profit of the Company, its subsidiary or associate company: NA
- (iii) Full particulars of the nature and extent of interest, if any, of every director:
- A. in the promotion of the Company; or- Nil
 - B. in any immoveable property acquired by the Company in the two years preceding the date of the General Information Document or any immoveable property proposed to be acquired by it;- Nil
 - C. where the interest of such a director consists in being a member of a firm or company, the nature and extent of his/her interest in the firm or company, with a statement of all sums paid or agreed to be paid to him/her/them or to the firm or company in cash or shares or otherwise by any person either to induce him/her/them to become, or to help him/her/them qualify as a director, or otherwise for services rendered by him/her/them or by the firm or company, in connection with the promotion or formation of the Company.- Nil
- (iv) Contribution being made by the directors as part of the offer or separately in furtherance of such objects: - Nil

LXIII. Authority For Issue

The Shareholders vide resolution dated 11 May, 2026 have authorized the power to borrow funds pursuant to the provisions of the Act not exceeding INR 16,900 Crores.

As per Board Resolution dated 11 May, 2026 any two persons among the Authorized Persons for

Borrowing be and are authorized to sign and execute such debenture/ security deeds, deeds of mortgage, charge, pledge, hypothecation and such other papers, documents, deeds, term sheets.

LXIV. Change In Accounting Policies During Preceding Three Years And Its Effect On Profit And Reserves Of The Company

For FY26: **No Change**

For FY25: **No change**

For FY24: **No change**

LXV. Profits Of The Company, Before And After Making Provision For Tax, For The Three Financial Years Immediately Preceding The Date Of Circulation Of The General Information Document:

(INR in Crores)

Particulars	FY26	FY25	FY24
Profit before Tax	169	161	124
Profit after Tax	126	120	93

(INR in Crores)

LXVI. Dividend declared by the Company and interest coverage ratio (Cash profit after tax plus interest paid/ interest paid)

Year	Dividend declared	Interest coverage ratio	Cash profit before Interest after tax (INR Crores)	Interest paid (INR Crores)
2026	NIL	NA	1038	797
2025	NIL	NA	866	687
2024	NIL	NA	652	517

LXVII. Project details: gestation period of the project, extent of progress made in the project, deadlines for completion of the project, the summary of the project appraisal report (if any), schedule of implementation of the project – As mentioned in the relevant KID.

LXVIII. Additional Disclosures and Reports

(i) **If the proceeds, or any part of the proceeds, of the Issue are or is to be applied directly or indirectly:**

- (a) in the purchase of any business; or
- (b) in the purchase of an interest in any business and by reason of that purchase, or anything to be done in consequence thereof, or in connection therewith,

the Company shall become entitled to an interest in either the capital or profits and losses or both, in such business exceeding 50% thereof, a report made by a chartered accountant (who shall be named in the relevant General Information Document, as applicable) upon –

- (a) the profits or losses of the business for each of the three financial years immediately preceding the date of the issue of the General Information Document; and
- (b) the assets and liabilities of the business as on the latest date to which the accounts of the business were made up, being a date not more than one hundred and twenty days before the date of the issue of the General Information Document.

- Nil

(ii) **In purchase or acquisition of any immoveable property including indirect acquisition of immoveable property for which advances have been paid to third parties, disclosures regarding:**

- (a) the names, addresses, descriptions and occupations of the vendors; - NA
- (b) the amount paid or payable in cash, to the vendor and where there is more than one vendor, or the company is a sub-purchaser, the amount so paid or payable to each vendor, specifying separately the amount, if any, paid or payable for goodwill; - NA
- (c) the nature of the title or interest in such property proposed to be acquired by the Issuer; and - NA
- (d) the particulars of every transaction relating to the property completed within the two preceding years, in which any vendor of the property or any person who is or was at the time of the transaction, a promoter or a director or proposed director of the company, had any interest, direct or indirect, specifying the date of the transaction and the name of such promoter, director or proposed director and stating the amount payable by or to such vendor, promoter, director or proposed director in respect of the transaction; - NA

Provided that the disclosures specified in sub-clauses (a) to (d) above shall be provided for the top five vendors on the basis of value viz. sale consideration payable to the vendors.

Provided further that for the remaining vendors, such details may be provided on an aggregated basis in the offer document, specifying number of vendors from whom it is being acquired and the aggregate value being paid; and the detailed disclosures as specified in sub-clauses (a) to (d) above may be provided by way of static QR code and web link. If the issuer provides the said details in the form of a static QR code and web link, the same shall be provided to the debenture trustee as well and kept available for inspection as specified in clause (g) of paragraph 3.3.41 of Schedule 1 of the SEBI NCS Regulations. A checklist item in the 'Security and Covenant Monitoring System' shall also be included for providing the detailed disclosures, as specified in sub-clauses (a) to (d) above, to the debenture trustee and confirmation of the same by the debenture trustee.

- Nil

(iii) If:

- (a) the proceeds, or any part of the proceeds, of the Issue are or are to be applied directly or indirectly and in any manner resulting in the acquisition by the Company of shares in any other body corporate; and
- (b) by reason of that acquisition or anything to be done in consequence thereof or in connection therewith, that body corporate shall become a subsidiary of the Company, a report shall be made by a Chartered Accountant (who shall be named in the General Information Document) upon –
 - a) the profits or losses of the other body corporate for each of the three financial years immediately preceding the issue of the issue document; and
 - b) the assets and liabilities of the other body corporate as on the latest date to which its accounts were made up.

NA

(iv) The said report shall:

- (a) indicate how the profits or losses of the other body corporate dealt with by the report would, in respect of the shares to be acquired, have concerned members of the issuer company and what allowance would have been required to be made, in relation to assets and liabilities so dealt with for the holders of the balance shares, if the issuer company had at all material times held the shares proposed to be acquired; and

- (b) where the other body corporate has subsidiaries, deal with the profits or losses and the assets and liabilities of the body corporate and its subsidiaries in the manner as provided in paragraph iii (b) above.
- (v) The broad lending and borrowing policy including summary of the key terms and conditions of the term loans such as re-scheduling, prepayment, penalty, default; and where such lending or borrowing is between the Issuer and its subsidiaries or associates, matters relating to terms and conditions of the term loans including rescheduling, prepayment, penalty, default.- Please refer annexure X
- (vi) The aggregate number of securities of the Company and its subsidiary companies purchased or sold by the promoter group, and by the directors of the company which is a promoter of the Company, and by the directors of the Company and their relatives, within six months immediately preceding the date of filing the General Information Document with the Registrar of Companies. - None
- (vii) The matters relating to:
- (i) Material Contracts: Please refer to Section XXXIII of this General Information Document.
 - (ii) Time and place at which the contracts together with documents will be available for inspection from the date of this General Information Document until the date of closing of subscription list.

Copies of the contracts and documents referred to above may be inspected at the Registered Office of the Company between 10:00 a.m. and 12:00 noon on any working day until the Deemed Date of Allotment.

- (viii) **Reference to the relevant page number of the audit report which sets out the details of the related party transactions entered during the three financial years immediately preceding the issue of this General Information Document:**

Note 35 of annual report for the year 22-23 and pg no. 132 to 133 of annual report
Note 35 of annual report for the year 23-24 and pg no. 111 to 112 of annual report
Note 36 of annual report for the year 24-25 and pg no. 131 to 132 of annual report

LXIX. Expenses of the Issue:

Expenses of the Issue along with a break up for each item of expense, including details of the fees payable to separately as under (in terms of amount, as a percentage of total issue expenses and as a percentage of total issue size), as applicable:

- (i) Lead manager(s) fees
- (ii) Underwriting commission
- (iii) Brokerage, selling commission and upload fees
- (iv) Fees payable to the Registrar to the issue
- (v) Fees payable to the legal Advisors
- (vi) Advertising and marketing expenses
- (vii) Fees payable to the regulators including stock exchanges
- (viii) Expenses incurred on printing and distribution of issue stationary
- (ix) Any other fees, commission or payments under whatever nomenclature.

Please refer to the relevant Key Information Document.

The above expenses are indicative and are subject to change depending on the actual level of subscription to the issue and the number of allottees, market conditions, and other relevant factors.

LXX. Consent of directors, auditors, bankers to Issue, solicitors or advocates to the Issue, legal advisors to the Issue, lead managers to the Issue, Registrar to the Issue, and lenders (if required, as per the terms of the agreement) and experts: The consents in writing of Catalyst Trusteeship Limited (acting as the Debenture Trustee), the Registrar to the Issue and Statutory Auditors have been obtained (please refer to Annexure III (Consent Letter from the Debenture Trustee), Annexure XII (Consent Letter from the Registrar to the Issue) and Annexure XII (Consent from Statutory Auditor). The board of directors of the Company have approved the proposed issue of Debentures by its resolution dated 11 May, 2026, which is annexed as Annexure IV. The resolution of the board of directors approving the issue of Commercial Paper shall be annexed in the relevant KID. Consent in writing of the Advocates to the Issue, lenders, bankers to Issuer, trustees, solicitors, Legal Advisors and lead managers (if any) to the Issue, and experts (if required, as per the terms of the agreement), and experts shall be annexed to the relevant Key Information Document. Further, such consents have not been withdrawn up to the date of this General Information Document.

It should be noted that the appointment of the current statutory auditors of the Company will hold office till 17th AGM to be held in 2027, after which such auditors may be re-appointed or replaced, as per the applicable guidelines. Therefore, a new consent will be provided by the statutory auditors so appointed.

S No	Third party required to consent the issue	Details of Consent	Annexure No
1	Directors	Consent letter from Directors of the company	The board of directors of the Company have approved the proposed issue of Debentures by its resolution dated 11 May, 2026, which is annexed as Annexure IV. The resolution of the board of directors approving the issue of Commercial Paper shall be annexed in the relevant KID.
2	Auditors	Consent letter from B K Khare & Co. and co dated 04 June 2026	Please refer Annexure No XII of General Information Document
3	Bankers to the issue	NA	NA
4	Solicitors or Advocates to the issue	NA	NA
5	Legal Advisors to the issue	As mentioned in the KID	NA
6	Lead Manager to the issue	NA	NA
7	Registrar to the issue	Consent letter from MUFG Intime India Private Limited for acting as Registrar to the issue dated 20 May 2026	Please refer Annexure No XII of the General Information Document
8	Lenders	No objection certificate from Trustee	Please refer Key Information Document
9	Experts	NA	NA

The names of the debenture trustees(s): Catalyst Trusteeship Services Limited

The debenture trustee has consented to its appointment. Please find attached as Annexure III a copy of the consent letter issued by the debenture trustee on 20th May 2026.

A copy of the agreement executed by the debenture trustee with the Issuer in accordance with regulation 13 of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 made accessible through a web-link or a static quick response code displayed in the issue document. Provided that in case the issuer files a general information document or shelf prospectus, the issuer may disclose a copy of the letter obtained from the debenture trustee consenting to its appointment instead of the agreement. Explanation: In case the issuer files a key information document or tranche prospectus in accordance with these regulations, the issuer shall disclose a copy of the agreement stated above.

QR Code or web link to the debenture trustee agreement:

[DTA SMFG Home](#)

LXXI. DECLARATION BY DIRECTORS:

Mr. Ashish Chaudhary, Chief Financial Officer and Ms. Archana Nadgouda, Company Secretary are authorized by the Board of Directors of the Company vide its resolution 24th October 2024 to sign this form and declare that all the requirements of the Act and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with and declares to the best of the knowledge that:

- a. the Issuer has complied with the relevant provisions of the SCRA, Securities and Exchange Board of India Act, 1992, the Act and the rules and regulations made thereunder;
- b. the compliance with the Act and the rules and regulations does not imply that payment of dividend or interest or repayment of debentures, if applicable, is guaranteed by the Central Government;
- c. the monies received under the offer shall be used only for the purposes and objects indicated in this General Information Document and the relevant Key Information Document; and
- d. whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association.
- e. Clauses related to General Risk has been already incorporated in box format in this GID on page no. 4 and 5.
- f. The contents of this GID have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors.
- g. CFO & CS are duly authorized by Board resolution to attest the GID, a copy of which is attached in the document.

It is further declared and verified that all the required attachments have been completely, correctly and legibly attached to this form.

Date: 11th June 2026

Place: Mumbai

For SMFG India Home Finance Company Limited

Ashish Chaudhary
Chief Financial Officer

Archana Nadgouda
Company Secretary

LXXII. TERM SHEET: Please refer to Summary of Terms (please refer to Section XLIV of this General Information Document)

LXXIII. (a) Audited financial statements (i.e. profit & loss statement, balance sheet and cash flow statement) both on a standalone and consolidated basis for a period of three completed years, which are not more than six months old from the data of this General Information Document or Issue Opening Date as applicable, along with Auditor's Report along with the requisite schedules, footnotes, summary etc. – please refer to Annexure II. The financial statements dated 31st March, 2024, 31st March, 2025 and 31st March, 2026 are audited and certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India.

Provided that, issuers whose non-convertible securities are listed as on the date of filing of the offer document or placement memorandum, may provide only a web-link and a static quick response code of the audited financial statements in the offer document or placement memorandum subject to the following conditions:

- a) Such listed issuers shall disclose a comparative key operational and financial parameter on a standalone and consolidated basis, certified by the statutory auditor(s) who holds a valid certificate issued by the Peer Review Board of the Institute of Chartered Accountants of India, for the last three completed years in the offer document.
- b) The scanning of such static quick response code or clicking on the weblink, shall display the audited financial statements for last three financial years of such issuer on the website of the stock exchange where such data is hosted.
- c) Listed issuers (whose debt securities or specified securities are listed on recognised stock exchange(s)) in compliance with the listing regulations, may disclose unaudited financial information for the interim period in the format as specified therein with limited review report in the issue document, as filed with the stock exchanges, instead of audited financial statements for the interim period, subject to making necessary disclosures in this regard in issue document including risk factors.

LXXIV. ILLUSTRATION OF DEBENTURE CASH FLOWS - As mentioned in the Key Information Document

If the coupon/ dividend payment date of the non- convertible securities falls on a Sunday or a holiday, the coupon payment shall be made on the next working day. However, the dates of the future payments would continue to be as per the schedule originally stipulated in the offer document.

If the maturity date of the debt securities, falls on a Sunday or a holiday, the redemption proceeds shall be paid on the previous working day.

Working day shall mean

- (i) in relation to announcement of bid or issue period, a day, other than Saturdays, Sundays and public holidays, on which commercial banks in Mumbai are open for business;
- (ii) in relation to time period between the Issue closing date and the listing of the Debentures on the Exchange, a day on which NSE is open for trading, other than Saturdays, Sundays and bank holidays, as specified by SEBI; and
- (iii) in all other cases, a day on which commercial banks in Mumbai are open for general business in Mumbai.

Procedure and time schedule for allotment and issue of securities: As mentioned in the Key Information Document

LXXV. Disclosures as per the DT- Master Circular

- (a) Debt securities shall be considered as secured only if the charged asset is registered with Sub-registrar and Registrar of Companies or CERSAI or Depository etc., as applicable, or is independently verifiable by the Debenture Trustee.
- (b) **Terms and Conditions of Debenture Trustee Agreements including fees charged by Debenture Trustee, details of security to be created and process of due diligence carried out by the Debenture Trustee** – Refer to the relevant Key Information Document.

LXXVI. Details of size of the issue and green shoe portion, if any. Provided that the green shoe portion shall not exceed five times the base issue size. Issue-wise green shoe option exercised vis-a-vis the base issue size and green shoe portion as specified in issues undertaken in the previous financial year.

Series of NCS	Tenor / Period of Maturity	Coupon	Amt Rs. crore	Date of allotment	Maturity Date	Issue Size	Greens hoe
Series 29	1096	7.40%	250.00	19-May-25	19-May-28	200	200
Series 30	1186	7.25%	100.00	6-Jun-25	4-Sep-28	100	200
Series 31	909	7.25%	300.00	1-Aug-25	27-Jan-28	300	300
Series 32 *	1095	7.30%	18.00	14-Oct-25	13-Oct-28	600	0
Series 33	3651	7.71%	325.00	17-Nov-25	16-Nov-35	325	0
Series 34 *	730	7.25%	30.00	23-Jan-26	23-Jan-28	300	0
Series 36 *	1096	7.50%	15.00	30-Mar-26	30-Mar-29	500	0

* Partly Paid
NCD

Annexure I

Details of debt incurred by the Issuer

i. Secured and Unsecured Borrowings as on 31st March 2026

Sr. No	Instrument	Outstanding Amount (In Crs.)	%
1	Secured Borrowings	9,537	97%
2	Unsecured Borrowings	295	3%
	Total	9,832	100%

ii. Details of outstanding secured loan facilities as on 31st March 2026

Name lender	of	Type of facility	Amount Sanctioned	Principal amount outstanding	Repayment date/schedule	Security	Credit rating, if applicable	Asset classification
Axis Bank		Term Loan	100	56.99	31-Mar-35	1.1	CARE	Standard
Axis Bank		Term Loan	100	50.00	30-Sep-28	1.1	CARE	Standard
Axis Bank		Term Loan	500	122.50	27-Feb-31	1.1	CARE	Standard
Bank of Baroda		Term Loan	500	500.00	30-Apr-31	1.1	CARE	Standard
Canara Bank		Term Loan	500	250.00	15-Jun-28	1.11	CARE	Standard
Canara Bank		Term Loan	200	133.33	30-Sep-29	1.11	CARE	Standard
Federal Bank		Term Loan	60	23.07	30-Sep-28	1.1	CARE	Standard
HSBC		Term Loan	150	8.33	17-Apr-26	1.11	CARE	Standard
HSBC		Term Loan	125	20.83	16-Sep-26	1.11	CARE	Standard
HSBC		Term Loan	375	1.67	31-Mar-27	1.11	CARE	Standard
HSBC		Term Loan		35.00	20-Apr-27	1.11	CARE	Standard
HSBC		Term Loan	300	12.50	30-Aug-27	1.11	CARE	Standard
HSBC		Term Loan		133.33	14-Oct-27	1.11	CARE	Standard
HSBC		Term Loan		33.33	19-Nov-27	1.11	CARE	Standard
HDFC Bank		Term Loan	175	12.50	30-Dec-27	1.1	CARE	Standard
HDFC Bank		Term Loan	120	42.00	14-Oct-27	1.1	CARE	Standard
HDFC Bank		Term Loan	80	32.00	31-Mar-28	1.1	CARE	Standard
HDFC Bank		Term Loan	210	50.00	27-Sep-28	1.1	CARE	Standard
HDFC Bank		Term Loan		30.00	26-Mar-29	1.1	CARE	Standard
HDFC Bank		Term Loan		39.00	3-May-29	1.1	CARE	Standard

HDFC Bank	Term Loan	200	142.50	31-Dec-29	1.1	CARE	Standard
HDFC Bank	Term Loan	100	85.00	25-Sep-30	1.1	CARE	Standard
HDFC Bank	Term Loan	150	150.00	7-Mar-30	1.1	CARE	Standard
Karnataka Bank	Term Loan	100	10.00	30-Sep-26	1.1	CARE	Standard
Karnataka Bank	Term Loan	200	160.00	20-Feb-28	1.1	CARE	Standard
Indian Bank	Term Loan	300	44.44	20-Dec-27	1.1	CARE	Standard
State Bank of India	Term Loan	250	140.56	25-May-30	1.1	CARE	Standard
State Bank of India	Term Loan	300	200.00	22-Mar-31	1.1	CARE	Standard
State Bank of India	Term Loan	400	339.97	15-Jun-32	1.1	CARE	Standard
State Bank of India	Term Loan	400	200.00	9-Dec-33	1.1	CARE	Standard
Union Bank	Term Loan	150	16.60	30-Jun-26	1.11	CARE	Standard
Union Bank	Term Loan	300	227.69	31-Dec-30	1.11	CARE	Standard
Union Bank	Term Loan	500	438.46	11-Nov-31	1.1	CARE	Standard
UCO	Term Loan	500	250.00	30-Sep-32	1.1	CARE	Standard
Bank of India	Term Loan	400	287.25	31-Dec-31	1.1	CARE	Standard
IDBI Bank	Term Loan	200	137.50	30-Dec-28	1.1	CARE	Standard
NHB	Term Loan	300	97.95	1-Oct-30	1.25	CARE	Standard
NHB	Term Loan		52.58	1-Oct-33	1.25	CARE	Standard
NHB	Term Loan		35.88	1-Oct-33	1.25	CARE	Standard
NHB	Term Loan	200	14.75	1-Apr-31	1.35	CARE	Standard
NHB	Term Loan		56.03	1-Apr-34	1.35	CARE	Standard
NHB	Term Loan		72.55	1-Apr-34	1.35	CARE	Standard
NHB	Term Loan	500	27.90	1-Jan-32	1.3	CARE	Standard
NHB	Term Loan		269.33	1-Jan-35	1.3	CARE	Standard
NHB	Term Loan		21.28	1-Jan-32	1.3	CARE	Standard
NHB	Term Loan	400	390.84	1-Oct-35	1.05	CARE	Standard
SIDBI	Term Loan	244	134.80	10-May-31	1.1	CARE	Standard
ICICI Bank	Term Loan	200	125.00	29-Sep-28	1.1	CARE	Standard

iii. ECB Loan/ECB Bond/Masala Bond as on 31st March 2026

Lender's Name	Type of facility	Drawdown Date	Sanctioned	Disbursed	Principal o/s (Cr)	Repayment date	Security
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State Bank of India	ECB	27-Mar-25	USD 50 Mn	USD 50 Mn	437.05	27-Mar-28	Standard
HSBC Bank	ECB	15-May-25	USD 50 Mn	USD 50 Mn	433.75	16-Aug-28	Standard

iv. Details of outstanding unsecured loan facilities as on 31st March 2026

Name of Lender	Type of Facility	Amount Sanctioned	Principal Amount outstanding	Repayment Date / Schedule	Credit Rating, if applicable
Nil					

v. Details of PTC (as on 31st March 2026)

Lender's Name	Type of facility	Drawdown Date	Amount (Crores)	Maturity Date	Repayment Schedule
HL PTC Trust 01	PTC	31-Oct-23	63	28-May-48	Monthly

vi. Details of any corporate guarantee(s) issued by the Issuer:

The Company has not issued any corporate guarantee

vii. Total Borrowing Outstanding as on 31st March 2026

Sr. No	Instrument	Outstanding Amount (In Crs.)
1	Term Loans	4,676
2	NHB	1,039
3	Non-Convertible Debentures	2,908
4	ECB Loan	871
5	Commercial Papers	0
6	Tier II Capital	295
7	Perpetual Debt Instruments (PDI)	0
8	PTC	43
9	CC/WCDL	0
	Total	9,832

Annexure II
Part – A
Abridged Financials – Standalone

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers, New Marine
Lines, Mumbai – 400 020, India

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.

Page 2 of 3



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 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: Commertzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116, Tamil Nadu
Toll Free no. 18002021003 / Email: grihashakti@grihashakti.com
Website: www.grihashakti.com/CIN: U65922TN02HQPLC076972

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	34,614	55,344	32,045	1,38,613	1,35,201
Fee and commission income	1,112	1,271	1,238	4,894	4,534
Gain on derecognition of financial instruments held at amortized cost	1,860	2,461	1,772	7,709	10,466
Net gain on financial asset at FVTPL	163	130	144	808	400
Total revenue from operations (a)	37,759	59,206	35,209	1,52,024	1,50,601
Other income (b)	24	28	48	119	130
Total Income (c)=(a) + (b)	37,783	59,234	35,257	1,52,143	1,50,731
Expenses					
Finance costs	15,373	20,078	16,885	79,054	86,731
Impairment on financial instruments	1,250	1,304	1,941	9,114	9,454
Employee benefits expense	5,918	6,541	6,852	26,909	26,581
Depreciation and amortisation	764	627	632	2,458	2,500
Other expenses	5,298	4,722	3,807	16,723	13,217
Total expenses (d)	32,549	39,272	39,117	1,34,858	1,38,483
Profit/(Loss) before tax and exceptional item (e)=(c)-(d)	4,234	6,062	5,140	17,285	16,108
Exceptional item (f) (Refer Note 10)	-	(308)	-	(948)	-
Profit/(Loss) before tax (g) = (e)-(f)	4,234	5,754	5,140	16,337	16,108
Tax expense					
Current tax:	772	1,086	1,082	4,577	3,232
Deferred tax expense / (credit)	315	192	221	(203)	924
Income tax for earlier years	-	-	-	(31)	-
Total tax expense (h)	1,087	1,478	1,303	4,344	4,156
Net profit/(loss) after tax (i) = (g)-(h)	3,147	4,276	3,837	12,000	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)	60	(12)	(112)	(64)
Tax relating to above	7	1	3	18	14
Items that will be reclassified to profit or loss					
Gain / (loss) on Derivatives Designated as Cash Flow hedge	1,243	(221)	(177)	979	(177)
Tax relating to above	(512)	30	45	(246)	45
Other comprehensive Income/(loss) (j)	808	(84)	(141)	619	(176)
Total comprehensive Income/(loss) for the period/year (k) = (i)+(j)	3,955	4,192	3,696	12,619	11,776
Savings per equity share:					
Basic earnings per share* (₹ *)	0.84	1.15	1.10	3.38	3.43
Diluted earnings per share* (₹ *)	0.84	1.15	1.10	3.38	3.43
Face value per share (₹ *)	10.00	10.00	10.00	10.00	10.00

*The EPS for the quarters end are not annualised

Q4



SMFG India Home Finance Co. Ltd.

Corporate Office: 503 & 504, 5th Floor, Q-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Registered Office: Commertzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

Toll Free No: 1800 100 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65922TN02HQPLC076972



Nayl Aaha. Naya Vahvas.
SMFG India Home Finance Co. Ltd.

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	803
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	18,115	16,851
	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	-
	15,161	16,602
Total Assets	12,04,866	11,19,547
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative Financial Instruments	-	1,761
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	20,027	26,344
	10,31,609	9,59,427
Non financial liabilities		
Current tax liabilities (net)	-	12
Provisions	2,148	1,310
Other non financial liabilities	2,103	3,211
	4,251	4,633
Equity		
Equity share capital	37,116	37,116
Other equity	2,31,890	1,18,671
	2,69,006	1,55,787
Total liabilities and equity	12,04,866	11,19,547





2. Statement of cash flow for the year ended March 31, 2025

	Year ended March 31, 2025 (₹ 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 amortized cost	(2,491)	(2,767)
Financial liabilities measured at amortized cost	3,066	4,043
Depreciation and amortisation	2,453	2,500
Interest income on fixed deposits and investments	(3,468)	(3,398)
Net (gain)/loss on financial assets at FVTPL	(826)	(490)
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)	(10,446)
Operating profit before working capital changes	18,734	9,993
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)	(1,62,777)
Income tax paid	(4,567)	(5,072)
Net cash used in operating activities (A)	(1,04,360)	(1,67,849)
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	36	309
Purchase of investments	(5,64,540)	(5,31,346)
Sale/maturity of investments	5,82,229	5,13,873
Fixed deposit placed during the year	(4,26,509)	(6,43,834)
Fixed deposit matured during the year	4,29,121	6,26,447
Interest received on fixed deposits and investment	3,619	3,349
Net cash generated from/(used in) investing activities (B)	20,696	(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	2,99,605	4,48,705
Repayment of borrowings from banks and financial institutions	(2,23,177)	(1,90,919)
Payment of ancillary borrowing costs	(818)	(1,155)
Principal payment of lease liability	(1,650)	(1,593)
Net cash generated from financing activities (C)	72,659	2,99,796
Net increase / (decrease) in cash and cash equivalents D=(A+B+C)	(12,224)	26,223
Cash and cash equivalents as at the beginning of the year (E)	59,895	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	17,174
- 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.





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SMFG India Home Finance Co. Ltd

Notes:

- SMFG India Home Finance Company Limited (The Company) is a public limited company incorporated in India and incorporated under the provisions of Companies Act, 1956. The Company is a Housing Finance company (HFC) registered with Registrar member SOR-00113 dated May 29, 2022 with the Reserve Bank of India (RBI), erstwhile Registration number 0310213 dated July 14, 2015 with the National Housing Bank (NHB).
- These financial results 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/NHB as applicable to HFCs, HFCs and other accounting principles generally accepted in India.
- Financial results for the quarter and year ended March 31, 2024, were reviewed by the Audit Committee and approved by the Board of Directors in their meeting held on May 21, 2024 and verified by statutory auditor, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. Information as required by Regulation 52(a) 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, 2024 are secured by hypothecation of both debt/borrow monies and fixed deposits in the name as stated in the information memorandum. Further, the Company has maintained asset cover or spread in the information memorandum which is sufficient to discharge the principal amount of all loans 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 Business 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, 2023 dated 28 November 2023.

Type of Borrowers (Fiber)	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Post-loan as at 30 September 2023 (A)	Of (A) aggregate debt that slipped into NPA during the full year ended 31 March 2024**	Of (A) amount written off during the full year ended 31 March 2024	Of (A) amount paid by the borrowers during the full year ended 31 March 2024	Exposure to accounts classified as Standard consequent to implementation of resolution plan- Post-loan as at the end of the full year ended 31 March 2024*
Residential loans	3,308.7	25.1	-	285.6	3,023.0
Other (Including HFCs)	123.4	-	-	14.1	109.3
Total	1,472.1	25.1	-	299.7	1,172.4

* Includes interest capitalized post implementation of one time resolution plan.

** Net of application from NPA to standard.

- The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per AS 109 Operating segments. The Company operates in a single geographical segment i.e. domestic.
- Disclosures pursuant to RBI Resolution Framework – Reserve Bank of India (Non-Banking Financial Companies – Financial Statements, Provisioning and Disclosures) Directions, 2023 dated November 28, 2023:

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

Particulars	Year ended March 31, 2024 (₹ lakhs)	
	For the Quarter ended March 31, 2024	For the Year ended March 31, 2024
Entity	Bank	Bank / NBFIC
Number of loans assigned	550	9,450
Amount of loans assigned (₹ lakhs)	12,000	54,100
Weighted average maturity (in months)	358	157
Weighted average holding period (in months)	9	30
Retention of beneficial economic interest	10%	10%/10%
Coverage of tangible security	100%	100%
During and after distribution of related loans	10%	10%

ii. Details of transfer of stressed loans during the year ended March 31, 2024:

Particulars	Year ended March 31, 2024 (₹ lakhs)		
	To AWC	To permitted transferee #	To Other Transferees
No. of accounts	262	263	NA
Aggregate principal outstanding of loans transferred *	5,345	-	NA
Weighted average residual term of the loans transferred (in months)	247	84	NA
Net book value of loans transferred (at the time of transfer)	2,211	NA	NA
Aggregate consideration	2,284	NA	NA
Additional consideration realized in respect of accounts sold/assigned in this category	NA	NA	NA

* Including written off loans.

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

c. The Company did not acquire any loans not in default or in default during the quarter and year ended March 31, 2024.

d. The Company did not entered into any co-lending arrangements during the quarter and year ended March 31, 2024.

e. In accordance with the Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2023, no resolution plans have been implemented during the quarter and year ended 31 March 2024 on project financed loans on or after 1 October 2023. Hence, no disclosure is required pertaining to project finance loans under the Reserve Bank of India (Non-Banking Financial Companies – Financial Statements, Provisioning and Disclosures) Directions, 2023.





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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 2020. 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.

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



Dipankar Ghosh
Managing Director & CEO
CIN : 08731175
Date: May 11, 2020





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	12,600	11,952
Earning per share (not annualised):					
(a) Basic	0.84	1.15	1.10	3.35	3.43
(a) Diluted	0.84	1.15	1.10	3.35	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%	1.8%	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

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7 May, 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 30 April, 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 Audited Financial Results for the year ended 31 March, 2025

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. Wednesday, 7 May, 2025, approved the following:

1. Audited standalone financial results for the quarter and year ended 31 March, 2025 along with reports issued by the Statutory Auditors on the financial results for the year ended 31 March, 2025.
2. Change in tenure of appointment of M/s. Vinod Kothari & Co., Practising Company Secretaries (Registration No. P1996WB042300) as Secretarial Auditors of the Company to conduct Secretarial Audit from five consecutive years i.e. from FY 2025-26 to FY 2029-30 to two consecutive years i.e. from FY 2025-26 to FY 2026-27 pursuant to provisions of Sections 179 and 204 of the Companies Act, 2013 read with relevant rules made thereunder and Regulation 62M of Listing Regulations.

Accordingly, please find enclosed the following:

- Audited standalone financial results for the quarter and year ended 31 March, 2025 along with reports issued by the Statutory Auditors on the financial results for the year ended 31 March, 2025.
- Disclosures of items specified in Regulation 52(4) of the Listing Regulations.
- Disclosures of related party transactions for the half year ended 31 March, 2025, pursuant to Regulation 23(9) read with Regulation 62K (9) of the Listing Regulations.
- Disclosure of security cover in terms of Regulation 54(3) of the Listing Regulations read with SEBI Master 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 given an unmodified opinion in the auditors report for the year ended 31 March, 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/2024/48 dated 21 May, 2024 (as amended from time to time), the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised up to 31 March, 2025 were fully utilized for the purpose for which the same were raised by the Company

SMFG India Home Finance Co. Ltd.

(Formerly Fullerton 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: Connerzone 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



Nayi Asha, Naya Vishwas.

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 3.30 P.M. and concluded at 05.05 P.M.

Request you to take the same on record.

Thanking You

**For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.)**

PARTHASARATHY Digitally signed by PARTHASARATHY
RAJAGOPAL IYENGAR
RAJAGOPAL IYENGAR Date: 2025.03.17 16:17 +05'30'

**Parthasarathy Iyengar
Company Secretary and Compliance Officer
Membership No: A21472**

Encl: As above

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

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B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers, New Marine
Lines, Mumbai - 400 020, India.

Independent Auditors' Report on the Quarterly and Year to Date Audited Financial Results of the SMFG India Home Finance Co. Ltd. (Formerly Fullerton India Home Finance Co. Ltd.) Pursuant to 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.
(Formerly Fullerton India Home Finance Co. Ltd.)

Report on the Audit of financial results

Opinion

We have audited the accompanying annual financial Results of **SMFG India Home Finance Co. Ltd.** (Formerly Fullerton India Home Finance Co. Ltd.) ("the Company") for the quarter and year ended March 31, 2025, 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, 2025.

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.



B. K. Khare & Co.
Chartered Accountants

Board of Directors' Responsibility for the Financial Results

These annual financial results have been compiled from the Annual Financial Statements. The Company's 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 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 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 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,



B. K. Khare & Co.
Chartered Accountants

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 management'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.

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.



B. K. Khare & Co.
Chartered Accountants

Other Matter

The numbers and details pertaining to financial year ended March 31, 2024 and notes related thereto, in the annual financial results, have been traced from the Financial Results of the Company audited by M.P. Chitale & Co, Chartered Accountants ('the predecessor Auditor') who expressed an unmodified opinion the results dated May 09, 2024. Our report is not modified in respect of this matter.

For B. K. Khare & Co
Chartered Accountants
Firm Registration Number: 105102W



Shirish Rahalkar
Partner
Membership No.: 111212
UDIN: 25111212BMKYCE6466
Place: Mumbai
Date: 07 May 2025





SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)
Registered office address: Commercial IT Park, Tower B, 1st Floor, No. 111, Mount Postonath Road, Porur, Chennai - 600136, Tamil Nadu
Toll Free no. 1800321003/ Email: grihashakti@grihashakti.com
Website: www.grihashakti.com/CIN- U65822TN2010PLC076972

Statement of Audited Financial Results for the quarter and year ended March 31, 2025

	Quarter ended March 31, 2025 (₹ lakhs) Audited (refer note 10)	Quarter ended December 31, 2024 (₹ lakhs) Unaudited (refer note 10)	Quarter ended March 31, 2024 (₹ lakhs) Audited (refer note 10)	Year ended March 31, 2025 (₹ lakhs) Audited (refer note 10)	Year ended March 31, 2024 (₹ lakhs) Audited (refer note 10)
Revenue from operations					
Interest income	82,061	80,562	24,821	1,35,201	89,983
Fee and commission income	1,091	983	815	4,072	2,815
Gain on derecognition of financial instruments held at amortized cost	2,772	3,223	5,208	10,446	7,510
Net gain on financial asset at FVTPL	144	56	97	400	419
Auxiliary income	137	119	86	443	184
Total revenue from operations (a)	86,205	84,943	31,145	1,50,562	1,00,911
Other income (b)	68	37	101	130	130
Total income (c)=(a) + (b)	86,273	84,982	31,246	1,50,721	1,00,861
Expenses					
Finance costs	18,885	18,134	14,154	68,721	51,717
Impairment on financial instruments	1,841	2,005	3	3,454	7,887
Employee benefits expense	5,852	6,782	7,359	26,641	25,209
Depreciation and amortisation	602	683	504	2,580	1,748
Other expenses	3,007	3,145	4,912	13,127	8,559
Total expenses (d)	31,187	30,749	23,922	1,14,463	88,410
Profit/(loss) before tax (e)=(c)-(d)	5,186	4,233	7,324	16,108	12,431
Tax expense					
Current tax	1,082	759	1,450	3,332	2,372
Deferred tax expense / (income)	221	381	816	924	781
Total tax expense (f)	1,303	1,140	2,266	4,256	3,153
Net profit/(loss) after tax (g)=(e)-(f)	3,883	3,093	5,068	11,852	9,278
Other comprehensive income/(loss)					
Items that will not be reclassified to profit or loss, net of tax					
Re-measurement of defined benefit plan	(12)	16	(25)	(54)	(82)
Tax relating to above	3	1	9	14	28
Items that will be reclassified to profit or loss					
Gain / (loss) on Derivatives designated at Cash flow hedge	(177)	-	-	(177)	-
Tax relating to above	43	-	-	43	-
Other comprehensive income/(loss) (h)	(141)	17	(16)	(174)	(59)
Total comprehensive income/(loss) for the period (i)=(g)+(h)	3,692	3,110	4,952	11,778	9,219
Earnings per equity share:					
Basic earnings per share* (in ₹)	1.50	0.92	1.69	3.43	2.87
Diluted earnings per share* (in ₹)	1.50	0.92	1.69	3.43	2.87
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.
(Formerly Fullerton 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: Commercial IT Park, Tower B, 1st Floor, No. 111, Mount Postonath Road, Porur, Chennai - 600116.
Toll Free No.: 1800 102 1003 | Email: grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65822TN2010PLC076972



SMFG India Home Finance Co. Ltd.
(Formerly "Fullerton India Home Finance Co. Ltd.")

Notes to the financial results :

1. Statement of assets and liabilities as at March 31, 2025

	As at March 31, 2025 (₹ lakhs) Audited	As at March 31, 2024 (₹ lakhs) Audited
ASSETS		
Financial assets		
Cash and cash equivalents	59,896	33,671
Bank balances other than cash and cash equivalents	800	799
Derivative Financial Instruments	117	-
Investments	41,041	25,733
Trade receivables	174	708
Loans and advances	9,84,066	7,80,732
Other financial assets	16,851	10,268
	11,02,945	8,51,411
Non financial assets		
Current tax assets (net)	-	547
Deferred tax asset (net)	3,624	4,503
Other non financial assets	3,489	3,128
Property, plant and equipment	2,839	1,758
Right to use of asset	6,100	5,968
Intangibles assets	770	215
Intangible assets under development	-	170
	16,802	16,289
Total Assets	11,19,547	8,67,700
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	1,261	-
Trade payables	-	-
i) total outstanding dues to micro enterprises and small enterprises	713	591
ii) total outstanding dues to creditors other than micro enterprises and small enterprises	2,740	3,108
Debt securities	2,38,153	2,12,138
Subordinated liabilities	25,357	25,315
Borrowings	6,63,237	4,34,144
Other financial liabilities	77,866	89,495
	9,59,127	7,64,691
Non financial liabilities		
Current tax liabilities (net)	12	-
Provisions	1,310	1,670
Other non financial liabilities	3,311	2,971
	4,633	4,641
Equity		
Equity share capital	37,116	32,622
Other equity	1,18,671	66,386
	1,55,787	99,008
Total liabilities and equity	11,19,547	8,67,700





SMFG India Home Finance Co. Ltd.
(Formerly 'Sudhara India Home Finance Co. Ltd')

3. Statement of cash flow for the year ended March 31, 2025

	Year ended March 31, 2025 (₹ lakhs) Audited	Year ended March 31, 2024 (₹ lakhs) Audited
A. CASH FLOW FROM OPERATING ACTIVITIES		
Profit/(Loss) before tax	10,108	12,431
Adjustments for:		
Financial asset measured at amortized cost	(2,767)	(2,629)
Financial liabilities measured at amortized cost	4,043	3,049
Depreciation, amortisation and impairment	2,500	1,718
Interest income on fixed deposits, bonds and investments	(2,398)	(2,150)
Net (gain)/loss on financial assets at FVPL	(900)	(419)
Impairment on financial instruments	3,454	2,397
Write off of fixed assets & intangible assets	2	-
Profit on sale of property, plant and equipment	(8)	(2)
Fair valuation of stock appreciation rights	793	744
Gain on derecognition of financial instruments held at amortized cost	(10,860)	(7,510)
Operating profit before working capital changes	8,893	6,850
Adjustments for working capital:		
- Increase/(decrease) in loans and advances	(2,04,022)	(1,99,060)
- Increase/(decrease) in other Assets (financial and non financial assets)	4,336	5,589
- Increase/(decrease) in other liabilities (Provision, financial and non financial liabilities)	(66,533)	(2,715)
Cash generated from/(used in) operating activities	(2,56,416)	(1,76,464)
Income tax paid (net)	555	802
Net cash generated from/(used in) operating activities (A)	(2,55,857)	(1,75,764)
B. CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of property plant and equipment and intangibles	(2,478)	(1,645)
Proceeds from sale of property, plant and equipment and intangibles	301	91
Purchase of investments	(1,11,490)	(3,17,802)
Sale/maturity of investments	5,23,872	3,07,519
Fixed deposit placed during the year	(6,43,834)	(4,88,277)
Fixed deposit matured during the year	6,36,447	4,87,638
Interest received on fixed deposits and investment	2,349	2,327
Net cash generated from/(used in) investing activities (B)	(14,679)	(1,495)
C. CASH FLOW FROM FINANCING ACTIVITIES		
Proceeds from issuance of share capital (including share premium)	45,000	7,800
Proceeds from borrowings from banks and financial institutions	4,45,705	3,05,130
Repayment of borrowings from banks and financial institutions	(1,50,197)	(1,99,203)
Payments of ancillary borrowing costs	(1,150)	(846)
Principal payment of lease liability	(1,500)	(1,080)
Net cash generated from/(used in) financing activities (C)	2,95,760	3,61,699
Net increase / (decrease) in cash and cash equivalents (A+B+C)	26,122	26,496
Cash and cash equivalents as at the beginning of the period (C)	39,671	7,175
Closing balance of cash and cash equivalents (B+C)	59,896	33,671
Components of cash and cash equivalents:		
Cash on hand	85	55
Balance with banks		
- in current accounts	17,178	8,142
- in fixed deposits with maturity less than 3 months	41,954	24,211
Cheques, drafts on hand	589	313
Cash and cash equivalents	59,896	33,671

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.





SMFG India Home Finance Co. Ltd
(Formerly "Pulstar India Home Finance Co. Ltd")

Notes:

1 SMFG India Home Finance Company Limited (the Company) (formerly "Pulstar India Home Finance Co. Ltd") 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 under Registration number DCR-00122 dated May 18, 2023 with the Reserve Bank of India (RBI), erstwhile Registration number 07.0122.23 dated July 14, 2023 with the National Housing Bank (NHB).

4 These financial results have been prepared in accordance with Regulation 12 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 135 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 HFCs, HFCs and other accounting principles generally accepted in India.

5 Financial results for the quarter and year ended March 31, 2023, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on May 7, 2023 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(b) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is given in Annexure 1 attached.

6 All the secured non-convertible debentures of the Company including those issued during the current quarter are fully secured by first lien pass charge by mortgage of the Company's immovable property in Chennai and/or by hypothecation of basic debts/loan receivables and fixed deposits to the extent as stated in the Information memorandum. Further, the Company has established 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.

7 Disclosures pursuant to RBI Notification - RB/2020-21/16 DOR.No.BP-RC/1/21.09.098/2020-21 dated 6 August 2020 and RB/2021-22/51/ DOR.STR.REC.13/21.04.048 / 2021-22 dated 5 May 2021

Type of Borrowers (₹ lakhs)	Exposure to accounts classified as Standard consequent to implementation of resolution plan. Position as at 30 September 2024 (A)	Of (A) aggregate debt that stood into NPA during the half year ended 31 March 2023**	Of (A) amount written off during the half year 31 March 2023	Of (A) amount paid by the borrowers during the half year ended 31 March 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan. Position as at the end of this half year ended 31 March 2023*
Personal loans	3,895	67	7	32	1,517
Others (including MMSMs)	478	155	-	32	293
Total	4,373	222	7	64	1,810

* Includes interest capitalized post implementation of one time resolution plan
** Net of segregation from NPA, as standard

8 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.

9 Disclosures pursuant to Master Direction - Reserve Bank of India (Transfer of loans (sponsored) Directions), 2021 in terms of RBI circular RB/ODR/2021-22/62/DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021:

a. Details of transfers through Assignments, respect of loans not in default

Particulars	Year ended March 31, 2023
Entry	Bank / NBFC
Number of loans assigned	7,421
Amount of loans assigned (₹ lakhs)	105,180
Weighted average maturity (in months)	573
Weighted average holding period (in months)	18
Retention of beneficial economic interest	100%
Coverage of tangible security	100%
Post-transfer distribution of unpaid loans	NA

b. Details of transfer of ceased loans during the year ended March 31, 2023.

Particulars	Year ended March 31, 2023 (₹ lakhs)		
	To ABC	To permitted transferee	To Other Transferees
No. of accounts	Nil	402	Nil
Aggregate principal outstanding of loans transferred *	Nil	7,556	Nil
Weighted average residual term of the loans transferred (in months)	Nil	281	Nil
Net book value of loans transferred (at the time of transfer)	Nil	3,022	Nil
Aggregate consideration	Nil	3,023	Nil
Additional consideration realized in respect of accounts transferred in liquid assets	Nil	-	Nil

* including written off loans

c. The Company did not acquire any loans not in default or in default during the quarter and year ended March 31, 2023.





10 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.

11 The Company has allotted 156,60,340 equity shares of face value of ₹ 10 each at a premium of ₹ 85.60 per share on right issue basis amounting to ₹ 15,000 lakhs to its existing shareholder SMFG India Credit Company Limited (formerly "Sulbenton India Credit Company Limited") on April 26, 2024. Additionally, the company has allotted 25,83,04.78 equity shares of face value of ₹ 10 each at a premium of ₹ 85.64 per share on right issue amounting to ₹ 2,00,000 lakhs to its existing shareholder SMFG India Credit Co. Ltd (formerly "Sulbenton India Credit Co. Ltd") on December 24, 2024.

12 The registered office of the company has been shifted from High Towers, 3rd floor, CH No. 307, New No.185, Poonamallee High Road, Madhavoyal, Chennai - 600095, Tamil Nadu to Commerce IT Park, Tower B, 3rd Floor, No. 152, Mount Poonamallee Road, Pinner, Chennai - 600134 w.e.f. November 13, 2024

13 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.
(formerly "Sulbenton India Home Finance Co. Ltd")


Manoj Kumar
Managing Director & CEO
CIN : 69781795
Date: May 27, 2025



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, 2025

Particulars	Quarter ended March 31, 2025 (₹ lakhs) Audited	Year ended March 31, 2025 (₹ lakhs) Audited	Quarter ended March 31, 2024 (₹ lakhs) Audited	Year ended March 31, 2024 (₹ lakhs) Audited
Debt Equity ratio (Refer note 3)	6.0x	6.0x	6.8x	6.8x
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
Debt redemption reserve (Refer Note 2)	Nil	Nil	Nil	Nil
Networth (₹ lakhs) (Refer Note 3)	1,53,316	1,53,316	96,731	96,711
Net profit after tax (₹ lakhs)	3,833	11,952	5,448	9,275
Earnings per share (not annualised):				
(a) Basic	1.10	3.43	1.68	2.87
(a) Diluted	1.10	3.43	1.68	2.87
Current ratio (Refer note 4)	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
Bad debts to Account receivable ratio (Refer note 4)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Current liability ratio (Refer note 4)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debtors turnover (Refer note 4)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Inventory turnover (Refer note 4)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Operating margin (Refer note 4)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Total debt to total asset (Refer note 5)	0.83	0.83	0.77	0.77
Net profit margin (Refer note 6)	10.0%	8.1%	17.4%	9.2%
Sector specific equivalent ratios (Refer note 7):				
(a) Gross Non-performing Assets (GNPA)	2.4%	2.4%	2.6%	2.6%
(b) Net NPA	1.6%	1.6%	1.6%	1.6%
(c) Provision coverage Ratio (PCR)	32.0%	32.0%	37.9%	37.9%

Note:

- Debt equity ratio = (Debt securities + Borrowings + Subordinated liabilities) / Shareholders fund.
- The Company is not required to create debt redemption reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with the Companies (Share Capital and Debenture) Amendment Rules, 2019.
- Networth is calculated as defined in section 2(171) 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.



SMFC India Private Finance Company Limited (the "Company") and the Heavy Armaments India Private Finance Company Limited

S.No.	Details of the party	Details of the Guarantors		Type of related party transaction	Value of transactions as approved by audit committee	Value of transactions for the last year ended March 31, 2022	Outstanding Balance		Additional disclosure of related party transactions - specifically with regard to the related party transaction which is trade, non-trade receivable, advances or investments made or given by the listed entity/undertaking. These details need to be disclosed only once, during the reporting period when such transaction was undertaken																
							As at 31 March 2022	As at 31 Dec 2021	In case of financial instruments received by listed or given loans, loan receivables, deposits, advances or investments																
									Trade	Trade	Advance	Investment	Other	Other	Other	Other	Other	Other							
1	SMFC India Private Finance Company Limited (the "Company") and the Heavy Armaments India Private Finance Company Limited	SMFC India Private Finance Company Limited (the "Company") and the Heavy Armaments India Private Finance Company Limited	Independent Director	Approved as per "Finance Leasing Agreement"	6,800	6,800	3,400	3,400	-	-	-	-	-	-	-	-	-	-	-	-	-				
				Revenue as per contract during reporting period	800	800	17	17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
				Revenue as per contract during reporting period - As per consolidated financial statements of employees	-	-	85	85	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
				Revenue as per contract during reporting period - As per consolidated financial statements of Heavy Armaments India Private Finance Company	715	715	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
				Revenue as per contract during reporting period - As per consolidated financial statements of Heavy Armaments India Private Finance Company	-	-	88	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
				Revenue as per contract during reporting period - As per consolidated financial statements of Heavy Armaments India Private Finance Company	-	-	88	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Revenue as per contract during reporting period - As per consolidated financial statements of Heavy Armaments India Private Finance Company	-	-	88	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Revenue as per contract during reporting period - As per consolidated financial statements of Heavy Armaments India Private Finance Company	-	-	88	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Revenue as per contract during reporting period - As per consolidated financial statements of Heavy Armaments India Private Finance Company	-	-	88	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Revenue as per contract during reporting period - As per consolidated financial statements of Heavy Armaments India Private Finance Company	-	-	88	88	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-



S.No.	Details of the party	Details of the Guarantors		Type of related party transaction	Value of transactions as approved by audit committee	Value of transactions for the last year ended March 31, 2022	Outstanding Balance		Additional disclosure of related party transactions - specifically with regard to the related party transaction which is trade, non-trade receivable, advances or investments made or given by the listed entity/undertaking. These details need to be disclosed only once, during the reporting period when such transaction was undertaken															
							As at 31 March 2022	As at 31 Dec 2021	In case of financial instruments received by listed or given loans, loan receivables, deposits, advances or investments															
									Trade	Trade	Advance	Investment	Other	Other	Other	Other	Other	Other						
1	SMFC India Private Finance Company Limited (the "Company") and the Heavy Armaments India Private Finance Company Limited	SMFC India Private Finance Company Limited (the "Company") and the Heavy Armaments India Private Finance Company Limited	Independent Director	Director's voting fee and commission	Refer Note 6	0	270	270	-	-	-	-	-	-	-	-	-	-	-	-	-			
				Director's voting fee and commission	Refer Note 6	-	270	270	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
				Director's voting fee and commission	Refer Note 6	27	270	243	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

**The Company's Credit Reg. No. is 1000/2019. The Company's Credit Reg. No. is 1000/2019. The Company's Credit Reg. No. is 1000/2019. The Company's Credit Reg. No. is 1000/2019.



Please refer to the below link for the Financial results of last 3 years

<https://www.grihashakti.com/financial-results.aspx>

Note: To access the financial results on NSE website please click on below link and enter entity name under company and mention date under custom, subject will be Financials and click on PDF of respective date -

March 2026

https://nsearchives.nseindia.com/content/debt/WDM/SMFGHOME_11052026185358_SMHFOutcome_Signed.pdf

March 2025

<https://www.nseindia.com/companies-listing/corporate-filings-announcements>

Click on above link then follow below steps:

Click on Debt → Enter Company Name(SMFG India Home Finance Company Limited) → Click on 1Y tab → Search and Click on Financial Results Updates 07th May 2025 PDF

March 2024

<https://www.nseindia.com/companies-listing/corporate-filings-announcements>

Annexure III
Consent letter from debenture trustee

CATALYST
Believe in yourself... Trust us!



CTL/26-27/ 26473

20th May 2026

SMFG India Home Finance Company Limited
Commerzone IT Park, Tower B, 1st Floor, No - 111,
Mount Poonamallee Road, Porur, Chennai, Porur, Kanchipuram,
Sriperumbudur, Tamil Nadu, India, 600116

Dear Ma'am/Sir

Sub: Consent to act as debenture trustee to the proposed issue of debt securities by SMFG India Home Finance Company Limited from time to time comprising rated, listed, redeemable, transferable, Non-convertible debentures of face value INR 1,00,000/- (rupees one lakhs only), including issuance of sub-debt for face value INR 1,00,000/- (rupees one lakhs only), aggregating to INR 7,400 crs (NCDs) ("issuer"/ "company / SMHFC") on private placement basis.

We, the undersigned, hereby consent to be named as the Debenture Trustee to the proposed issuance and to our name being inserted as the Debenture Trustee to the proposed issue in the offer documents to be filed with the BSE Limited ("BSE"), the National Stock Exchange of India Limited ("NSE" together with BSE, the "Stock Exchanges").

The NCDs are proposed to be listed on the Stock Exchanges. The following details with respect to us may be disclosed:

Name:	Catalyst Trusteeship Limited
Address:	GDA House', Plot No. 85, Bhusari Colony (Right), Kothrud, Pune -- 411038, Maharashtra
Tel:	022 4922 0555
Fax:	022 4922 0505
Email:	ComplianceCTL-Mumbai@ctltrustee.com
Investor Grievance email:	grievance@ctltrustee.com
Website:	www.catalysttrustee.com
Contact Person:	Mr. Umesh Salvi
Compliance Officer:	Ms. Kalyani Pandey
SEBI Registration No:	IND000000034
CIN:	U74999PN1997PLC110262

CATALYST TRUSTEESHIP LIMITED

Registered Office - GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune - 411 038 Tel: +91 (20) 6680 7200
Delhi Office - 910-911, 9th Floor, Kalash Building, 26 Kasturba Gandhi Marg, New Delhi - 110 001 Tel: +91 (11) 4302 9101/02
Corporate Office - 901, 9th Floor, Tower-B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013
Tel: +91 (22) 4922 0555 Fax: +91 (22) 4922 0505
CIN No. U74999PN1997PLC110262 Email: dt@ctltrustee.com Website: www.catalysttrustee.com

Pune | Mumbai | Bengaluru | Delhi | Chennai | GIFT City | Kolkata | Hyderabad



CATALYST
Believe in yourself... Trust us!



Logo:

We confirm that we are registered with the SEBI and that such registration is valid as on the date of this letter.

We hereby authorise you to deliver this letter of consent to the SEBI, the Stock Exchanges and any other applicable laws or any other regulatory/statutory authorities as required by law.

Sincerely

For Catalyst Trusteeship Limited



Name: Sanskruti Ambre
Designation: Manager

CATALYST TRUSTEESHIP LIMITED

Registered Office : CDA House, Plot No. 85, Bhamburda Colony (Right), Paud Road, Pune - 411 038 Tel : +91 (20) 6680 7200
Delhi Office : 310-311, 8th Floor, Kalash Building, 26 Kasturba Gandhi Marg, New Delhi - 110 001 Tel : +91 (11) 4302 9101/02
Corporate Office : 901, 9th Floor, Tower-B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai - 400013
Tel : +91 (22) 4922 0555 Fax : +91 (22) 4922 0505
CIN No. U74999PN1997PLC110262 Email : dt@cttrustee.com Website : www.catalysttrustee.com

Pune | Mumbai | Bengaluru | Delhi | Chennai | GIFT City | Kolkata | Hyderabad



Annexure IV Corporate authorizations



CERTIFIED TRUE COPY OF RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF SMFG INDIA HOME FINANCE COMPANY LIMITED ON 11 MAY, 2026

Issuance of debt securities up to Rs 7,400 crores

"RESOLVED THAT in supersession of all earlier resolutions passed by the board in this regard and pursuant to the provisions of section 42, 71, 179(3) and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modifications or re-enactment thereof, for the time being in force), and the relevant regulations/directions as may be prescribed by the Securities and Exchange Board of India and Reserve Bank of India from time to time (including any amendment(s), modification(s) thereof), the Articles of Association of the Company, the approval of the Board be and is hereby granted to issue Long Term Non-Convertible Redeemable Debentures, either as Senior secured debentures or unsecured debentures of Rs. 1 Lakh each, on private placement basis, in one or more tranches or series, subject to the total outstanding debentures not exceeding Rs. 7,400 crores at any time, as per the following terms and conditions:

Sr. No.	Particulars	Terms
a.	Type of Instrument	Long Term Non-Convertible Redeemable Debentures
b.	Issue Size	To be issued in one or more tranches provided the total outstanding debentures do not exceed Rs. 7,400 crores at any time
c.	Face Value	Rs. 1,00,000/- each
d.	Rate of interest	Not Exceeding 12% p.a.
e.	Tenure	Up to 10 Years
f.	Purpose	As specified in the RBI guidelines including onward lending and/or any other purposes as may be approved by the Borrowing Committee

RESOLVED FURTHER THAT any two members of the Borrowing Committee be and are hereby authorized jointly to decide the terms of the issue, including, deciding the rate of interest, disclosure of material contracts, all in cost, coupon rate, Issue Date, Redemption, Minimum Application Money, Interest on Application Money, Put and Call Options, Security and Allotment date and on listing the Debentures on the Stock Exchanges, and do all such acts and deeds required to give effect to the foregoing.

RESOLVED FURTHER THAT any two of the following Authorized Signatories of the Company or any two members of the Borrowing Committee be and are hereby authorized to identify the investors to whom Non-Convertible Redeemable Debentures are to be offered, to allot the Non-Convertible Redeemable Debentures in accordance with the terms approved by the Board and/or Borrowing Committee, to such person(s) subscribing to the issue of Debentures on private placement basis, to issue allotment letter to such person(s) to allot the Non-Convertible Redeemable Debentures in accordance with the terms approved by the Shareholders, Board and the Borrowing Committee and issue allotment letter to persons subscribing to the issue of Debentures on a private placement basis and do all such things as required under Electronic Book Mechanism or otherwise if the bonds are unlisted.

RESOLVED FURTHER THAT pursuant to the Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated October 15, 2025 as amended from time to time read with SEBI circular no.

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



Nayi Aaha, Naya Vishwas.

SEBI/HO/DDHS/DDHS_Div1/P/CIR/2022/147 dated October 31, 2022 ("ISIN reissuance circular") issued under the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, the Board or the Borrowing Committee of the Company or such person/s or such committee (by whatever name called) be and are hereby authorized to approve reissuance of Debentures with/without modifications in terms and/or structure in order to comply with ISIN reissuance circular provided such reissue is in line with the procedure as has been laid out in Regulation 59 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 49 of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021.

RESOLVED FURTHER THAT the authorization to execute all the necessary forms, returns, other documents, undertakings, agreements, deeds, acknowledgements and to complete all other formalities to give effect to this resolution shall be as per the Letter of Authority granted by Managing Director & CEO from time to time.

RESOLVED FURTHER THAT Managing Director and CEO, Chief Financial Officer or Company Secretary, be and are hereby severally authorized to sign and file necessary forms, documents or returns or such other things as may be required with the Registrar of Companies or any other regulatory and/or statutory authority/ies, and to do all such other acts and things as may be necessary.

RESOLVED FURTHER THAT a copy of the aforesaid resolution certified to be true duly signed by any one of the Directors or Chief Financial Officer or the Company Secretary be furnished to the concerned parties and they be requested to act thereon."

For SMFG India Home Finance Company Limited

ARCHANA
PRAVIN
NADGOUDA

Digitally signed by
ARCHANA PRAVIN
NADGOUDA
Date: 2025.05.20 18:00:25
+0530

Archana Nadgouda
Company Secretary
Membership No. A17140

Date: 20 May, 2025

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: Commercial IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600118.

Toll Free No.: 1800 102 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65922TN2010PLG076972



CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED AT THE EXTRAORDINARY GENERAL MEETING OF SMFG INDIA HOME FINANCE COMPANY LIMITED HELD ON 11 MAY, 2026

To approve the power to borrow funds pursuant to the provisions of section 180(1)(c) of the Companies Act, 2013, not exceeding INR 16,900 Crore

“RESOLVED THAT in supersession of all the earlier resolutions passed by the shareholders of the Company on the matter and pursuant to the provisions of Section 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modifications or reenactment thereof, for the time being in force), and the relevant regulations/directions as may be prescribed by the Reserve Bank of India from time to time (including any amendment(s), modification(s) thereof), the Articles of Association of the Company and pursuant to the approval of the Board of Directors, consent of the members of the Company be and is hereby accorded to the Board of Directors or to such person/s or such Committee (by whatever name called), as may be authorized by the Board in this regard, to borrow, by obtaining loans, overdraft facilities, lines of credit, commercial papers, non-convertible debentures, Subordinated Bonds (Tier II bonds), Perpetual Debt Instruments (PDIs), external commercial borrowings (loans/bonds), INR denominated offshore bonds or in any other forms from Banks, Financial Institutions, Insurance Companies, Mutual Funds or other Corporates or other eligible investors/lenders, including by way of availing credit limits through Non-Fund based limits i.e. Bank Guarantee, Letter of Credit, etc. or by any other means as deemed fit by it, against the security of term deposits, movables, immovable or such other assets as may be required or as unsecured, at any time or from time to time, any sum or sums of money(ies) which together with monies already borrowed by the Company (apart from temporary loans obtained or to be obtained from the Company's bankers in the ordinary course of business), exceeding the aggregate of paid-up share capital of the Company, its free reserves and Securities Premium, provided that the total amount so borrowed shall not at any time exceed INR 16,900 crores (Rupees Sixteen thousand nine hundred Crores only) which is not exceeding twelve times of the aggregate of the net owned fund based on audited financial statements of the Company as of March 31st of the immediate previous financial year and any incremental capital issued during the financial year duly certified by the Statutory Auditors of the Company from time to time.

RESOLVED FURTHER THAT the Board of Directors or such person/s or such Committee (by whatever name called), as may be authorized by the Board in this regard, be and are hereby authorized to arrange or settle the terms and conditions on which all such monies are to be borrowed from time to time as to interest, repayment, security or otherwise howsoever as it may think fit and to do all other acts, deeds, matters and things as may be deemed necessary and incidental for giving effect to the above, including execution of all such documents, instruments and writings, as may be required.”

For SMFG India Home Finance Company Limited

ARCHANA
PRAVIN
NADGOUDA
Archana Nadgouda
Company Secretary
Membership No. A17140

Digitally signed by ARCHANA
PRAVIN NADGOUDA
Date: 2026.05.20 14:02:47
+05'30'

Date: 20 May, 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: Commerce IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Panur, Chennai - 600116,
Toll Free No.: 1800 102 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U69922TN2010PLC076972



CERTIFIED TRUE COPY OF EXTRACT OF THE EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

The current borrowing limit for the Company of INR 15,000 crore was approved by the members at their Annual General Meeting held on 19 June, 2024 pursuant to the provisions of Section 180(1)(c) of the Companies Act, 2013.

In order to support growth and continue business momentum it is proposed to increase the current borrowing limits from INR 15,000 crore to INR 16,900 crore. The approval of the members is sought pursuant to Section 180(1)(c) of the Companies Act, 2013 and rules made thereunder.

None of the Directors, Key Managerial Personnel of the Company and their relatives are in any way, directly or indirectly, concerned or interested in the said Resolution.

The Board recommends the passing of the Special Resolution as set out in Item No. 1 of the Notice, for the approval of the Members.

For SMFG India Home Finance Company Limited

ARCHANA

PRAVIN

NADGOUDA

Archana Nadgouda

Company Secretary

Membership No. A17140

Digitally signed by ARCHANA
IRRAWAN NADGOUDA
Date: 2025.05.20 18:05:09
+05'30'

Date: 20 May, 2025

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: Commerce IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Pondicherry - 605016.
Toll Free No.: 1800 102 1003 | Email: grihashakti@grihashakti.com | www.grihashakti.com | CIN: U68922TN2010PLC076972



CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED AT THE EXTRAORDINARY GENERAL MEETING OF SMFG INDIA HOME FINANCE COMPANY LIMITED HELD ON 11 MAY, 2026

To approve the power to create charge on the assets of the Company to secure borrowings up to INR 16,900 Crore, pursuant to section 180(1)(a) of the Companies Act, 2013

"RESOLVED THAT in supersession of all the resolution passed by the shareholders of the Company on the matter and pursuant to the provisions of Section 180(1)(a) of the Companies Act, 2013, rules made thereunder (including any statutory modification or re-enactment thereof) and other applicable provisions, if any and pursuant to the approval of the Board of Directors, consent of the members be and is hereby accorded for creation of such mortgages, charges and hypothecations as may be necessary, in addition to the existing charges, mortgages and hypothecation created by the Company, on the moveable or immovable properties of the Company, both present and future, in such manner as the Board of Directors or to such person/s or such committee (by whatever name called), as may be authorized by the Board in this regard as may deem fit, together with power to take over the substantial assets of the Company in certain events in favour of financial institutions, investment institutions, banks, mutual funds, trusts, other bodies corporate (hereinafter referred to as the "Lending Agencies") and Trustees for the holders of debentures/bonds and/or other instruments to secure borrowings of the Company availed/to be availed by way of rupee term loans/INR denominated offshore bonds/foreign currency loans, debentures, bonds and other instruments, provided that the total amount of such loans/borrowings together with interest thereon, additional interest, compound interest, liquidated damages, commitment charges, premium or pre-payment or on redemption, costs, charges, expenses and all other monies payable by the Company in respect of the said Loans for which the charge is to be created, shall not at any time exceed INR 16,900 crores (Rupees Sixteen thousand nine hundred Crores only) or the aggregate of the paid up capital and free reserves of the Company, whichever is higher, subject to twelve times of the aggregate of the net owned fund based on audited financial statements of the Company as of March 31st of the immediate previous financial year and any incremental capital issued during the financial year duly certified by the Statutory Auditors of the Company from time to time.

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board or such person/s or such committee (by whatever name called), as may be authorized by the Board in this regard, be and are hereby authorized to finalize and settle and further to execute such documents/ deeds/ writings/ papers/ agreements as may be required and to do all such acts, deeds, matters and things, as they may, in their absolute discretion deem necessary, proper or desirable and to settle any question, difficulty or doubt that may arise with respect to creation of mortgage/ charge as aforesaid."

For SMFG India Home Finance Company Limited

ARCHANA
PRAVIN
NADGOUDA

Digitally signed by ARCHANA
PRAVIN NADGOUDA
Date: 2026.05.20 16:03:43
+05'30'

Archana Nadgouda
Company Secretary
Membership No. A17140

Date: 20 May, 2026

SMFG India Home Finance Co. Ltd.

Corporate Office: 503 & 504, 5th Floor, C-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 Poona Road, Porur, Chennai - 600116.
Toll Free No.: 1800 102 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65922TN2010PLC076972



CERTIFIED TRUE COPY OF EXTRACT OF THE EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

As explained above, consequent to increase in the borrowing limits of the Company, it would be necessary to revise the approval for creation of charge/mortgage on properties of the Company, pursuant to the provisions of Section 180(1)(a) of the Companies Act, 2013.

The Board had in its meeting held on 11 May, 2026, accorded consent to create security to secure borrowings up to INR 16,900 Crore. Creation of security on the assets of the Company may mean or include whole or substantially the whole of undertaking of the Company thus requiring consent of shareholders.

None of the Directors, Key Managerial Personnel of the Company and their relatives are in any way, directly or indirectly, concerned or interested in the said Resolution.

The Board recommends the passing of the Special Resolution as set out in Item No. 2 of the Notice, for the approval of the Members.

For SMFG India Home Finance Company Limited

ARCHANA
PRAVIN
NADGOUDA
Archana Nadgouda
Company Secretary
Membership No. A17140

Digitally signed by
ARCHANA PRAVIN
NADGOUDA
Date: 2026.05.20 18:02:09
+05'30'

Date: 20 May, 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.
Tel Free No.: 1800 102 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U68922TN2010PLC078972



CERTIFIED TRUE COPY OF RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF SMFG INDIA HOME FINANCE COMPANY LIMITED ON 11 MAY, 2026

Re-constitution of Borrowing Committee

"RESOLVED THAT in supersession of all the previous resolutions passed in this regard, the re-constitution of Borrowing Committee, as per the details mentioned below, with no changes in terms of reference of the Borrowing Committee, be and is hereby approved:

Members: MD&CEO - Chairperson Chief Business Officer (CBO) Chief Financial Officer (CFO) Head Credit Risk Chief Risk Officer (CRO) Legal – Head/SVP & above
Permanent Invitees: None
Other Invitees (with the approval of Chairperson): Other Invitees as may be required for specific agenda/meeting Shareholder Representatives
Convenor: Treasury – SVP & above

For SMFG India Home Finance Company Limited

ARCHANA Digitally signed by
ARCHANA PRAVIN
PRAVIN NADGOUDA
NADGOUDA Date: 2026.05.12
14:47:57 +05'30'
Archana Nadgouda
Company Secretary
Membership No. A17140

Date: 12 May, 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 Poonaallee Road, Porur, Chennai - 600116.
Toll Free No. 1800 102 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65922TN2010PLC076972



CERTIFIED TRUE COPY OF RESOLUTION PASSED BY THE BOARD OF DIRECTORS OF SMFG INDIA HOME FINANCE COMPANY LIMITED ON 11 MAY, 2026

Increase in overall borrowing and authorisation for borrowing powers

“RESOLVED THAT in supersession of all earlier resolutions passed by the Board dated 7 November, 2024 and 13 February, 2025 in this regard and pursuant to the provisions of Section 179(3), 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modifications or re-enactment thereof, for the time being in force), and the relevant regulations/directions as may be prescribed by the Securities and Exchange Board of India and Reserve Bank of India from time to time (including any amendment(s), modification(s) thereof), the Articles of Association of the Company, subject to the approval of shareholders to be obtained at a General Meeting, consent of Board be and is hereby accorded to borrow by obtaining loans, overdraft facilities, lines of credit, commercial papers, non-convertible debentures, Subordinated Bonds (Tier II bonds), Perpetual Debt Instruments (PDIs), external commercial borrowings (loans/bonds), INR denominated offshore bonds, or in any other forms whether in India or abroad, from Banks, Financial Institutions, Insurance Companies, Mutual Funds or other Corporates or other eligible investors/ lenders, including by way of availing credit limits through Non-Fund based limits i.e. Bank Guarantee, Letter of Credit, etc. or by any other means as deemed fit by it, against the security of term deposits, movables, immovable or such other assets as may be required or as unsecured, at any time or from time to time, any sum or sums of money(ies) which together with monies already borrowed by the Company (apart from temporary loans obtained or to be obtained from the Company's bankers in the ordinary course of business), exceeding the aggregate of paid-up share capital of the Company, its free reserves and Securities Premium, provided that the total amount so borrowed shall not at any time exceed Rs. 16,900 crores (Rupees Sixteen thousand Nine Hundred Crores only) which is not exceeding twelve times of the aggregate of the net owned fund based on audited financial statements of the Company as of March 31st of the immediate previous financial year and any incremental capital issued during the financial year duly certified by the Statutory Auditors of the Company from time to time.

RESOLVED FURTHER THAT subject to the limits approved by the Shareholders for borrowings, the Borrowing Committee be and is hereby authorised to borrow, not exceeding the maximum limit of INR 16,900 Crores, which is not exceeding twelve times of the aggregate of the net owned fund based on audited financial statements as of March 31st of the previous financial year and incremental capital issued during the current financial year duly certified by the Statutory Auditors of the Company from time to time, by obtaining Loans, Overdraft facilities, lines of credit, Commercial Papers, Non-Convertible Debentures, Subordinated Bonds (Tier II bonds), Perpetual Debt Instruments (PDIs), External Commercial Borrowings (loans/bonds), INR denominated offshore bonds or in any other forms from Banks, Financial Institutions, Insurance Companies, Mutual Funds or other Corporates or other eligible investors, including by way of availing credit limits through Non-Fund based limits i.e. Bank Guarantee, Letter of Credit, etc. or by any other means as deemed fit by it, against the security of term deposits, movables, immovable or such other assets as may be required or as unsecured.

RESOLVED FURTHER THAT any two members of the Borrowing Committee be and are hereby jointly authorized to borrow up to a limit of INR 1,000 crore in a single transaction to do the following:

- a. to negotiate, finalise and periodically review, the terms of borrowings, rate of interest, the tenure, fees or commission payable, nature and extent of security to be provided, approve prepayment of borrowings and any amendments or modifications therein;

SMFG India Home Finance Co. Ltd.

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Registered Office: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Ponur, Chennai - 600116.
Toll Free No. 1800 102 1009 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U69221N2010PLC076972



Nayi Asha, Naya Vishwas.

- b. to approve borrowing monies denominated in one or more foreign currencies in international markets investments within the limits approved by the Board;
- c. to undertake the foreign exchange transactions as sanctioned by the banks including the Forward Contracts;
- d. to undertake Foreign Currency Swaps and Options, Interest Rate Swaps and Options whether in Foreign Exchange or Indian Rupees or from one to another within the limits approved by the Board of Directors and to sign the required application(s); and
- e. to sign/ execute documents pertaining to the foregoing and do all such acts, deeds and things as may be necessary or expedient for carrying out of the aforesaid activities.

RESOLVED FURTHER THAT the authorization for executing the following documents shall be as per the Letter of Authority granted by Managing Director & CEO from time to time:

- a. to sign and execute (either through the wet signatures or via digital signatures) the required documents like the Loan Documents, deeds of hypothecation, etc.
- b. to sign and execute (either through the wet signatures or via digital signatures) such undertakings and other writings as may be necessary or required for the aforesaid and any changes therein, acknowledgement of debt/balance confirmation(s) and/or any renewal documents.
- c. to place such security as may be required from time to time."

For SMFG India Home Finance Company Limited

ARCHANA
PRAVIN
NADGOURA
A
Archana Nadgouda
Company Secretary
Membership No. A17140

Date: 12 May, 2026

SMFG India Home Finance Co. Ltd.

Corporate Office: 503 & 504, 5th Floor, C-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Registered Office: Commerce 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



CERTIFIED TRUE COPY OF RESOLUTION PASSED BY CIRCULATION BY THE BOARD OF DIRECTORS OF SMFG INDIA HOME FINANCE COMPANY LIMITED (FORMERLY FULLERTON INDIA HOME FINANCE CO. LTD.), ON 24 OCTOBER, 2024

To provide authority for making attestation on behalf of the Board of Directors in the offer letter/ offer document/ General Information Document ('GID')/ Key Information Document ('KID')

"RESOLVED THAT in supersession of all the earlier resolutions passed in this regard pursuant to section 42 of the Companies Act, 2013 read with Rule 14(1) of Companies (Prospectus and Allotment of Securities) Rules, 2014 and other applicable provisions of the Companies Act, 2013, if any, and SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 as amended from time to time, any two of the Key Managerial Personnel of the Company viz., Managing Director and CEO, Chief Financial Officer and Company Secretary and SEBI Compliance Officer of the Company, be and are hereby jointly authorized to provide a declaration/attestation on behalf of the Board of Directors in the offer letter in form PAS-4 / offer document/ General Information Document ('GID')/ Key Information Document ('KID') or in any such other form, return, etc. as may be (hereinafter referred to as 'issue document') required for the purpose of issuance of Non-Convertible Securities, that:

- a. the company has complied with the provisions of the Securities Contracts (Regulation) Act, 1956 and the Securities and Exchange Board of India Act, 1992, Companies Act, 2013 and the rules and regulations made thereunder in respect of the subject matter of this form and matters incidental thereto;
- b. the compliance with the Act and the rules and regulations as mentioned at point no. a above does not imply that payment of dividend or interest or repayment of Non-Convertible Securities, if applicable, is guaranteed by the Central Government;
- c. the monies received under the offer shall be used only for the purposes and objects indicated in the issue document;
- d. whatever is stated in the issue document and in the attachments thereto is true, correct and complete and no information material to the subject matter of this issue document has been suppressed or concealed and is as per the original records maintained by the promoters subscribing to the Memorandum of Association and Articles of Association;
- e. the following clause on 'General Risk' is suitably incorporated in the issue document in box format:
"Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under Section [] of this issue document. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities."*
- f. the contents of the issue document have been perused by the Board of Directors, and the final and ultimate responsibility of the contents mentioned herein shall also lie with the Board of Directors;
- g. they are duly authorised to attest by the Board of Directors, by a resolution, a copy of which is also disclosed in the issue document."

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5th Floor, G-B-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Registered Office: Megh Towers, 3rd Floor Old No. 307, New No. 165, Poonamallee High Road, Madhavoyal, Chennai - 600095.
Toll Free No.: 1800 102 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65922TN2010PLC076972



"RESOLVED FURTHER THAT the Managing Director and CEO, Chief Financial Officer and Company Secretary and SEBI Compliance Officer of the Company, be and are hereby severally authorised to do all other acts, deeds, matters and things as may be deemed necessary and expedient to give effect to this resolution."

For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.)


Akanksha Kandoi
Company Secretary
Membership No. F6883



Date: 25 October, 2024

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton 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: Megh Towers, 3rd Floor Old No. 307 New No. 165, Poonamallee High Road, Madhavayal, Chennai - 600095
Toll Free No.: 1800 102 1003 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65922TN2010PLC076972


Annexure V
Rating Letter & Rating Rationale & Press Release

CONFIDENTIAL

Crisil
Ratings

RL/FIHFCL/385153/NCD/0626/149676/84228700
June 08, 2026

Mr. Neeraj Surana
Assistant Vice President- Treasury
SMFG India Home Finance Company Limited
10th Floor Office No.101, 102 & 103, 2 North Ave,
Near MAKER MAXITY, Bandra Kurla Complex, Bandra East,
Mumbai City - 400051
9840314797



Dear Mr. Neeraj Surana,

Re: Crisil rating on the Rs. 468.3 Crore Non Convertible Debentures of SMFG India Home Finance Company Limited.

All ratings assigned by Crisil Ratings are kept under continuous surveillance and review.

Please refer to our rating letter dated May 07, 2026 bearing Ref. no. RL/FIHFCL/385153/NCD/0526/146780/84228700


Rating outstanding on the captioned debt instruments is "Crisil AAA/Stable" (pronounced as "Crisil triple A rating" with Stable outlook). Securities with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such securities carry lowest credit risk.

In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from Crisil Ratings will be necessary.

As per our Rating Agreement, Crisil Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. Crisil Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which Crisil Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per the latest SEBI circular (reference number: CIR/MD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN, along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crsil.com. This will enable Crisil Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications you may have at debtissue@crsil.com

Crisil Ratings products / activities or ratings of instruments other than securities that are listed or proposed to be listed may fall under the purview of financial sector regulator (FSRs) other than SEBI. In respect of such products / activities or ratings (under the purview of other FSRs such as Reserve Bank of India (RBI), Ministry of Corporate Affairs (MCA), Insurance Regulatory and Development Authority of India (IRDAI), among others), the grievance / dispute redressal and investor protection mechanisms available under SEBI regulations shall not be applicable. A list of products/activities or ratings of instruments falling under the purview of various FSRs along with the names of respective FSRs has been duly disclosed by Crisil Ratings on its website. A link to the same has been provided below for ready reference:
<https://www.crisilratings.com/en/home/our-business/ratings/regulatory-disclosures/list-of-activities-instruments-and-names-of-regulators.html>



Should you require any clarifications, please feel free to contact us.

With warm regards,

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Yours sincerely,


Sonica Gupta
Associate Director - Crisil Ratings


Nivedita Shibu
Director - Crisil Ratings

Annexure: List of instruments and names of regulators of the instrument

As required by SEBI CRA Circular dated Feb 10, 2026, a list of activities or instruments falling under the purview of various FSRs, along with the names of respective FSRs, is being disclosed below:

A. Rating activities

Sr. No.	Instrument / activity Name	Regulator of the instrument
1	Listed/Proposed to be listed bonds/debentures/preference share (all securities)	SEBI
2	Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities)	MCA
3	Listed PTCs / Securitisation Notes (originated by entities regulated by RBI)*	SEBI
4	Listed PTCs / Securitisation Notes (originated by entities not regulated by RBI)*	SEBI
5	Unlisted PTCs / Securitisation Notes (originated by entities regulated by RBI)*	RBI
6	Listed Commercial Paper and NCDs with original maturity less than 1 year	RBI
7	Unlisted Commercial Paper and NCDs with original maturity less than 1 year	RBI
8	Loan Facilities (Fund/Non-Fund Based) from Bank/NBFCs/NHB FIs *	RBI
9	External Commercial Borrowings and other similar borrowings	RBI
10	Certificates of Deposit	RBI
11	Fixed Deposits raised by NBFCs, Banks, HFCs, FIs	RBI
12	Fixed Deposits raised by corporates other than NBFCs, Banks, HFCs, FIs	MCA
13	Inter Corporate Deposits/Loans extended by Corporates	MCA
14	Borrowing programme -	-
15	Issuer Ratings #	-
16	Credit Ratings for Capital Protection Oriented Schemes (by Mutual Funds and AIFs)	SEBI
17	Credit quality ratings (CQRs) for Mutual Fund Schemes and Schemes of AIFs	SEBI
18	Listed Security Receipts	SEBI
19	Unlisted Security Receipts	RBI
20	Independent Credit Evaluation (ICE)	RBI
21	Expected Loss Ratings (For Loan Facilities (Fund/Non-Fund Based) from Bank/NBFCs/NHB FIs)	RBI
22	Expected Loss Ratings (Listed/Proposed to be listed bonds/debentures/preference share (all securities))	SEBI
23	Expected Loss Ratings (Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities))	MCA
24	Unlisted PTCs / Securitisation Notes (originated by entities not regulated by RBI) *	Investor-side regulator such as IRDAI, PFRDA @

* Includes securitisation transactions involving assignee payout, acquirer's payout.

- The rated instrument may involve issuance of different instruments such as debt securities (listed or otherwise), bank loans, commercial paper (listed or otherwise), etc. The regulator of the instrument may accordingly be SEBI, RBI or MCA and can only be determined upon issuance. In FSRs subsequent to issuance(s), Crisil Ratings Limited shall separately capture the rated quantum details along with names of respective regulators.

Includes bank facilities such as liquidity facility, second loss facility that are part of securitisation transactions.

@ There is no instrument being rated and hence, Regulator of the Instrument is not applicable. The rating scale and definitions are being followed as stipulated in SEBI Master Circular for CRAs.

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Note: Kindly note that for activities or instruments falling under the purview of FSRs other than SEBI, the grievance/dispute redressal mechanism and investor protection mechanisms provided by SEBI shall not be available.

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RL/FHFCL/385153/NCD/0626/149679/168552853
June 08, 2026



Mr. Neeraj Surana
Assistant Vice President- Treasury
SMFG India Home Finance Company Limited
10th Floor Office No.101, 102 & 103, 2 North Ave,
Near MAKER MAXITY, Bandra Kurla Complex, Bandra East,
Mumbai City - 400051
9840314797

Dear Mr. Neeraj Surana,

Re: Crisil rating on the Rs. 3000 Crore Non Convertible Debentures of SMFG India Home Finance Company Limited.

All ratings assigned by Crisil Ratings are kept under continuous surveillance and review.

Please refer to our rating letter dated May 07, 2026 bearing Ref. no: RL/FHFCL/385153/NCD/0526/146781/168552853

Rating outstanding on the captioned debt instruments is "Crisil AAA/Stable" (pronounced as "Crisil triple A rating" with Stable outlook). Securities with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such securities carry lowest credit risk.

In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from Crisil Ratings will be necessary.

As per our Rating Agreement, Crisil Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. Crisil Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which Crisil Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per the latest SEBI circular (reference number: CIR/MD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crsil.com. This will enable Crisil Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications; you may have at debtissue@crsil.com

Crisil Ratings products / activities or ratings of instruments other than securities that are listed or proposed to be listed may fall under the purview of financial sector regulator (FSR;) other than SEBI. In respect of such products / activities or ratings (under the purview of other FSRs such as Reserve Bank of India (RBI), Ministry of Corporate Affairs (MCA), Insurance Regulatory and Development Authority of India (IRDAI), among others), the grievance / dispute redressal and investor protection mechanisms available under SEBI regulations shall not be applicable. A list of products/activities or ratings of instruments falling under the purview of various FSRs along with the names of respective FSRs has been duly disclosed by Crisil Ratings on its website. A link to the same has been provided below for ready reference:
<https://www.crisilratings.com/en/home/our-business/ratings/regulatory-disclosures/list-of-activities-instruments-and-names-of-regulators.html>



Should you require any clarifications, please feel free to contact us.

With warm regards,

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Yours sincerely,


Sonica Gupta
Associate Director - Crisil Ratings


Nivedita Shibu
Director - Crisil Ratings

Annexure: List of instruments and names of regulators of the instrument:
As required by SEBI CRA Circular dated Feb 10, 2016, a list of activities or instruments falling under the purview of various FSRs, along with the names of respective FSRs, is being disclosed below:

Sr. No.	Instrument / activity Name	Regulator of the instruments
1	Listed/Proposed to be listed bonds/debentures/preference share (all securities)	SEBI
2	Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities)	MCA
3	Listed PTCs / Securitisation Notes (originated by entities regulated by RBI)*	SEBI
4	Listed PTCs / Securitisation Notes (originated by entities not regulated by RBI)*	SEBI
5	Unlisted PTCs / Securitisation Notes (originated by entities regulated by RBI)*	RBI
6	Listed Commercial Paper and NCDs with original maturity less than 1 year	RBI
7	Unlisted Commercial Paper and NCDs with original maturity less than 1 year	RBI
8	Loan Facilities (Fund/Non-Fund Based) from Bank/NBFCs/NHB/Fis [~]	RBI
9	External Commercial Borrowings and other similar borrowings	RBI
10	Certificate of Deposit	RBI
11	Fixed Deposits raised by NBFCs, Banks, HFCs, Fis	RBI
12	Fixed Deposits raised by corporates other than NBFCs, Banks, HFCs, Fis	MCA
13	Inter Corporate Deposits/Loans extended by Corporates	MCA
14	Borrowing programme -	-
15	Issuer Ratings #	-
16	Credit Ratings for Capital Protection Oriented Schemes (by Mutual Funds and AIFs)	SEBI
17	Credit quality ratings (CQRs) for Mutual Fund Schemes and Schemes of AIFs	SEBI
18	Listed Security Receipts	SEBI
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^ Includes bank facilities such as liquidity facility, second loss facility that are part of securitisation transactions.
There is no instrument being rated and hence, Regulator of the Instrument is not applicable. The rating scale and definitions are being followed as stipulated in SEBI Master Circular for CRAs.
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RL/FIHFCL/385153/NCD/0626/149678/153221072
June 08, 2026



Mr. Neeraj Surana
Assistant Vice President- Treasury
SMFG India Home Finance Company Limited
10th Floor Office No.101, 102 & 103, 2 North Ave,
Near MAKER MAXITY, Bandra Kurla Complex, Bandra East,
Mumbai City - 400051
9840314797

Dear Mr. Neeraj Surana,

Re: Crisil rating on the Rs. 1000 Crore Non Convertible Debentures of SMFG India Home Finance Company Limited.

All ratings assigned by Crisil Ratings are kept under continuous surveillance and review.

Please refer to our rating letter dated May 07, 2026 bearing Ref. no: RL/FIHFCL/385153/NCD/0526/146783/153221072

Rating outstanding on the captioned debt instruments is "Crisil AAA/Stable" (pronounced as "Crisil triple A rating" with Stable outlook). Securities with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations. Such securities carry lowest credit risk.

In the event of your company not making the issue within a period of 180 days from the above date, or in the event of any change in the size or structure of your proposed issue, a fresh letter of revalidation from Crisil Ratings will be necessary.

As per our Rating Agreement, Crisil Ratings would disseminate the rating along with outlook through its publications and other media, and keep the rating along with outlook under surveillance for the life of the instrument. Crisil Ratings reserves the right to withdraw, or revise the rating / outlook assigned to the captioned instrument at any time, on the basis of new information, or unavailability of information, or other circumstances which Crisil Ratings believes may have an impact on the rating. Please visit www.crisilratings.com and search with the name of the rated entity to access the latest rating/s.

As per the latest SEBI circular (reference number: CIR/IMD/DF/17/2013; dated October 22, 2013) on centralized database for corporate bonds/debentures, you are required to provide international securities identification number (ISIN; along with the reference number and the date of the rating letter) of all bond/debenture issuances made against this rating letter to us. The circular also requires you to share this information with us within 2 days after the allotment of the ISIN. We request you to mail us all the necessary and relevant information at debtissue@crisil.com. This will enable Crisil Ratings to verify and confirm to the depositories, including NSDL and CDSL, the ISIN details of debt rated by us, as required by SEBI. Feel free to contact us for any clarifications you may have at debtissue@crisil.com

Crisil Ratings products / activities or ratings of instruments other than securities that are listed or proposed to be listed may fall under the purview of financial sector regulators (FSRs) other than SEBI. In respect of such products / activities or ratings (under the purview of other FSRs such as Reserve Bank of India (RBI), Ministry of Corporate Affairs (MCA), Insurance Regulatory and Development Authority of India (IRDAI), among others), the grievance / dispute redressal and investor protection mechanisms available under SEBI regulations shall not be applicable. A list of products/activities or ratings of instruments falling under the purview of various FSRs along with the names of respective FSRs has been duly disclosed by Crisil Ratings on its website.

A link to the same has been provided below for ready reference:

<https://www.crisilratings.com/en/home/our-business/ratings/regulatory-disclosures/list-of-activities-instruments-and-names-of-regulators.html>



Should you require any clarifications, please feel free to contact us.

With warm regards,

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Yours sincerely,


Sonica Gupta
Associate Director - Crisil Ratings


Nivedita Shibu
Director - Crisil Ratings

Annexure: List of instruments and names of regulators of the instrument

As required by SEBI CRA Circular dated Feb 10, 2026, a list of activities or instruments falling under the purview of various FSRs, along with the names of respective FSRs, is being disclosed below:

A. Rating activities

Sl. No.	Instrument / activity Name	Regulator of the instrument
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13	Inter Corporate Deposits/Loans extended by Corporates	MCA
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19	Unlisted Security Receipts	RBI
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21	Expected Loss Ratings (for Loan Facilities (Fund/Non-Fund Based) from Bank/NBFCs/NHB FIs)	RBI
22	Expected Loss Ratings (Listed/Proposed to be listed bonds/debentures/preference share (all securities))	SEBI
23	Expected Loss Ratings (Unlisted/Proposed to be unlisted Bonds/Debentures/ Preference share (all securities))	MCA
24	Unlisted PTCs / Securitisation Notes (originated by entities not regulated by RBI) *	Investor-side regulator such as ICDRA, PFRDA @

* Includes securitisation transactions involving assignee payout, acquirer's payout.

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* Includes bank facilities such as liquidity facility, second loss facility that are part of securitisation transactions.

There is no instrument being rated and hence, Regulator of the Instrument is not applicable. The rating scale and definitions are being followed as stipulated in SEBI Master Circular for CRAs.

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5/22/26, 3:44 PM

Rating Rationale



Rating Rationale

January 28, 2026 | Mumbai

SMFG India Home Finance Company Limited

'Crisil AAA/Stable' assigned to Subordinated Debt

Rating Action

Total Bank Loan Facilities Rated	Rs.2000 Crore
Long Term Rating	Crisil AAA/Stable (Reaffirmed)
Rs.250 Crore Subordinated Debt	Crisil AAA/Stable (Assigned)
Rs.500 Crore Subordinated Debt	Crisil AAA/Stable (Reaffirmed)
Rs.3000 Crore Non Convertible Debentures	Crisil AAA/Stable (Reaffirmed)
Rs.1000 Crore Non Convertible Debentures	Crisil AAA/Stable (Reaffirmed)
Rs.468.3 Crore (Reduced from Rs.480 Crore) Non Convertible Debentures	Crisil AAA/Stable (Reaffirmed)
Rs.500 Crore Commercial Paper	Crisil A1+ (Reaffirmed)

The common independent director on Crisil Ratings Limited and SMFG India Home Finance Company Limited boards did not participate in the rating process or in the meeting of the rating committee, when the rating for securities of SMFG India Home Finance Company Limited was discussed. This rating was also not discussed in the meeting of Crisil Ratings' Board of Directors.

Note: None of the Directors on Crisil Ratings Limited's Board are members of rating committee and thus do not participate in discussion or assignment of any ratings. The Board of Directors also does not discuss any ratings at its meetings.

1 crore = 10 million

Refer to annexure for Details of Instruments & Bank Facilities

Detailed Rationale

Crisil Ratings has assigned its 'Crisil AAA/Stable' rating to subordinated debt SMFG India Home Finance Company Limited (SMHFC) and has reaffirmed its ratings on the existing bank facilities and debt instruments at 'Crisil AAA/Stable/Crisil A1+'.

Crisil Ratings has also withdrawn its rating on Rs 11.7 crore non-convertible debentures (Refer to 'Annexure - Details of rating withdrawn' for details) on receipt of independent confirmation that these instruments have been fully redeemed, in line with its withdrawal policy.

SMHFC, together with its parent, SMFG India Credit Company Ltd (SMICC), are together referred herein as SMICC group.

The ratings continue to factor in strong support from the parent, SMFG (rated 'A-/Stable' by S&P Global) on an ongoing basis and in the form of need-based equity/debt capital support and operational/managerial synergies.

Crisil Ratings understands that SMFG is committed to providing equity capital or liquidity to support SMICC group's growth plans or in the event of any exigency. The ratings also reflect the comfortable capitalisation profile and the scale up in the portfolio. However, asset quality remains vulnerable to slippages given the borrower profile and earnings profile also remains modest.

Analytical Approach

For arriving at the ratings, Crisil Ratings has considered the consolidated business and financial risk profiles of SMICC and its wholly owned subsidiary, SMHFC, together referred herein as SMICC group. The companies have strong operational and financial linkages, common senior management, and shared brand. The ratings also continue to factor in strong support from, SMFG, the parent, given the strategic importance of SMICC group to SMFG, full ownership, complete management control and shared brand name

Please refer Annexure - List of Entities Consolidated, which captures the list of entities considered and their analytical treatment of consolidation

Key Rating Drivers - Strengths

Strategic Importance to, and expectation of continued support from, SMFG

The rating factors in expectations of continued support in the form of both equity and debt from SMFG (rated 'A-/Stable' by S&P Global) on an ongoing basis and in the event of any exigency. SMFG has senior level representation on the Board and various committees of SMICC group and is involved in key decisions taken by the company. India continues to be one of the focus markets for SMFG Group, with the group tapping into the Indian market through its presence via Sumitomo Mitsui Banking Corporation (SMBC) which is more entrenched towards large corporate lending, and SMICC, wherein the latter

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Rating Rationale

allows SMFG to build a comprehensive financial service offering and also cater to the retail segment, thus increasing its clientele base on a global demographic.

Healthy Capitalisation

On a standalone basis, the net worth of SMHFC continues to remain comfortable at Rs 1533 crores as on March 31, 2025, as compared to Rs 967 crores as on March 31, 2024 (Rs 1,590 crore as on September 30, 2025) driven by positive internal accruals during the period. Although, on a leverage front, adjusted gearing remains high at 7.3 times as on March 31, 2025 (7.2 times as on September 30, 2025), because of higher borrowings availed during the period, compared to lower addition in net-worth. In terms of capital adequacy ratio (CAR), as on September 30, 2025, SMHFC's overall CAR stood at 21.4% with tier 1 CAR at 17.8%, well above the regulatory requirements.

At a group level also, the networth stood at Rs 10,518 crore as on March 31, 2025, with adjusted gearing at 5 times as on March 31, 2025 (7.1 times as on March 31, 2024). The group follows a conservative capitalisation policy by maintaining a buffer over the regulatory capital requirement based on a stress test. Crisil Ratings does not expect any change in the capital philosophy of the group, and capitalisation metrics is expected to continue to remain at healthy levels going forward.

Increasing scale of business

The AUM of the group increased by 25% (annualized) to Rs 56989 crore as on March 31, 2025, as against Rs 45,441 crore as on March 31, 2024. The growth was broad based across segments with personal loans (rural and urban areas) 27%, digital lending personal loans 20%, Loans against property (LAP, 33%), Housing (12%) and the rest towards a mix of secured and unsecured product categories. Consequently, at the consolidated level, the share of unsecured loans stood at 52% as on March 31, 2025.

SMHFC's AUM witnessed an annualized growth of 16% (annualised) in the first half of fiscal 2026 to Rs. 12,646 crore, as against Rs. 11,692 crore as on March 31, 2025, driven by higher demand for housing credit on a macro-economic basis. Of this, housing loans constituted the bulk at 57%, followed by LAP at 33% and construction finance which was around 10%.

Key Rating Drivers - Weaknesses

Modest, albeit improving asset quality metrics

The group's gross Stage 3 stood at 1.9% as on March 31, 2025, as compared to 2.5% as on March 31, 2024. On a standalone basis, SMHFC's GNPA and NNPA stood at 2.4% and 1.6% as on March 31, 2025, as compared to 2.6% and 1.6% respectively, as on March 31, 2024.

Over the years, risk management processes and data analytics capability have been strengthened. Underwriting norms and monitoring mechanisms have been reinforced. The lending business has also been supported through investments in risk analytics and technology. Underwriting and collection norms have been tightened based on portfolio performance trends and early warning indicators. Nevertheless, the ability to manage collections and improve asset quality metrics while the portfolio scales up remains a key monitorable.

Moderate profitability metrics

On a standalone basis, return on managed assets (RoMA) stood at 0.8% for the first half of fiscal 2026 and 1.1% for fiscal 2025.

PAT of the group stood at Rs 442 crore for the same fiscal 2025 as compared to Rs 670 crores for fiscal 2024, with RoMA of 0.8% and 1.4% respectively.

The earnings profile of the group is supported by a large proportion of high-yield businesses and competitive borrowing costs. Group's borrowings profile and costs should continue to benefit both directly and indirectly leveraging SMFG's global presence. The ability of the group to improve profitability whilst maintaining credit costs remains a key monitorable.

Liquidity Superior

Liquidity profile of the group remained superior owing to presence of unencumbered liquidity surplus of Rs. 6,596 crore in the form of cash and short-term investment balance as on December 31, 2025. This was further supported by unutilized bank lines amounting to Rs. 7182 crore and inflows from advances. Against the same, the group had total instalment repayments amounting to Rs 13,317 crore till June 2026. The diversified lender base, low reliance on short term funding (commercial paper) and well-matched asset-liability profile to minimise tenor and refinancing risks provide adequate support.

Outlook Stable

Crisil Ratings believes SMICC group will remain strategically important to, and continue to receive support from, SMFG, and will sustain its growth momentum while maintaining its healthy financial risk profile.

Rating Sensitivity Factors

Downward Factors:

- If there is a significant diminution in the stake held by, or the support expected from, SMFG, or a change in SMFG's ratings by S&P Global by 2 notch or higher
- Continued deterioration in asset quality of group's loan book with weak earnings profile on a sustained basis.

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Rating Rationale

About the Company.

The company started its operation in December 2015, offering home loan and loan against property in the affordable segment to the salaried and self-employed professionals. SMHFC is a 100% owned subsidiary of SMICC.

Product offerings include secured products which comprise primarily of mortgages/loans against property, and commercial vehicle loans. It currently operates out of 177 distribution points as on September 30, 2025.

About the Group

SMICC was formed in December 2005 through the acquisition of Dove Finance (DF) by Asia Financial Holding Pte, Singapore (through its investment arm, Angelica Investment Pte Ltd). After the acquisition, the name was changed to First India Credit Company Ltd, which was then renamed to Fullerton India Credit Company Ltd deriving its name from the parent.

SMFG had acquired 74.9% stake in the company on November 30, 2021, and completed the acquisition of remaining 25.1% stake on March 6, 2024, thus making it a wholly owned subsidiary. Product offerings include secured products which comprise primarily of mortgages/loans against property, and commercial vehicle loans. The unsecured product offerings comprise personal loans and rural group loans.

Key Financial Indicators (SMHFC- Standalone):

As on / for the year ended	Unit	30-Sep-25	31-Mar-25	31-Mar-24	31-Mar-23
Total Assets (Reported)	Rs crore	11,654	11,195	8,677	6,240
Total income	Rs crore	751	1,307	1,009	686
Profit after tax	Rs crore	52	120	93	40
Gross NPA	%	2.9	2.4	2.6	3.7
Adjusted Gearing#	Times	7.2	7.2	8.0	6.8
Return on assets ^A	%	0.8	1.1	1.1	0.7

^Abased on total managed assets

#Direct Assignment is included in Borrowings for calculation of Adjusted Gearing

Ratios are Crisil Ratings Adjusted

Key Financial Indicators (SMICC- Consolidated):

As on / for the year ended	Unit	31-Mar-25	31-Mar-24	31-Mar-23	31-Mar-22
Total Assets (Reported)	Rs crore	62,204	48,411	40,904	27,246
Total income	Rs crore	10,148	8,083	5,712	4,093
Profit after tax	Rs crore	442	670	710	74
Gross Stage 3	%	2.2	2.5	3.2	6.7
Adjusted Gearing#	Times	5.0	7.3	6.9	5.1
Return on assets ^A	%	0.8	1.4	2.0	0.3

^Abased on total managed assets

#Direct Assignment is included in Borrowings for calculation of Adjusted Gearing

Ratios are Crisil Ratings Adjusted

Any other information: Not Applicable

Note on complexity levels of the rated instrument:

Crisil Ratings' complexity levels are assigned to various types of financial instruments and are included (where applicable) in the 'Annexure - Details of Instrument' in this Rating Rationale.

Crisil Ratings will disclose complexity level for all securities - including those that are yet to be placed - based on available information. The complexity level for instruments may be updated, where required, in the rating rationale published subsequent to the issuance of the instrument when details on such features are available.

For more details on the Crisil Ratings' complexity levels please visit www.crisilratings.com. Users may also call the Customer Service Helpdesk with queries on specific instruments.

Annexure - Details of Instrument(s)

ISIN	Name Of Instrument	Date Of Allotment	Coupon Rate (%)	Maturity Date	Issue Size (Rs.Crore)	Complexity Levels	Rating Outstanding with Outlook
NA	Commercial Paper	NA	NA	7-365 Days	500.00	Simple	Crisil A1+
INE213W07244	Non Convertible	09-Feb-23	Variable- Others	09-Feb-26	75.00	Simple	Crisil AAA/Stable

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Rating Rationale

	Debtures						
INE213W07251	Non Convertible Debentures	17-May-23	8.35	15-May-26	350.00	Simple	Crisil AAA/Stable
INE213W07269	Non Convertible Debentures	06-Sep-23	8.15	04-Sep-26	120.00	Simple	Crisil AAA/Stable
INE213W07277	Non Convertible Debentures	17-Jan-24	8.35	15-Jan-27	425.00	Simple	Crisil AAA/Stable
INE213W07285	Non Convertible Debentures	28-May-24	8.25	28-May-27	200.00	Simple	Crisil AAA/Stable
INE213W08069	Non Convertible Debentures	24-Oct-25	8.10	24-Oct-35	50.00	Simple	Crisil AAA/Stable
INE213W07350	Non Convertible Debentures	17-Nov-25	7.71	16-Nov-35	325.00	Simple	Crisil AAA/Stable
NA	Non Convertible Debentures [#]	NA	NA	NA	2923.30	Simple	Crisil AAA/Stable
INE213W08010	Subordinated Debt	08-Jun-20	8.50	07-Jun-30	30.00	Complex	Crisil AAA/Stable
INE213W08028	Subordinated Debt	01-Jan-21	7.63	01-Jan-31	40.00	Complex	Crisil AAA/Stable
INE213W08036	Subordinated Debt	12-Aug-21	7.70	12-Aug-31	25.00	Complex	Crisil AAA/Stable
INE213W08044	Subordinated Debt	22-Jul-22	8.40	22-Jul-32	100.00	Complex	Crisil AAA/Stable
INE213W08051	Subordinated Debt	12-Aug-22	8.40	12-Aug-32	50.00	Complex	Crisil AAA/Stable
NA	Subordinated Debt [#]	NA	NA	NA	250.00	Complex	Crisil AAA/Stable
NA	Subordinated Debt [#]	NA	NA	NA	255.00	Complex	Crisil AAA/Stable
NA	Cash Credit & Working Capital Demand Loan	NA	NA	NA	25.00	NA	Crisil AAA/Stable
NA	Proposed Long Term Bank Loan Facility	NA	NA	NA	1375.00	NA	Crisil AAA/Stable
NA	Term Loan	NA	NA	24-Sep-21	100.00	NA	Crisil AAA/Stable
NA	Term Loan	NA	NA	24-Sep-21	200.00	NA	Crisil AAA/Stable
NA	Term Loan	NA	NA	23-Aug-21	250.00	NA	Crisil AAA/Stable
NA	Term Loan	NA	NA	24-Sep-21	50.00	NA	Crisil AAA/Stable

[#] Yet to be Issued

Annexure - Details of Rating Withdrawn

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ISIN	Name Of Instrument	Date Of Allotment	Coupon Rate (%)	Maturity Date	Issue Size (Rs.Crore)	Complexity Levels	Rating Outstanding with Outlook
INE213W07202	Non Convertible Debentures	07-Nov-22	8.20	07-Nov-25	11.70	Simple	Withdrawn

Annexure – List of Entities Consolidated

Names of Entities Consolidated	Extent of Consolidation	Rationale for Consolidation
SMFG India Credit Company Limited	Full	Parent
SMFG India Home Finance Company Limited	Full	Subsidiary

Annexure - Rating History for last 3 Years

Instrument	Type	Current		2026 (History)		2025		2024		2023		Start of 2023
		Outstanding Amount	Rating	Date	Rating	Date	Rating	Date	Rating	Date	Rating	Rating
Fund Based Facilities	LT	2000.0	Crisil AAA/Stable			04-09-25	Crisil AAA/Stable	24-12-24	Crisil AAA/Stable	07-07-23	Crisil AAA/Stable	Crisil AAA/Stable
			--	--	--	--	19-04-24	Crisil AAA/Stable	08-06-23	Crisil AAA/Stable	--	
			--	--	--	--	--	--	21-04-23	Crisil AAA/Stable	--	
			--	--	--	--	--	--	03-03-23	Crisil AAA/Stable	--	
Commercial Paper	ST	500.0	Crisil A1+			04-09-25	Crisil A1+	24-12-24	Crisil A1+	07-07-23	Crisil A1+	Crisil A1+
			--	--	--	--	19-04-24	Crisil A1+	08-06-23	Crisil A1+	--	
			--	--	--	--	--	--	21-04-23	Crisil A1+	--	
			--	--	--	--	--	--	03-03-23	Crisil A1+	--	
Non Convertible Debentures	LT	4468.3	Crisil AAA/Stable			04-09-25	Crisil AAA/Stable	24-12-24	Crisil AAA/Stable	07-07-23	Crisil AAA/Stable	Crisil AAA/Stable
			--	--	--	--	19-04-24	Crisil AAA/Stable	08-06-23	Crisil AAA/Stable	--	
			--	--	--	--	--	--	21-04-23	Crisil AAA/Stable	--	
			--	--	--	--	--	--	03-03-23	Crisil AAA/Stable	--	
Subordinated Debt	LT	750.0	Crisil AAA/Stable			04-09-25	Crisil AAA/Stable	24-12-24	Crisil AAA/Stable	07-07-23	Crisil AAA/Stable	Crisil AAA/Stable
			--	--	--	--	19-04-24	Crisil AAA/Stable	08-06-23	Crisil AAA/Stable	--	
			--	--	--	--	--	--	21-04-23	Crisil AAA/Stable	--	
			--	--	--	--	--	--	03-03-23	Crisil AAA/Stable	--	

All amounts are in Rs.Cr.

Annexure - Details of Bank Lenders & Facilities

Facility	Amount (Rs.Crore)	Name of Lender	Rating
Cash Credit & Working Capital Demand Loan	25	Axis Bank Limited	Crisil AAA/Stable
Proposed Long Term Bank Loan Facility	1375	Not Applicable	Crisil AAA/Stable
Term Loan	100	Corporation Bank	Crisil AAA/Stable
Term Loan	200	HDFC Bank Limited	Crisil AAA/Stable
Term Loan	250	Axis Bank Limited	Crisil AAA/Stable
Term Loan	50	National Housing Bank	Crisil AAA/Stable

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Rating Rationale

Criteria Details

Links to related criteria
Basics of Ratings (including default recognition, assessing information adequacy)
Criteria for Finance and Securities companies (including approach for financial ratios)
Criteria for consolidation
Criteria for factoring, parent, group and government linkages

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No. CARE/HO/RL/2026-27/1517

Shri Ashish Chaudhary
Chief Financial Officer
SMFG India Home Finance Company Limited
2nd North Avenue, maker maxity
Floor 10, BKC Bandra East
Mumbai
Maharashtra 400051



June 05, 2026

Confidential

Dear Sir,

Credit rating for proposed Debt Issue / Non-Convertible Debentures and Subordinate Debt issue

Please refer to our letter no. CARE/HO/RL/2026-27/1274 dated May 07, 2026 and your request for revalidation of the rating assigned to the Non-Convertible Debentures and Subordinate Debt company, for a limit of Rs.8,417.00 crore.

2. The following rating(s) have been reviewed:

Sr. No.	Instrument	Amount (₹ crore)	Rating ¹	Rating Action
1.	Non Convertible Debentures	146.00	CARE AAA; Stable	Reaffirmed
2.	Non Convertible Debentures	1,000.00	CARE AAA; Stable	Reaffirmed
3.	Non Convertible Debentures	2,000.00	CARE AAA; Stable	Reaffirmed
4.	Non Convertible Debentures	1,471.00	CARE AAA; Stable	Reaffirmed
5.	Non Convertible Debentures	3,000.00	CARE AAA; Stable	Reaffirmed
6.	Subordinate Debt	300.00	CARE AAA; Stable	Reaffirmed
7.	Subordinate Debt	500.00	CARE AAA; Stable	Reaffirmed

¹Complete definitions of the ratings assigned are available at www.careratings.com and in other CARE Ratings Ltd.'s publications.

CARE Ratings Limited

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CIN-L67190MH1993PLC071691

- Please arrange to get the rating revalidated, in case the proposed issue is not made within six months from the date of this letter.
- Please inform us the below-mentioned details of issue immediately, but not later than 7 days from the date of placing the instrument:

Instrument type	ISIN	Issue Size (Rs cr.)	Coupon Rate	Coupon Payment Dates	Terms of Redemption	Redemption date	Name and contact details of Trustee/IPA	Details of top 10 investors
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CIN-L67190MH1993PLCO71691

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Thanking you,
Yours faithfully,



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CIN-L67190MH1993PLC071691

SMFG India Home Finance Company Limited (Revised)
September 24, 2025

Facilities/Instruments	Amount (₹ crore)	Rating ¹	Rating Action
Long-term bank facilities	23,000.00 (Enhanced from 20,000.00)	CARE AAA; Stable	Reaffirmed
Long-term instruments	500.00	CARE AAA; Stable	Reaffirmed
Long-term instruments	300.00	CARE AAA; Stable	Reaffirmed
Non-convertible debentures	1,471.00	CARE AAA; Stable	Reaffirmed
Non-convertible debentures	146.00	CARE AAA; Stable	Reaffirmed
Non-convertible debentures	1,000.00	CARE AAA; Stable	Reaffirmed
Non-convertible debentures	2,000.00	CARE AAA; Stable	Reaffirmed
Commercial paper	500.00	CARE A1+	Reaffirmed
Non-convertible debentures	3,000.00	CARE AAA; Stable	Assigned

Details of instruments/facilities in Annexure-1.

Rationale and key rating drivers

Ratings reaffirmed to bank facilities and debt instruments and assigned to non-convertible debenture (NCD) of the SMFG India Home Finance Company's (SMHFC) continue to derive strength from its strong linkages with the Sumitomo Mitsui Financial group (SMFG) through its immediate parent, SMFG India Credit Company Limited (SMICC/Parent; rated CARE AAA; Stable/ CARE A1+). CARE Ratings Limited (CareEdge Ratings) understands from the management that the investment in SMICC by SMFG is long term, underscoring the group's commitment. CareEdge Ratings expects SMHFC to receive continued capital, managerial, and other forms of support as needed from SMICC. Ratings continue to factor in SMHFC's adequate funding profile, adequate capitalisation metrics, improving scale of operations and comfortable liquidity position although remains constrained considering moderate asset quality, moderate profitability and low operating vintage.

Rating sensitivities: Factors likely to lead to rating actions

Positive factors: Factors that could individually or collectively lead to positive rating action/upgrade:

- Not applicable

Negative factors: Factors that could, individually or collectively lead to negative rating action/downgrade:

- Material dilution in the ownership below 51%, expected support from, and strategic importance to, SMICC or SMFG.
- Any negative rating action on the parent company, SMICC (rated 'CARE AAA; Stable').
- Deterioration in the asset quality on a sustained basis and/or deterioration in the profitability, leading to losses on a sustained basis.

Analytical approach: Standalone

Ratings are based on standalone assessment of SMHFC and factoring in capital, managerial linkage with its immediate parent, SMICC, and benefits derived thereon with demonstrated and expected support from the ultimate parent, SMFG.

¹Complete definition of ratings assigned are available at www.careratings.com and other CARE Ratings Limited's publications.

Outlook: Stable

Stable outlook factors in that group will continue to remain strategically important to the SMICC and ultimately SMFG and will continue receiving financial, managerial, and other forms of support, as needed. The outlook also reflects that the company will continue growing its portfolio, while maintaining strong liquidity and healthy financial profile.

Detailed description of key rating drivers:

Key strengths

Strong promoter group with demonstrated and expected support, business synergies and a common brand

SMHFC is a wholly owned subsidiary of SMICC, which is held by SMFG. Being a parent-subsidary relationship, it benefits from synergies in the form of managerial, operational, and business support from the parent. SMFG one of the world's largest and diversified banking and financial services groups, with over 400 years of history in Japan, holds 100% stake in SMICC. Over the years, SMFG demonstrated efforts to diversify across segments and geographies, which has translated into balance sheet size of ~₹17,803,673 crore as on June 30, 2025. SMFG's earnings have remained resilient supported by healthy internal accruals and well-diversified business lines. In FY25, SMFG reported consolidated profit after tax (PAT) of ~₹65,875 crore in FY25 followed by ~₹22,566 crore in Q1FY26 contributing to a steady growth in net worth from ~₹638,755 crore to ~₹658,336 crore in the same period.

With market capitalisation of ~₹9,35,710 crore (as on September 17, 2025), SMFG operates across retail, banking, card business and investment banking sectors globally, with India being a key market in its multi-franchise strategy for Asia. SMFG's Indian operations hold strategic importance, representing SMFG's third-largest exposure in Asia and Oceania. This enables the group to leverage India's growth potential in mass-market retail, small and medium enterprise (SME), and housing finance through SMHFC.

SMICC has consistently supported SMHFC through regular capital infusions, the latest being ₹450 crore in FY25, and a corporate guarantee of ₹300 crore, with outstanding balance of ₹235.59 crore to National Housing Bank (NHB). CareEdge Ratings expects ongoing financial and managerial support from SMICC to SMHFC to continue. Dilution in level of management control, strategic importance and moderation in linkages with the group that reduces intent and ability to support, would remain a key rating monitorable.

Experienced management team

SMHFC derives benefits from extensive experience of its management team and strategic synergies with its ultimate parent SMFG. SMHFC is led by Deepak Patkar, Managing Director and Chief Executive Officer, who has over 25 years of experience across leadership roles spanning risk management, sales distribution and collections. Ashish Chaudhary has been designated as the Chief Financial Officer (CFO) of SMHFC, bringing over 14 years of extensive experience in the BFSI sector is a chartered accountant and holds degree in management development program from IIM Ahmedabad. The business franchise is further strengthened by Vishwas Shringarpure, Chief Business Officer of SMHFC who brings 24+ years of experience, in housing finance, project construction finance, and the retail mortgage business, across geographies. Abbasi Sadikot, Chief Risk Officer, has experience over two decades in the BFSI sector, with strategic contributions made across business planning, risk management, finance, mergers and acquisitions, and operational transformation.

Change in the level of management control and moderation in managerial linkages with the SMICC resulting in reduced intent and ability to support, will remain a key rating monitorable.

Adequate capitalisation metrics

For SMHFC, tangible net worth (TNW) continues to be comfortable at ₹1,496 crore in Q1FY26, compared to ₹1,515 crore as on March 31, 2025, and ₹941 crore as on March 31, 2024, primarily driven by equity infusion and positive internal accruals in the period. Since inception, aggregated capital infused amounted to ₹1,335 crore highlighting the strategic importance of the housing finance business within the broader SMFG India platform. On the leverage front, overall gearing (Total borrowings/TNW) reduced to 6.12x as on March 31, 2025, against 7.13x as on March 31, 2024, driven by the equity infusion. Gearing rose moderately to 6.41x in Q1FY26² reflecting incremental borrowings to support business growth. Despite this uptick, leverage levels remain aligned with the company's growth trajectory and is considered manageable in the context of its capital position.

As of June 30, 2025, SMHFC has a CAR of 21.42% and a Tier 1 CAR of 17.67% comfortably above regulatory requirements. The current capitalisation levels are sufficient to support the company's medium-term growth targets, though maintaining adequate capital buffers for future growth is key. Given SMFG's demonstrated track record of timely capital support, CareEdge Ratings expects such backing to continue, ensuring that SMHFC remains well-positioned to pursue expansion opportunities while preserving prudent leverage and regulatory comfort.

Diversified resource profile

SMHFC derives a significant advantage in resource mobilisation from its association with the SMFG brand. Strong parentage enables the company access funding from reputed institutions at competitive rates, a benefit CareEdge Ratings expects to sustain in the medium term. On a standalone basis, SMHFC also has a diversified mix in terms of its resource profile. As of June 30, 2025³, term loans (including WCGL and refinance from NHB) contributed to 62.00% of the resource profile (March 31, 2025: 65.75%), which is the majority proportion, followed by capital market borrowings in the form of NCDs and commercial papers, which has 28.92% of overseas borrowing of 9.08% (March 31, 2025: 4.60%). The company has large public and private sector banks as its lenders and continues to diversify its lender profile. The company also receives refinance from NHB, which contributed to 8.84% of the total borrowing as on March 31, 2025. Due to the SMFG strong brand image, the company has been able to and is expected to avail funds from reputed institutions at competitive rates.

Improving scale of operations with limited seasoning

On a standalone basis, SMHFC demonstrated strong growth in disbursements, reflecting its expanding operational scale and increasing market penetration. Disbursements rose from ₹4,324 crore in FY24 to ₹5,092 crore in FY25, registering a year-on-year growth of nearly 18%. The momentum continued in the current fiscal, with disbursements of ₹1,264 crore in Q1FY26. This growth has translated into a significant expansion of the company's assets under management (AUM). After being relatively stagnant in the range of ₹4,200–₹4,500 crore in FY20–FY22 due to the pandemic, AUM more than doubled, reaching ₹8,951 crore as on March 31, 2024, and further increasing to ₹11,692 crore as on March 31, 2025. The company sustained its growth trajectory in Q1FY26, with the AUM rising by 5.05% sequentially to ₹12,283 crore as on June 30, 2025.

Of total loan book as on June 30, 2025, housing loans made up 61.65% of total loan portfolio (March 31, 2025: 62.32%), followed by loan against property (LAP) with 26.64% (March 31, 2025: 25.99%), providing yield diversification. The balance 11.70% is contributed by developer loan/construction finance (March 31, 2025: 11.69%). As a housing finance company, the company operates in a relatively low-risk asset class, as the lending is secured through collateral. Since inception, the company has disbursed loans aggregating to over ₹14,000 crore, of which ~50% have been disbursed in the last three years reflecting its

² All gearing and resource profile ratios of Q1FY26 of SMHFC are calculated on principal outstanding.

³ All gearing and resource profile ratios of Q1FY26 of SMHFC are calculated on principal outstanding.

accelerated growth phase. Given that majority loans have a tenor of over 15 years, its portfolio relatively unseasoned, which will be a key monitorable in terms of asset quality performance as the book matures.

SMHFC has been aggressive in terms of increasing its branches and presence across the nation with number of branches increasing from 125 in FY23 to 171 in FY24, to further 177 branches as on June 30, 2025. Even though network of branches has grown across states, leading three states for the last four years have consistently been shared between Maharashtra, Rajasthan, and Delhi. Top three state concentration stood at 40.94% as on March 31, 2025 (As on March 31, 2024: 41.82%). Hence, the company's ability to continue to increase its scale of operations, reduce geographical concentration while maintaining profitability and healthy asset quality metrics over time will be a key monitorable.

Key weaknesses

Moderate profitability and asset quality

In FY25, SMHFC reported increase in absolute profitability, with its profit after tax (PAT) rising to ₹120 crore for FY25, up from ₹93 crore in FY24 increasing by 28.86% while AUM grew by 30.62%. In FY25, increase in PAT was supported by increase in fee and commission income at 1.57% of average total assets (ATA; FY24:1.47%), which slightly offset the contraction in net income margin (NIM) at 4.74% (FY24:5.21%) of ATA average total assets. Operating expenses (opex) moderated slightly to 4.33% of ATA (FY24: 4.68%), and credit costs remained contained at 0.35% of ATA (FY24: 0.32%). As a result, return on total assets⁴ (ROTA) stood at 1.21% in FY25, broadly stable compared to 1.25% in FY24. The company has guided that operating expenses are expected to remain elevated in the near term, as it continues to expand its branch network to strengthen penetration in the affordable housing segment. Consequently, ROTA is expected to remain range-bound until operating leverage benefits from scale begin to accrue.

In Q1FY26, SMHFC reported a lower PAT of ₹13 crore, translating into an annualised ROTA of 0.41%. This decline was primarily due to higher provisioning requirements, arising from change in expected credit loss (ECL) provisioning policy. In the medium term, the company's ability to improve profitability through operating efficiencies, maintain tight control over opex, and prudently manage credit costs will remain a key monitorable.

On the asset quality front gross non-performing assets (GNPA) and net NPA (NNPA) improved substantially in the last fiscal year, with GNPA declining from 2.56% in FY24 to 2.35% in FY25. The NNPA remained stagnant at 1.61% in FY25 in comparison to FY24. Gross stage 3 (GS3) and net S3 (NS3) stood at 1.72% and 1.08% as on March 31, 2025 (GS3: 2.06% and NS3: 1.21% as on March 31, 2024). Improvement in its asset quality is majorly considering lower slippages and higher recoveries as with minimal net write-offs in FY25 (~0.53% of gross advances). Provision coverage metrics showed some moderation, with S3 provision coverage declining to 37.88% as of March 2025 from 42.28% as of March 2024 while overall provision coverage ratio decreased to 1.39% in FY25. NS3 to TNW stood at 7.04% in FY25 compared to 10.06% in FY24. GNPA inched slightly up to 2.68%, while NNPA stood at 1.78%, as of June 30, 2025.

CareEdge Ratings believes that SMHFC's asset quality shall continue to remain anchored on income profile of underlying borrowers and their cash flows remain vulnerable to economic shocks. However, the management team's knowledge on this target customer segment provides comfort and the risk is mitigated to an extent as AUM is of secured loans, which are majorly backed by mortgage. As portfolio is moderately seasoned, asset quality performance across economic cycles is yet to be established, and hence, remains to be a key rating monitorable going forward.

⁴ For all the calculations of the ROTA chain, the intangible assets and deferred tax assets are reduced from total assets.

Liquidity: Strong

SMHFC had unencumbered liquid assets of ₹1,009 crore as on March 31, 2025, which is further supported by inflows from advances to the tune of ₹869 crore in the next six months, making it sufficient to meet debt obligations of ₹911 crore maturing in the same period. SMHFC maintains a committed line of credit from banks by paying a commitment fee, which provides additional liquidity buffer. As on March 31, 2025, SMHFC had unutilised lines of ₹1,493 crore. Comfort is derived from the parentage of SMICC and ultimate parentage of SMFG to obtain additional funding from banks.

Applicable criteria

[Definition of Default](#)

[Factoring Linkages Parent Sub JV Group](#)

[Rating Outlook and Rating Watch](#)

[Financial Ratios - Financial Sector](#)

[Withdrawal Policy](#)

[Housing Finance Companies](#)

[Short Term Instruments](#)

About the company and industry

Industry classification

Macroeconomic indicator	Sector	Industry	Basic industry
Financial Services	Financial Services	Finance	Housing Finance Company

Incorporated in August 2010, SMHFC (erstwhile Fullerton India Home Finance Company – SMHFC) is a housing finance company promoted by SMICC. SMHFC offers home loans under 'Grihashakti' brand. It received registration license from NHB in July 2015 and commenced lending operations from December 2015. In FY24, SMHFC's name changed, reflecting strong association with SMFG. SMHFC is focused on affordable housing segment comprising target segment of salaried and self-employed professionals in satellite townships around metros and tier I cities and under-served tier II and III cities. About 62.32% of the onward loan book as on March 31, 2025, constitutes of housing loans. The company completed over 9.5 years of operations and as on March 31, 2025, has an AUM of ₹11,692 crore (March 31, 2024: ₹8,951 crore). It is headquartered in Mumbai, and its operations are spread across 15 states and UTs with top three states Maharashtra, Delhi and Rajasthan contributing 40.48% of the AUM.

Standalone financials of SMHFC:

Brief Financials (₹ crore)	March 31, 2024 (A)	March 31, 2025 (A)	Q1FY26 (UA)
Total income	1,009	1,307	370
PAT	93	120	13
Interest coverage (times)	1.28	1.27	1.12
Total assets [^]	8,626	11,152	13,347
Net NPA (%)	1.61	1.61	1.78
ROTA (%) [^]	1.25	1.21	0.41*

A: Audited UA: Unaudited; Note: these are latest available financial results

[^]Adjusted for intangible assets and deferred tax assets

*Annualised

Status of non-cooperation with previous CRA: Not applicable

Any other information: Not applicable

Rating history for last three years: Annexure-2

Detailed explanation of covenants of rated instrument / facility: Annexure-3

Complexity level of instruments rated: Annexure-4

Lender details: Annexure-5

Annexure-1: Details of instruments/facilities

Name of the Instrument	ISIN	Date of Issuance	Coupon Rate (%)	Maturity Date	Size of the Issue (₹ crore)	Rating Assigned and Rating Outlook
Commercial Paper-Commercial Paper (Standalone) (Proposed)	-	-	-	-	500.00	CARE A1+
Debentures-Non Convertible Debentures	INE213W07228	27-Dec-22	8.40%	26-Dec-25	100.00	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07269	05-Sep-23	8.15%	05-Sep-26	120.00	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07293	11-Sep-24	8.07%	10-Sep-27	200.01	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07301	29-Oct-24	8.16%	29-Oct-27	200.01	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07293	02-Dec-24	8.07%	10-Sep-27	375.00	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07319	19-May-25	7.40%	19-May-28	250.00	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07327	06-Jun-25	7.25%	04-Sep-28	100.00	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07335	01-Aug-25	7.17%	27-Jan-28	300.00	CARE AAA; Stable
Debentures-Non Convertible Debentures (Proposed)	-	-	-	-	5,971.98	CARE AAA; Stable
Debt - Subordinate Debt	INE213W08010	08-Jun-20	8.50%	07-Jun-30	30.00	CARE AAA; Stable
Debt - Subordinate Debt	INE213W08028	01-Jan-21	7.63%	01-Jan-31	40.00	CARE AAA; Stable
Debt - Subordinate Debt	INE213W08036	12-Aug-21	7.70%	12-Aug-31	25.00	CARE AAA; Stable
Debt - Subordinate Debt	INE213W08044	22-Jul-22	8.40%	22-Jul-32	100.00	CARE AAA; Stable
Debt - Subordinate Debt	INE213W08051	12-Aug-22	8.40%	12-Aug-32	50.00	CARE AAA; Stable
Debt - Subordinate Debt (Proposed)	-	-	-	-	555.00	CARE AAA; Stable
Fund-based - LT-Term Loan	-	-	-	01-Mar-35	7,298.93	CARE AAA; Stable
Fund-based - LT-Term Loan (Proposed)	-	-	-	-	15,701.07	CARE AAA; Stable
Debentures-Non Convertible Debentures	INE213W07095	10-Aug-18	9.25%	08-Aug-25	-	Withdrawn
Debentures-Non Convertible Debentures	INE213W07129	12-Feb-20	8.65%	12-Feb-25	-	Withdrawn
Debentures-Non Convertible Debentures	INE213W07194	25-May-22	8.10%	23-May-25	-	Withdrawn
Debentures-Non Convertible Debentures	INE213W07210	02-Dec-22	8.40%	21-Mar-25	-	Withdrawn
Debentures-Non Convertible Debentures	INE213W07236	27-Dec-22	8.30%	28-Mar-25	-	Withdrawn

Annexure-2: Rating history for last three years

Sr. No.	Name of the Instrument/ Bank Facilities	Current Ratings			Rating History			
		Type	Amount Outstanding (₹ crore)	Rating	Date(s) and Rating(s) assigned in 2025-2026	Date(s) and Rating(s) assigned in 2024-2025	Date(s) and Rating(s) assigned in 2023-2024	Date(s) and Rating(s) assigned in 2022-2023
1	Fund-based - LT-Term Loan	LT	13471.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	1)CARE AAA; Stable (14-Dec-23) 2)CARE AAA; Stable (09-Oct-23) 3)CARE AAA; Stable (06-Jul-23)	1)CARE AAA; Stable (07-Jul-22)
2	Commercial Paper- Commercial Paper (Standalone)	ST	500.00	CARE A1+	-	1)CARE A1+ (11-Oct-24)	1)CARE A1+ (14-Dec-23) 2)CARE A1+ (09-Oct-23) 3)CARE A1+ (06-Jul-23)	1)CARE A1+ (07-Jul-22)
3	Debt-Subordinate Debt	LT	500.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	1)CARE AAA; Stable (14-Dec-23) 2)CARE AAA; Stable (09-Oct-23) 3)CARE AAA; Stable	1)CARE AAA; Stable (07-Jul-22)

Sr. No.	Name of the Instrument/Bank Facilities	Current Ratings			Rating History			
		Type	Amount Outstanding (₹ crore)	Rating	Date(s) and Rating(s) assigned in 2025-2026	Date(s) and Rating(s) assigned in 2024-2025	Date(s) and Rating(s) assigned in 2023-2024	Date(s) and Rating(s) assigned in 2022-2023
4	Debentures-Non Convertible Debentures	LT	1471.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	1)CARE AAA; Stable (14-Dec-23) 2)CARE AAA; Stable (09-Oct-23) 3)CARE AAA; Stable (06-Jul-23)	1)CARE AAA; Stable (07-Jul-22)
5	Debentures-Non Convertible Debentures	LT	146.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	1)CARE AAA; Stable (14-Dec-23) 2)CARE AAA; Stable (09-Oct-23) 3)CARE AAA; Stable (06-Jul-23)	1)CARE AAA; Stable (07-Jul-22)
6	Fund-based - LT-Term Loan	LT	9529.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	1)CARE AAA; Stable (14-Dec-23) 2)CARE AAA; Stable (09-Oct-23)	1)CARE AAA; Stable (07-Jul-22)

Sr. No.	Name of the Instrument/ Bank Facilities	Current Ratings			Rating History			
		Type	Amount Outstanding (₹ crore)	Rating	Date(s) and Rating(s) assigned in 2025-2026	Date(s) and Rating(s) assigned in 2024-2025	Date(s) and Rating(s) assigned in 2023-2024	Date(s) and Rating(s) assigned in 2022-2023
							3)CARE AAA; Stable (06-Jul-23)	
7	Debentures-Non Convertible Debentures	LT	1000.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	1)CARE AAA; Stable (14-Dec-23)	-
8	Debt-Subordinate Debt	LT	300.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	1)CARE AAA; Stable (14-Dec-23)	-
9	Debentures-Non Convertible Debentures	LT	2000.00	CARE AAA; Stable	-	1)CARE AAA; Stable (11-Oct-24)	-	-
10	Debentures-Non Convertible Debentures	LT	3000.00	CARE AAA; Stable				

LT: Long term; ST: Short term

Annexure-3: Detailed explanation of covenants of rated instruments/facilities

Not applicable

Annexure-4: Complexity level of instruments rated

Sr. No.	Name of the Instrument	Complexity Level
1	Commercial Paper-Commercial Paper (Standalone)	Simple
2	Debentures-Non Convertible Debentures	Simple
3	Debt-Subordinate Debt	Complex
4	Fund-based - LT-Term Loan	Simple
5	Debentures-Non Convertible Debentures	Complex

Annexure-5: Lender details

To view lender-wise details of bank facilities please [click here](#)

Note on complexity levels of rated instruments: CareEdge Ratings has classified instruments rated by it based on complexity. Investors/market intermediaries/regulators or others are welcome to write to care@careedge.in for clarifications.

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Annexure VI Due Diligence Certificate

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CTL/ 26-27/ 26923

(Annexure II A)

DUE DILIGENCE CERTIFICATE TO BE GIVEN BY THE DEBENTURE TRUSTEE AT THE TIME OF FILING THE
DRAFT OFFER DOCUMENT/ INFORMATION MEMORANDUM

[In reference to Chapter II, Clause 2.2.4 of SEBI Master Circular for Debenture Trustees dated August 13, 2025]

To,

National Stock Exchange of India Limited.
Exchange Plaza, 5 Floor, Plot C/1, G Block,
Bandra - Kurla Complex, Bandra (E),
Mumbai 400 051

Dear Sir / Madam,

SUB: ISSUANCE OF DEBT SECURITIES BY SMFG INDIA HOME FINANCE COMPANY LIMITED ("ISSUER"/ "COMPANY" / "SMHFC") FROM TIME TO TIME WHICH MAY COMPRISE (I) RATED, LISTED, REDEEMABLE, TRANSFERABLE, NON CONVERTIBLE DEBENTURES OF FACE VALUE INR 1,00,000/- (RUPEES ONE LAKH ONLY) EACH, INCLUDING SUBORDINATED DEBT INSTRUMENTS WITH FACE VALUE INR 1,00,000/- (RUPEES ONE LAKH ONLY) EACH AND SUBORDINATED DEBT INSTRUMENTS ISSUED BY WAY OF A REISSUANCE WITH FACE VALUE INR 1,00,00,000/- (RUPEES ONE CRORE ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW ("NCDS"), (II) ISSUANCE OF DEBT INSTRUMENTS FORMING PART OF ISSUER'S 'NON-EQUITY REGULATORY CAPITAL' FOR FACE VALUE INR 1,00,00,000/- (RUPEES ONE CRORE ONLY) EACH OR SUCH OTHER FACE VALUE AS PER EXTANT APPLICABLE LAW ("REGULATORY INSTRUMENTS") IN TERMS OF GENERAL INFORMATION DOCUMENT.

We, the debenture trustee(s) to the above-mentioned forthcoming Issue state as follows:

- 1) We have examined documents pertaining to the said issue and other such relevant documents, reports and certifications.
- 2) On the basis of such examination and of the discussions with the Issuer, its directors and other officers, other agencies and on independent verification of the various relevant documents, reports and certifications:

We confirm that:

- a) The Issuer has made adequate provisions for and/or has taken steps to provide for adequate security for the debt securities to be issued and listed - Not applicable while obtaining in-principle approval since security is to be created in tranches/series for which details will be covered in Key Information Document. (As per SEBI Master Circular dated August 13, 2025)
- b) The Issuer has obtained the permissions / consents necessary for creating security on the said property(ies) - Not applicable while obtaining in-principle approval since security is to be created in tranches/series for which details will be covered in Key Information Document. (As per SEBI Master Circular dated August 13, 2025)

CATALYST TRUSTEESHIP LIMITED (FORMERLY CDA TRUSTEESHIP LIMITED)

An ISO 9001 Company

Mumbai Office Windsor, 6th Floor, Office No. 604, C.S.T. Road, Kalina, Santacruz (East), Mumbai 400 098 Tel +91 (022) 4922 0555 Fax +91 (022) 4922 0505
Regd. Office CDA House, Plot No. 85, Bhuzar Colony (Right), Paud Road, Pune 411 038 Tel +91 (020) 25280081 Fax +91 (020) 25280275
Delhi Office Office No. 810, 8th Floor, Kallash Building, 26, Kasturba Gandhi Marg, New Delhi - 110001 Tel 11 430 29101/02.
CIN No. U74699PNB0979PLC020262 Email: rt@ctltrustee.com Website: www.catalysttrustee.com
Pune | Mumbai | Bengaluru | Delhi | Chennai



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- c) The Issuer has made all the relevant disclosures about the security and its continued obligations towards the holders of debt securities - Not applicable while obtaining in-principle approval since security is to be created in tranches/series for which details will be covered in Key Information Document. (As per SEBI Master Circular dated August 13, 2025)
- d) Issuer has adequately disclosed all consents/ permissions required for creation of further charge on assets in offer document or private placement memorandum/ information memorandum and all disclosures made in the offer document or private placement memorandum/ information memorandum with respect to creation of security are in confirmation with the clauses of debenture trustee agreement - Not applicable while obtaining in-principle approval since security is to be created in tranches/series for which details will be covered in Key Information Document. (As per SEBI Master Circular dated August 13, 2025)
- e) Issuer has given an undertaking that charge shall be created in favour of debenture trustee as per terms of issue before filing of listing application. Not applicable while obtaining in-principle approval since security is to be created in tranches/series for which details will be covered in Key Information Document. (As per SEBI Master Circular dated August 13, 2025).
- f) Issuer has disclosed all covenants proposed to be included in debenture trust deed (including any side letter, accelerated payment clause etc.), offer document or private placement memorandum/ information memorandum and given an undertaking that debenture trust deed would be executed before filing of listing application – Not applicable while obtaining in-principle approval since security is to be created in tranches/series for which details will be covered in Key Information Document. (As per SEBI Master Circular dated August 13, 2025).

We have satisfied ourselves about the ability of the Issuer to service the debt securities – Not applicable while obtaining in-principle approval since security is to be created in tranches/series for which details will be covered in Key Information Document. (As per SEBI Master Circular dated August 13, 2025).

Place: Mumbai
Date: June 08, 2026

For Catalyst Trustee Limited



Pratyush Singh
Manager

CATALYST TRUSTEESHIP LIMITED (FORMERLY CDA TRUSTEESHIP LIMITED)

An ISO 9001 Company

Mumbai Office: Windsor, 6th Floor, Office No. 60A, C.S.T. Road, Kalina, Santacruz (East), Mumbai 400 098. Tel: +91 (022) 4922 0555. Fax: +91 (022) 4922 0505
Regd. Office: CDA House, Plot No. 85, Bhamburda Colony (Right), Paud Road, Pune-411 038. Tel: +91 (020) 25280061. Fax: +91 (020) 25280275
Delhi Office: Office No. 810, 8th Floor, Kalash Building, 28, Kasturba Gandhi Marg, New Delhi - 110001. Tel: +91 11 430 29101/82.
CIN No. U74999PN97PLC10262. Email: ct@trustee.com. Website: www.catalysttrustee.com

Pune | Mumbai | Bengaluru | Delhi | Chennai



Annexure VII
Aggregated exposure to top 20 borrowers as on 31 March 2026
Amount in Crores

Sr. No.	Total Sanctioned	Total Principal Outstanding
1	40.0	22.9
2	30.0	22.8
3	30.0	22.1
4	35.0	21.7
5	40.0	21.5
6	28.0	19.6
7	25.0	19.6
8	33.0	19.1
9	22.0	18.7
10	34.0	18.2
11	40.0	17.9
12	30.0	17.3
13	30.0	16.2
14	30.0	15.9
15	20.0	15.6
16	20.0	15.3
17	40.0	15.3
18	15.0	11.8
19	40.0	11.6
20	35.0	10.4
Total	617.0	353.5

Annexure VIII
Details of Top 20 NPAs as on 31 March 2026
Amount in Crores

Sr. No.	Total Sanctioned	Total Principal Outstanding
1	4.91	5.13
2	18.00	5.02
3	10.00	3.80
4	1.76	1.19
5	1.04	1.11
6	1.11	1.09
7	1.30	1.03
8	1.00	0.99
9	0.99	0.97
10	0.92	0.89
11	0.89	0.88
12	0.89	0.87
13	0.98	0.85
14	1.00	0.85
15	0.80	0.80
16	0.75	0.74
17	0.75	0.72
18	0.72	0.72
19	0.70	0.70
20	0.69	0.70
Total	49.20	29.06

Annexure IX
ALM Statement
Asset/Liability management Statement for Period March 31, 2026



Nayi Asha, Naya Vishwas.

20 April, 2026

To,
The Manager,
National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051.

Sub: Provisional Asset Liability Management ('ALM') Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of March, 2026

Dear Sir / Madam,

In accordance with the disclosure requirement as per the Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated 15 October, 2025 as amended from time to time, please find enclosed the provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of March 2026 as submitted to the National Housing Bank.

Kindly take the same on your records.

Thanking you,

For SMFG India Home Finance Company Limited
ARCHANA Digitally signed by
PRAVIN ARCHANA PRAVIN
NADGOUDA NADGOUDA
Date: 2026.04.20 19:29:27
+05'30'
Archana Nadgouda
Company Secretary
Membership No. A17140

SMFG India Home Finance Co, Ltd.

Corporate Office: 503 & 504, 5th Floor, C-Block, Inspire BKC, BKC Mah Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Registered Office: Commercial IT Park, Tower B, 1st Floor, No. 111, Mount Poonam, Bee Road, Porur, Chennai - 600116.
Toll Free No.: 1800 102 1033 | grihashakti@grihashakti.com | www.grihashakti.com | CIN: U65922TN2010PLC076972

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300
A. OUTFLOWS											
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1319.52	1319.52
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Notes, bonds & debentures	0.00	0.00	0.00	350.00	0.00	120.00	425.00	1688.00	70.00	542.19	3195.19
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	350.00	0.00	120.00	425.00	1640.00	70.00	542.19	3147.19
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	48.00
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	0.00	39.33	22.39	86.84	165.90	291.69	697.74	3318.94	1436.70	633.66	6693.19
a) Term money borrowings	0.00	39.33	22.39	86.84	165.90	258.29	630.94	2108.56	1175.10	223.57	4710.92
b) Bank borrowings in the nature of WCCL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	943.18	0.00	0.00	943.18
c) From RBI, NHB, Govt. & others	0.00	0.00	0.00	0.00	0.00	33.40	66.80	267.20	261.60	410.09	1039.09
7. Current Liabilities & provisions:	56.93	15.64	137.77	67.51	20.07	48.50	39.63	19.38	6.08	14.71	426.20
a) Sundry creditors	36.77	8.14	8.93	0.00	0.00	6.36	0.00	11.90	0.48	0.00	72.58
b) Expenses payable (other than interest)	11.24	6.88	127.18	6.60	9.80	0.35	6.64	1.21	5.58	6.17	183.65
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Interest payable on bonds/deposits	8.92	0.62	1.66	58.91	10.27	40.94	29.81	0.00	0.00	0.00	151.13
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.85	3.18	6.27	0.00	8.54	18.84
8. Contingent Liabilities	100.10	75.81	98.19	194.08	196.63	318.16	209.45	1735.20	236.30	18.75	3182.67
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
b) Loan commitments pending disbursement (outflows)	100.10	75.81	98.19	194.08	196.63	299.41	171.95	148.20	86.30	0.00	1370.67
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	18.75	37.50	1587.00	150.00	18.75	1812.00
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills, rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Others (Please specify, if any)	0.00	0.00	1.00	1.02	1.02	3.15	6.62	20.60	12.23	8.06	53.70
(A) TOTAL OUTFLOWS	157.03	130.78	259.39	699.45	383.62	781.50	1378.44	6782.12	1761.29	2908.05	15241.63
(A.1) CUMULATIVE OUTFLOWS	157.03	287.81	547.16	1246.61	1630.23	2411.73	3790.17	10572.29	12333.58	15241.63	48218.24
B. INFLOWS											
1. Cash	0.89	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.89
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks (in India only)	193.33	177.74	109.23	0.00	0.00	3.53	50.36	0.00	0.00	0.00	534.19
a) Current account	102.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102.67
b) Deposit /short-term deposits	90.66	177.74	109.23	0.00	0.00	3.53	50.36	0.00	0.00	0.00	431.52
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions)	24.97	0.00	146.51	0.00	0.00	24.29	0.00	0.00	0.00	0.00	195.77
a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Non Mandatory Listed	24.97	0.00	146.51	0.00	0.00	24.29	0.00	0.00	0.00	0.00	195.77
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Advances (Performing)	58.64	33.43	60.53	162.70	171.92	536.23	960.52	2601.05	1477.07	4520.90	10582.99
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)	58.64	33.43	60.53	162.70	171.92	536.23	960.52	2601.05	1477.07	4520.90	10582.99
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.65	160.68	179.33
a) Sub-standard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.65	0.00	18.65
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	117.58	117.58
b) Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.10	43.10
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.59	45.59
8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.13	22.13
9. Other assets :	86.43	11.22	17.98	11.16	2.75	10.93	34.88	131.22	26.41	165.08	498.06
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.46	7.46
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	85.47	10.68	10.68	0.00	0.00	2.08	8.27	0.00	1.73	18.33	137.24
(c) Others (Please specify, if any)	0.96	0.54	7.30	11.16	2.75	8.85	26.61	131.22	24.68	139.29	353.36
10. Lines of credit committed by other institutions (inflows)	810.00	367.00	260.00	375.00	0.00	0.00	0.00	0.00	0.00	0.00	1812.00
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Others (Please specify, if any)	0.00	0.00	0.00	3.41	6.77	32.87	107.58	505.26	224.50	490.29	1370.68
(B) TOTAL INFLOWS	1174.26	589.39	594.25	552.27	181.44	607.85	1153.34	3237.53	1746.63	5404.67	15241.63
C. Mismatch (B - A)	1017.23	458.61	334.90	-147.18	-202.18	-173.65	-225.10	-3544.59	-14.66	2496.62	0.00
D. Cumulative mismatch	1017.23	1475.84	1810.74	1663.56	1461.38	1287.73	1062.63	-2491.96	-2496.62	0.00	0.00
E. Mismatch as % to Outflows (C as % of A)	647.79%	350.67%	129.13%	-21.04%	-52.70%	-22.22%	-16.33%	-52.26%	-0.83%	85.85%	0.00%
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	647.79%	512.78%	330.93%	133.45%	89.64%	53.39%	28.04%	-23.48%	-20.24%	0.00%	0.00%

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
Column Code	C301	C302	C303	C304	C305	C306	C307	C308	C309	C310	C311	C312
A. OUTFLOWS												
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
b) Non-redemable or perpetual preference capital												0.00
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1319.52	1319.52
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Notes, bonds & debentures	0.00	0.00	199.98	399.96	0.00	129.98	429.96	1499.92	79.99	549.96	0.00	3199.98
a) Floating rate	0.00	0.00	199.98	399.96	0.00	0.00	0.00	0.00	0.00	0.00	0.00	199.98
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	350.00	0.00	120.00	425.00	1440.02	70.00	542.19	0.00	2947.21
c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.00
5. Deposits/Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Deposits												0.00
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	717.16	23.07	1248.07	858.23	1591.93	224.96	709.79	1052.06	61.28	108.64	0.00	6953.19
a) Term money borrowings	717.16	23.07	1248.07	858.23	1563.35	216.60	44.44	42.00	0.00	0.00	0.00	4719.92
b) Bank borrowings in the nature of WCCL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	843.18	0.00	0.00	0.00	943.18
c) From RBI, NHB, Govt.	0.00	0.00	0.00	0.00	128.58	8.38	665.35	61.28	108.64	0.00	0.00	1039.09
d) From Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Current Liabilities & provisions:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	426.20	426.20
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	72.58	72.58
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	183.65	183.65
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	151.13	151.13
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.44	18.44
8. Reps/bills rediscounted/forex swaps (Sell / Buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Contingent Liabilities	100.10	75.81	96.19	194.08	198.63	318.16	209.43	1735.20	236.30	18.75	0.00	3182.67
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Loan commitments pending disbursement (outflows)	100.10	75.81	96.19	194.08	198.63	299.41	171.95	148.20	86.30	0.00	0.00	1370.67
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	18.75	37.50	1567.00	150.00	18.75	0.00	1812.00
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53.70	53.70
(A) TOTAL OUTFLOWS	100.10	75.81	96.19	194.08	198.63	318.16	209.43	1735.20	236.30	18.75	0.00	3182.67
(A-1) CUMULATIVE OUTFLOWS	100.10	175.91	272.10	466.18	664.81	983.27	1193.70	1371.90	1608.20	1796.95	1824.63	3182.67
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.89	0.89
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks (in India only)	90.66	177.74	109.23	0.00	0.00	3.53	50.38	0.00	0.00	0.00	102.67	534.15
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	102.67	102.67
b) Deposit/short-term deposits	90.66	177.74	109.23	0.00	0.00	3.53	50.38	0.00	0.00	0.00	0.00	431.52
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions)	24.97	0.00	146.51	0.00	0.00	24.29	0.00	0.00	0.00	0.00	0.00	195.77
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	24.97	0.00	146.51	0.00	0.00	24.29	0.00	0.00	0.00	0.00	0.00	195.77
b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Advances (Performing)	0.00	0.00	10496.12	0.18	0.18	0.56	1.18	5.55	7.15	72.07	0.00	10582.99
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)												0.00
i) Fixed Rate	0.00	0.00	0.18	0.18	0.18	0.56	1.18	5.55	7.15	72.07	0.00	87.03
ii) Floating Rate	0.00	0.00	10495.94	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10495.94
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGG)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.85	160.68	0.00	179.53
a) Sub-standard												0.00
i) All overdue and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	18.85	0.00	0.00	18.85
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	141.83	0.00	141.83

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Doubtful and loss												0.00
i) All instalments of principal falling due during the next five years as also all overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	43.10	0.00	43.10
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	45.59	45.59
8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.13	22.13
9. Other assets:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	498.06	498.06
(a) Intangible assets and items not representing cash inflows.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.46	7.46
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137.24	137.24
(c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	353.36	353.36
10. Lines of credit committed by other institutions (inflows)	810.00	387.00	280.00	375.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1812.00
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Others (Please specify, if any)	0.00	0.00	0.00	3.41	6.77	32.97	107.59	595.28	224.50	490.29	0.00	1370.66
(B) TOTAL INFLOWS	925.63	544.74	1101.86	378.39	6.93	61.25	159.12	510.81	250.30	723.04	699.34	15241.63
C. Mismatch (B - A)	108.37	445.86	945.62	-1021.72	-1881.61	-601.87	-1185.12	-3764.47	-117.28	53.46	-1501.24	0.00
D. Cumulative mismatch	108.37	554.23	1001.85	899.13	7116.52	6514.65	5329.53	1565.06	1447.78	1501.24	0.00	0.00
E. Mismatch as % to Outflows (C as % of A)	13.26%	450.91%	612.17%	-72.96%	-99.63%	-90.76%	-88.16%	-88.05%	-31.91%	7.98%	-69.16%	0.00%
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	13.26%	60.50%	406.92%	232.95%	123.74%	101.56%	68.69%	13.01%	11.67%	11.49%	0.00%	0.00%</

Provisional Half Yearly Asset/Liability management Statement for Period March 31, 2025



Nayi Asha. Naya Vishwas.

18 April, 2025

To,
The Manager,
National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051.

Sub: Provisional Asset Liability Management ('ALM') Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of March, 2025

Dear Sir / Madam,

In accordance with the disclosure requirement as per the Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated 22 May, 2024 as amended from time to time, please find enclosed the provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of March, 2025 as submitted to the National Housing Bank.

Kindly take the same on your records.

Thanking you,

**For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.)**

A handwritten signature in black ink, appearing to read 'P. Iyengar'.

**Parthasarathy Iyengar
Company Secretary and Compliance Officer
Membership No. A21472**

SMFG India Home Finance Co. Ltd.
(Formerly Fullerton India Home Finance Co. Ltd.)

Corporate Office: 503 & 504, 5th Floor, D-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.

Registered Office: Connaught Place, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

Toll Free No.: 1800 102 1005 | Email: grihashakti@grihashakti.com | Website: www.grihashakti.com | CIN: U68922TN00109PL0070572

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING													
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Row Code	
Column Code	C296	C291	C292	C293	C284	C296	C296	C297	C296	C299	C306		
A. OUTFLOWS													
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16	R1569	
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16	R1570	
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1571	
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1572	
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1573	
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1182.66	1182.66	R1574	
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1575	
4. Notes, bonds & debentures	0.00	0.00	0.00	200.00	0.00	25.00	186.70	186.30	0.00	241.02	2519.02	R1577	
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	200.00	0.00	25.00	186.70	186.30	0.00	241.02	2519.02	R1578	
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1579	
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1580	
5. Deposits	0.00	0.00	0.00	49.50	0.00	0.00	0.00	0.00	0.00	0.00	49.50	R1581	
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1582	
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1583	
c) Commercial Papers (CPs)	0.00	0.00	0.00	49.50	0.00	0.00	0.00	0.00	0.00	0.00	49.50	R1584	
6. Borrowings	0.00	39.33	25.43	65.90	218.75	286.92	895.35	2944.52	1399.90	896.23	6574.03	R1585	
a) Term money borrowings	0.00	39.33	25.43	65.90	218.75	281.22	843.95	2314.62	1194.00	567.08	5330.48	R1586	
b) Bank borrowings in the nature of WCCL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1587	
c) From RBI, MHB, Govt. & others	0.00	0.00	0.00	0.00	0.00	25.70	51.40	629.70	205.60	331.15	1243.55	R1588	
7. Current Liabilities & provisions:	89.45	58.41	83.25	81.43	9.99	43.65	21.52	28.28	14.88	14.66	455.11	R1589	
a) Sundry creditors	58.17	29.38	19.27	0.00	0.00	0.00	0.00	3.30	5.03	0.00	121.13	R1590	
b) Expenses payable (other than interest)	28.26	28.26	61.19	8.16	1.65	0.60	2.32	13.81	9.85	8.39	166.49	R1591	
c) Advance income received, receipts from borrowers/clients/adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1592	
d) Interest payable on bonds/deposits	3.02	0.79	2.79	63.27	4.34	42.42	18.31	0.00	0.00	0.00	124.94	R1593	
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1594	
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.23	0.99	5.17	0.00	6.26	12.59	R1595	
8. Contingent Liabilities	86.89	144.72	210.07	338.27	254.52	394.42	593.75	1017.50	64.50	2.50	3007.54	R1596	
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1597	
b) Loan commitments pending disbursement (outflows)	86.89	144.72	210.07	338.27	254.52	291.92	210.45	147.50	44.50	0.00	1729.24	R1598	

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING													
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Row Code	
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	2.50	383.30	870.00	20.00	2.50	1278.30	R1599	
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1600	
9. Others (Please specify if any)	0.00	0.00	1.00	1.01	1.02	3.15	6.11	28.28	16.83	13.21	70.71	R1601	
(A) TOTAL OUTFLOWS	176.14	242.46	320.35	716.11	484.28	632.74	1503.43	2664.88	1495.81	2723.53	14195.73	R1602	
(A. 1) CUMULATIVE OUTFLOWS	176.14	418.60	738.95	1455.06	1939.34	2592.08	4095.51	9999.39	11476.20	14199.73	47072.00	R1603	
B. INFLOWS													
1. Cash	0.90	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.90	R1605	
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1606	
3. Balances with banks (in India only)	266.06	42.82	108.53	184.39	0.00	0.05	4.45	0.00	0.00	0.00	606.10	R1607	
a) Current account	178.55	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178.55	R1608	
b) Deposit (short-term deposits)	87.51	42.82	108.53	184.39	0.00	0.05	4.45	0.00	0.00	0.00	427.55	R1609	
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1610	
4. Investments (net of provisions)	98.38	49.25	123.41	138.38	0.00	0.00	0.00	0.00	0.00	0.00	410.42	R1611	
a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1612	
b) Non Mandatory Listed	98.38	49.25	123.41	138.38	0.00	0.00	0.00	0.00	0.00	0.00	410.42	R1613	
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1614	
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1615	
e) Venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1616	
5. Advances (Performing)	46.87	30.62	54.91	137.59	142.88	456.32	843.43	2292.89	1255.10	4313.98	9674.59	R1617	
a) Bills of exchange and promissory notes (discounted & rediscounted)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1618	
b) Term loans (only rupee loans)	46.87	30.62	54.91	137.59	142.88	456.32	843.43	2292.89	1255.10	4313.98	9674.59	R1619	
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1620	
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.46	138.28	147.74	R1621	
a) Sub-standard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.46	0.00	9.46	R1622	
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.46	0.00	9.46	R1623	
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111.21	111.21	R1624	
b) Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1625	
i) All instalments of principal falling due during the next five years as also at overdues	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1626	
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.07	27.07	R1627	

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY														
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total	Row Code	
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	2.50	363.36	870.00	20.00	2.50	0.00	1278.99	R1678	
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1679	
10. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1680	
(A) TOTAL OUTFLOWS	732.30	393.34	1485.14	1796.49	1986.45	589.87	1608.47	3239.46	141.94	294.85	2049.62	14195.73	R1681	
(A-1) CUMULATIVE OUTFLOWS	732.30	1615.74	2500.88	4297.37	6275.82	6845.69	8454.16	11713.62	11855.26	12150.11	14195.73	30030.88	R1682	
B. INFLOWS														
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1684	
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1685	
3. Balances with banks (in India only)	87.51	42.83	198.53	184.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	70.69	R1686	
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	178.55	R1687	
b) Deposit other than deposits	87.51	42.83	198.53	184.39	0.00	0.00	0.00	0.00	0.00	0.00	0.00	427.55	R1688	
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1689	
4. Investments (net of provisions)	99.39	49.25	123.41	138.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410.42	R1690	
a) Fixed income securities (e.g. govt. securities, semi coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	99.39	49.25	123.41	138.38	0.00	0.00	0.00	0.00	0.00	0.00	0.00	410.42	R1691	
b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1692	
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1693	
5. Advances (Performing)	9964.98	0.00	0.02	0.02	0.02	0.02	0.15	0.72	0.94	7.69	0.00	9574.59	R1694	
a) Bills of exchange and promissory notes (discounted & rediscounted)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1695	
b) Term loans (only rupee loans)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1696	
i) Fixed Rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1697	
ii) Floating Rate	9964.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9564.98	R1698	
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1699	
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.46	138.28	0.00	147.74	R1700	
a) Sub-standard	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1701	
i) All overdue and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.46	0.00	0.00	9.46	R1702	
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	111.21	0.00	111.21	R1703	
b) Doubtful and loss	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1704	
i) All instalments of principal falling due during the next five years as also all interest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1705	

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY														
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total	Row Code	
i) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	27.07	0.00	27.07	R1706
7. Inflows from assets on lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	61.00	61.00	R1707
8. Fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26.39	26.39	R1708
9. Other assets	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	265.89	265.89	R1709
(a) Intangible assets and items not representing cash inflows	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	7.70	7.70	R1710
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	118.33	118.33	R1711
(c) Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	239.02	239.02	R1712
10. Lines of credit committed by other institutions (inflow)	0.00	250.00	400.00	250.00	0.00	378.30	0.00	0.00	0.00	0.00	0.00	1278.30	R1713	
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1714	
12. Inflows on account of forward exchange contracts, difference usage (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	R1715	
13. Others (Please specify, if any)	86.69	144.72	210.67	338.27	254.52	291.92	210.45	147.50	44.50	0.00	0.00	1729.24	R1716	
(B) TOTAL INFLOWS	9926.54	486.59	942.63	911.06	254.52	670.34	215.95	148.22	54.99	145.97	631.89	14199.73	R1717	
C. Mismatch (B - A)	9106.04	293.25	457.49	-876.43	-1733.91	-109.47	-1395.42	-3115.24	-86.74	-148.89	-2049.62	-14195.73	0.00	R1718
D. Cumulative mismatch	9106.04	3399.39	8686.88	7791.45	6057.54	6158.07	4764.59	1653.35	1566.61	1417.73	0.00	0.00	0.00	R1719
E. Mismatch as % to Outflows (C as % of A)	1243.15%	71.79%	-43.29%	-49.00%	-87.20%	-17.83%	-88.63%	-95.45%	-61.24%	-56.49%	-2049.62%	-14195.73%	0.00%	R1720
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A)	1243.15%	916.51%	346.55%	181.73%	36.53%	89.95%	58.38%	14.11%	13.21%	11.87%	0.00%	0.00%	0.00%	R1721

Audited ALM statement as on 31st March 2024



Nayi Aaha, Nayi Vishwas.

19 April, 2024

To,
The Manager,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051.

Sub: Provisional Asset Liability Management (ALM) Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of March, 2024

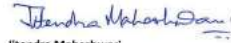
Dear Sir / Madam,

In accordance with the disclosure requirement as per Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated August 10, 2021 as amended from time to time, please find enclosed provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of March, 2024 as submitted to National Housing Bank.

Kindly take the same on your records.

Yours faithfully,

For SMFG India Home Finance Company Limited
(Formerly Fullerton India Home Finance Co. Ltd.)



Jitendra Maheshwari
Company Secretary
Membership No: A19621



SMFG India Home Finance Co. Ltd.
(Formerly Fullerton 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: Megh Towers, 3rd Floor, Old No. 307, New No. 165, Poonamallee High Road, Madhavoyal, Chennai - 600095.
Toll Free No.: 1800 102 1003 | grhashakti@grhashakti.com | www.grhashakti.com | CINE: U65922TN2019PLC076972

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING											
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30 days (less month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Column Code	C206	C201	C202	C203	C204	C205	C206	C207	C208	C209	C300
A. OUTFLOWS											
1. Capital Funds	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00	52622,28	52622,28
a) Equity capital	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00	52422,21	52422,21
b) Non-redeemable or perpetual preference capital	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
c) Others	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
d) Preference capital - redeemable/non-perpetual	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
2. Reserves & surplus	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	66315,25	66315,25
3. GRs, grants, donations & benefactions	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
4. Notes, bonds & debentures	5,00	5,00	5,00	5,00	5,00	5,00	7490,00	120163,31	0,00	24654,42	22881,73
a) Fiat vanilla bonds/debentures	0,00	0,00	0,00	0,00	0,00	0,00	7490,00	120163,31	0,00	24519,42	22881,73
b) Structured securities with embedded options (including zero-coupon/zero discount bonds)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
c) Fixed rate notes	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
5. Deposits	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00	5,00
a) Term deposits from public	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
b) Inter Corporate Deposits (ICDs)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
c) Commercial Papers (CPs)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
6. Borrowings	620	606,00	478,20	4469,78	16479,73	21973,46	89927,16	164411,08	100068,38	81464,38	413951,41
a) Term money borrowings	0,00	606,00	478,20	4469,78	16479,73	21973,46	89927,16	176629,08	98454,98	40381,64	404776,93
b) Bank borrowings in the nature of WCD, CC etc.	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
c) From RBI, NHF, Govt. & others	0,00	0,00	0,00	0,00	0,00	828,00	1878,00	7504,00	7504,00	11082,34	28905,34
7. Current liabilities & provisions	38208,65	31279,24	20288,88	4783,88	881,87	3421,21	3888,24	1293,84	316,83	1247,28	101531,40
a) Sundry creditors	31748,11	28250,16	14578,00	0,00	0,00	500,37	0,00	909,00	80,30	0,00	78185,99
b) Advances payable (other than interest)	3020,17	3020,17	6408,87	829,88	874,04	68,88	706,97	0,00	232,23	207,89	14160,84
c) Advances income received, receipts from borrowers pending adjustment	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
d) Interest payable on bond/deposits	548,36	0,00	377,28	3638,77	307,83	1787,20	2076,78	0,00	0,00	0,00	8686,87
e) Provisions for NPAs	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
f) Provisions (other than for NPAs)	0,00	0,00	0,00	0,00	0,00	93,06	88,31	364,63	0,00	1026,28	1988,27
8. Contingent Liabilities	16946,20	17034,26	17623,15	8690,87	7870,00	18112,99	29426,00	159795,14	16844,87	17880,00	299237,20
a) Letters of Indemnities	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00

PART-I: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
a) Loan commitments pending disbursal (outflow)	1048.30	17036.30	17623.18	6006.97	7670.00	14112.89	19420.00	10882.00	0.00	0.00	110487.38
c) Lines of credit committed to other institutions (outflow)	0.00	0.00	0.00	0.00	0.00	1000.00	2000.00	149183.34	18886.67	17000.00	187883.00
d) Outflows on account of forward exchange contracts, repurchase/sell & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Others (Please specify, if any)	0.00	0.00	75.88	75.47	88.23	324.48	547.83	2450.38	1135.31	3038.63	6883.38
(A) TOTAL OUTFLOWS	1254.34	49076.68	35428.28	17716.64	19119.81	39332.18	193084.22	47835.72	12976.99	194786.57	1167087.48
(A, 1) CUMULATIVE OUTFLOWS	1254.34	51283.02	13899.68	18701.53	179132.14	218464.32	388528.30	648854.22	872245.91	1187907.48	
B. INFLOWS											
1. Cash	34.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	34.14
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks (in India only)	11873.47	9407.98	3232.84	2813.08	9.84	9.98	2852.57	424.71	0.00	0.00	3478.18
a) Current account	1471.26	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3478.18
b) Deposit (short-term deposits)	2102.21	9407.98	8332.84	2813.08	0.00	0.00	2852.57	424.71	0.00	0.00	28328.73
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions)	0.00	0.00	0.00	3888.91	4826.41	7.13	32.48	87.15	109.60	325.88	26188.81
a) Mandatory investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Non Mandatory Listed	0.00	0.00	0.00	3888.91	4826.41	7.13	32.48	87.15	109.60	325.88	26188.81
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Non-mandatory unlisted securities having a fixed term maturity	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) venture capital units	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Advances (Performing)	2882.99	1937.88	3914.28	8015.76	8588.37	35108.11	47203.63	174314.88	96144.38	382335.38	788462.83
a) Bills of exchange and promissory notes (discounted & rediscounted)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)	2882.99	1937.88	3914.28	8015.76	8588.37	35108.11	47203.63	174314.88	96144.38	382335.38	788462.83
c) Corporate loan/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384.37	12217.73
a) Sub-standard											
i) All overdue and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	384.37	0.00	384.37
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

PART-II: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
a) Overdraft and bills											
i) All commitments of principal falling due during the next five years as also all overdrafts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Entire principal amount due beyond the next five years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6038.38	6038.38
7. Inflows from assets at lease	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1948.38	1948.38
8. Fixed assets (including assets at lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1798.84	1798.84
9. Other assets	898.26	891.73	129.84	388.88	199.57	347.88	287.88	938.88	1888.17	14088.28	24110.43
(a) Intangible assets and items not recognizing cash inflows	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	385.88	385.88
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	898.26	891.73	129.84	388.88	199.57	347.88	287.88	938.88	1888.17	13698.40	23724.55
(c) Others (Please specify, if any)	14.81	0.00	913.00	388.89	199.57	129.88	150.88	188.88	1401.53	12790.40	18380.28
10. Lines of credit committed by other institutions (inflow)	2858.88	3900.00	3800.00	0.00	2800.00	1888.88	4788.88	0.00	0.00	0.00	18788.88
11. Bills rediscounted (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12. Inflows on account of forward exchange contracts, dollar-type swaps (inflow)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
13. Others (Please specify, if any)	0.00	0.00	0.00	225.57	911.13	1888.18	468.23	3230.14	2818.33	4334.43	11688.28
(B) TOTAL INFLOWS	8882.88	9698.23	4908.28	3181.28	3888.28	3882.23	18882.13	28882.13	18882.13	48887.81	1167087.48
C. Mismatch (B-A)	8873.48	1828.23	4888.23	1888.23	1888.23	4888.23	4888.23	4888.23	4888.23	4888.23	0.00
D. Cumulative mismatch	8873.48	3656.46	8573.69	10461.92	12350.15	17238.38	22126.61	27014.84	31903.07	36791.30	0.00
E. Mismatch as % to Outflow (E as % of A)	0.8%	5.14%	7.32%	15.88%	24.87%	18.21%	-1.82%	-33.62%	-26.28%	0.00%	
F. Cumulative Mismatch as % to Cumulative Outflow (D as % of A)											

XBRL ALM II Ver.2.0

HFC Details	Description
HFC Code	23
Name of HFC	SMFG India Home Finance Company Limited (Erstwhile Fullerton India Home Finance Company Limited)

Filing Details	Description
Return Code	9
Return Name	ALM-II (SLBRS)
Reporting Frequency	Half yearly
Reporting start date	01/10/2022
Reporting end date	31/03/2023
Return for the period ending	31/03/2023
Schedule ID	69077
Report Version	Final

Reporting Details	Description
Reporting Denomination/ Unit	Lakh
Reporting Standard	Ind-AS
Date of last audited Balance Sheet	31/03/2023
General remarks, if any	

Annexure X

Lending and Borrowing policy in brief

SMHFC has strong governance framework and robust underwriting practices and continue risk monitoring to ensure portfolio performance within acceptable risk levels.

Company has deeply invested in its risk structure, which includes dedicated credit risk, risk containment, risk analytics and operational risk units.

Below are the product features of Home Loan, Loan against property and Developer Finance.

1. Home Loan

Term loan facility for purchase of under constructed and fully constructed properties, re-sale purchase transaction, plot plus construction etc. The facility is extended to Salaried, Self Employed, Self Employed-professionals (Individual), etc.

- Maximum loan amount INR 50 Mio, with maximum tenor of 360 months.
- Maximum LTV as per the regulatory guidelines i.e. loan amount up-to 3 Mio 90%, loan amount above INR 3 Mio to 7.5 mio 80% and loan amount more than 7.5 Mio 75%.
- Credit assessment of all applicants including bureau check and the business cash flow assessments.

2. Loan against Property

Term loan facility against residential, commercial, Industrial properties, and purchase of /commercial property. The facility is offered to Salaried, Self Employed, Self Employed- professionals (Individual) and Firms, Companies (Non-individual).

- Maximum loan amount INR 50 Mio, with maximum tenor of 180 months.
- Maximum LTV of 65% against the residential property, 60% against commercial property and 50% against Industrial collaterals.
- Credit assessment of all applicants including bureau check and the cash flow assessments.

3. Developer Finance for Residential Projects

Term loan facility made available to small to medium real estate Developers for development of residential projects. Loan sanctioned for construction of Project against security of units to be developed in project and receivables against the same once sold. Facility offered to Proprietorship firm, Partnership Firm, Limited Liability Partnership, Corporate entity (Pvt. / Public Ltd. entities). Considering high ticket exposure in the segment, overall exposure of the Product capped at 10% of overall HFC portfolio.

- Ticket Size – Maximum upto INR 400 Mio with maximum tenor of 60 months (including Principal repayment moratorium)
- Loan against under construction project / ready inventory, either to fund balance project cost or investment in new Project (in case of Inventory Finance)
- Maximum Loan to Project cost capped at 60% and loan disbursed in tranches basis project progress

- Credit assessment involves critical assessment of Developer and their ability to Develop and bring additional equity in case required, assessment of Project, micro-market assessment to evaluate saleability in Project. Cashflow base assessment, clearly defining milestones for sales, collection and construction progress for drawing future tranches.

Borrowing policy

Company is registered with National Housing Bank (NHB) as a Housing Finance company regulated by RBI and engages in the business of offering home loans, affordable/ low cost home loans, loans against property, commercial property loans etc to its customers and. As a financial institution engaged in the business of lending; management of diverse, robust and efficient funding sources is a vital component of treasury management. The purpose of the Borrowing Policy is to define governance, limits, monitoring and controls in relation to the company's borrowing program and within the overall boundaries of the treasury management.

Broadly the policy covers

- a) Governance and responsibilities of Board, ALCO, Treasury function including operations, finance and legal
- b) Borrowing strategy including eligible borrowing instruments
- c) Approval of borrowing deals
- d) Security to be offered including covenants
- e) Monitoring of transactions and compliances

Annexure XI
In-principle approval

Annexure XII

Consent letter from RTA



MUFG Intime India Private Limited
(Formerly Link Intime India Private Limited)
CIN: U67160MH1999PTC118368
Registered Address:
C-101, 1st Floor, 247 Park, L.B.S. Marg,
Vikhroli (West), Mumbai - 400083.
Tel: +91 22 4918 6000
Website: www.in.mpms.mufg.com

20 May 2026

To,
SMFG INDIA HOME FINANCE COMPANY LIMITED
Embassy 247 ,
Gandhi Nagar, LBS Marg - Vikhroli West
Mumbai-400083

Dear Sir/Madam,

Sub.: Consent to act as Registrar to the Proposed Issue of DEBT SECURITIES BY SMFG INDIA HOME FINANCE COMPANY LIMITED FROM TIME TO TIME COMPRISING RATED, LISTED, REDEEMABLE, TRANSFERABLE, NON CONVERTIBLE DEBENTURES OF FACE VALUE INR 1,00,000/- (RUPEES ONE LAKHS ONLY), INCLUDING ISSUANCE OF SUB-DEBT FOR FACE VALUE INR 1,00,000/- (TOGETHER "DEBENTURES") AND RATED, LISTED COMMERCIAL PAPER FOR FACE VALUE OF Rs 5,00,000/- EACH ("COMMERCIAL PAPER"), AGGREGATING TO INR 7400 CRS ISSUED AT PAR/ PREMIUM/DISCOUNT (DEBENTURES AND COMMERCIAL PAPER ARE TOGETHER REFERRED TO AS THE "DEBT SECURITIES") ("Issuer"/ "Company / SMHFC") ON PRIVATE PLACEMENT BASIS

We refer to the subject issue and hereby accept our appointment as "Registrar" for Electronic Connectivity Provider to issue of DEBT SECURITIES BY SMFG INDIA HOME FINANCE COMPANY LIMITED FROM TIME TO TIME COMPRISING RATED, LISTED, REDEEMABLE, TRANSFERABLE, NON CONVERTIBLE DEBENTURES OF FACE VALUE INR 1,00,000/- (RUPEES ONE LAKHS ONLY), INCLUDING ISSUANCE OF SUB-DEBT FOR FACE VALUE INR 1,00,000/- (TOGETHER "DEBENTURES") AND RATED, LISTED COMMERCIAL PAPER FOR FACE VALUE OF Rs 5,00,000/- EACH ("COMMERCIAL PAPER"), AGGREGATING TO INR 7400 CRS ISSUED AT PAR/ PREMIUM/DISCOUNT (DEBENTURES AND COMMERCIAL PAPER ARE TOGETHER REFERRED TO AS THE "DEBT SECURITIES") ("Issuer"/ "Company / SMHFC") ON PRIVATE PLACEMENT BASIS and give our consent to incorporate our name as "Registrar to the Issue" in the offer documents.

Our Permanent SEBI Registration No.: INR000004058.

Thanking You.

Yours faithfully,

For MUFG Intime India Private Limited


Ganesh Jadhav
Senior Associate Vice President-Depository Operations

A Part of MUFG Corporate Markets, a division of MUFG Pension & Market Services

Consent Letter from Statutory Auditors

B. K. Khare & Co.
Chartered Accountants
706/708, Sharda Chambers, New Marine
Lines, Mumbai - 400 020, India

Statutory Auditors Consent letter

To,

Board of Directors
SMFG India Home Finance Company Limited
Inspire BKC, Unit No. 503 & 504, 5th Floor, Main Road,
G Block BKC, Bandra Kurla Complex, Bandra East,
Mumbai - 400051

Dear Ma'am/Sir

Sub: Proposed issue of debt securities by SMFG India Home Finance Company Limited from time to time which may comprise long term non-convertible redeemable debentures ("NCDs"), either as senior secured debentures or unsecured debentures of Face Value Rs.1 lakh each or such other face value as per extant applicable law and rated, listed commercial papers of face value of Rs. 5,00,000 each or such other face value as per extant applicable laws ("commercial paper"), on private placement basis, in one or more tranches or series, subject to the total outstanding debentures not exceeding Rs. 7,400 crores at any time.

We, **B. K. Khare & Co.**, Chartered Accountants (Firm's Registration No: 105102W), hereby give our consent to act as the Statutory Auditors to the Issue, and include our name being as the Statutory Auditors of the Company and to include our Audit Report dated 11 May 2026, related to the audit of financial statements for the financial year ended 31 March 2026 in the General Information Document and relevant Key Information Document to be filed by the Company with BSE/NSE Limited ("**Stock Exchange**") in terms of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time ("**SEBI NCS Regulations**") (collectively the "**Issue Documents**").

We hereby consent that the following details along with any information as required to be disclosed pursuant to the SEBI NCS Regulations, with respect to us may be disclosed, in the General Information Document, relevant Key Information Document and other Issue related material:

Name	:	B. K. Khare & Co., Chartered Accountants
Address	:	706-708, Sharda Chambers, New Marine Lines, Mumbai 400020
Tel	:	022-62439500
Email	:	shirishrahalkar@bkkhareco.com
Peer Review No.	:	020104
Contact Person	:	Mr. Shirish Rahalkar
Website	:	www.bkkhare.com

We hereby consent to inclusion of the extracts of this letter in the General Information Document, relevant Key Information Document or any other document in terms of the SEBI NCS Regulations.

We confirm that we will immediately inform the Company of any change, additions or deletions in respect of the matters covered in this letter till the date when the NCDs commence trading on the Stock Exchange, if we become aware of the same. In the absence of any such

Page 1 of 2



B. K. Khare & Co.
Chartered Accountants

communication from us, the above information should be taken as updated information until commencement of trading of the NCDs on the Stock Exchange.

We also agree to keep strictly confidential, until such time as the proposed transaction is closed, (i) the nature and scope of this transaction, and (ii) our knowledge of the proposed transaction of the Company.

This letter has been issued at the request of the Company for use in connection with the Issue and may accordingly be relied on by the Company and the legal counsel appointed in relation to the Issue, and may, *inter alia*, be submitted to the Stock Exchange and/or any other regulatory/statutory/governmental or any other authority, and be produced in any actual/potential proceeding or actual/potential dispute relating to or connected with the General Information Document, relevant Key Information Document or otherwise in connection with the Issue.

Yours faithfully,
For B. K. Khare & Co
Chartered Accountants
Firm Registration No: 105102W


Vikram Kuntakar
Partner
Membership No: 104656
Date: 04 June 2026
Place: Mumbai



ANNEXURE XIII
Details of Branches

Sr. No	State	City	Branch Address
1	Maharashtra	Pune	1st Floor, Office No.202/202, Sr.No. 50,52,53A, P No.94, Walvekar Commercial Complex, Walvekar Nagar, Pune Satara Road, Above Ashtekar Jewellers, Pune, Maharashtra - 411009
2	Tamil Nadu	Chennai	3rd Floor, No.3362 – V, AE Block, 10th Main Road, Anna Nagar, Chennai, Tamil Nadu - 600040
3	Tamil Nadu	Madurai	1st Floor, No.39, Kalavasal Bypass Road, Madurai, Tamil Nadu - 625016
4	Gujarat	Ahmedabad	Fourth Floor 402, Satkar Complex, Adjoining Swagat, C.G Road, Ahmedabad, Gujarat – 380006.
5	Madhya Pradesh	Indore	7th Floor, Office No.704, 705 & 706, Benchmark Business Park, Opposite Gujarati Samaj School, Bombay Hospital Road, Indore, Madhya Pradesh - 452010
6	Gujarat	Vadodara	315, 3rd Floor, Rajshree Centre, Opposite Effotel Hotel, Sayajiganj, Vadodara, Gujarat – 390020
7	Rajasthan	Ajmer	3rd Floor 244-A, Above Great Eastern Limited Circular Road, Anasagar Link Road Vaishali Ajmer Rajasthan-305001
8	Rajasthan	Udaipur	3rd Floor, 301, Shreeji Chamber, 32 Panchwati, Udaipur, Rajasthan - 313001
9	Karnataka	Bangalore	1st Floor , NM Complex #6, service Road , Remco Layout Hampi Nagar RPC Layout Adj to Attuguppe Metro Station Vijayanagar Karnataka-560040
10	Tamil Nadu	Coimbatore	Ground Floor, No:178, Krishnasamy Mudaliyar Road , RS Puram, Coimbatore -641002, Tamil Nadu
11	West Bengal	Kolkata	6th Floor, Anar Chambers, 5 B.N., Sarkar Sarani, Kolkata, West Bengal - 700072
12	Karnataka	Mysore	1st Floor, No.615,Patel Complex, 4th Stage, New Kantha Raju URS Road , TK Layout Mysore, Karnataka -570023
13	Gujarat	Surat	Mezzanine Floor, Office No.2006, 21st Century, Main Darwaza Ring Road, Surat, Gujarat - 395002
14	Maharashtra	Nashik	Ground & Mezannine floor, G-19, 20, 21 & 22, Opp. Police Parade Ground, Sharanpur Road, Nashik - 422002, Maharashtra
15	Madhya Pradesh	Ujjain	First Floor, B-13/2, Mahakal Vanijyik Kendra, Nanakheda, Ujjain, Block-B, Madhya Pradesh - 456 010
16	Gujarat	Rajkot	Second Floor, The City Centre, Office No.239,240 & 241, Near Amrapali Undar Bridge,Raiya Road,Rajkot, Gujarat-360007.
17	Tamil Nadu	Salem	First Floor, No:-296, Omalur Main Road, Angammal Colony, Salem - 636 009, Tamil Nadu
18	Madhya Pradesh	Bhopal	First Floor, HIG-10, Shivaji Nagar, Hoshangabad Road, Bhopal-462016, Madhya Pradesh
19	Maharashtra	Nagpur	2nd Floor, Block No:-223, Shri Ram Shyam Towers, Kingsway, Sadar, Nagpur - 440 001
20	Maharashtra	Jalgaon	Second Floor, Landmark Building, 31, Lokmanya Housing Society, Ring Road, Jalgaon - 425 001, Maharashtra
21	Maharashtra	Kolhapur	Second Floor, S-7, Krystal Plaza, Near Gold Gym, Tarabai Park, Kolhapur, Maharashtra - 416003
22	Rajasthan	Jaipur	First & Second Floor, Kesar Mall, 115A, Tonk Road, Babu Nagar, Opp. Apex Mall, Rajasthan, Jaipur - 302015

23	Tamil Nadu	Trichy	Third Floor, Selva Nirmala Complex, No:-C-87/3,1-24, 5th Cross, Fort Station Road, Thillai Nagar, Trichy - 620018, Tamil Nadu
24	Maharashtra	Aurangabad	C-501, 5th Floor, C Wing, Space Olympia, Sutgirni Chowk, Garkheda, Aurangabad, Maharashtra - 431009
25	Tamil Nadu	Erode	1st Floor , J.B Towers, 15/2, Sathiya Sai Nagar, 2nd Street, Perundurai Road, Erode, Tamil Nadu - 638012
26	Telangana	Hyderabad	Fourth Floor, Brij Tarang, No:-6-3-1192/1-6/4 AB, Kundan Bagh, Begumpet, Telangana - 500 016
27	Madhya Pradesh	Gwalior	Fourth Floor, 33, The Empire, City center, Lashkar, Gwalior, Madhya Pradesh - 474 001
28	Madhya Pradesh	Jabalpur	Second Floor, House No:-435/1, 509/510 (New) Najul Block No:-84, Marhatal Ward, Jabalpur - 482 001, Madhya Pradesh
29	Rajasthan	Jodhpur	1st Floor ,Plot No E-4,E-5, Near Vishnoi Dharamsala, Ratanda, Jodhpur Rajasthan-342001
30	Maharashtra	Sholapur	4th Floor, Oasis Mall, 11A, Murarji Peth, Solapur, Maharashtra - 413001
31	West Bengal	Durgapur	1st Floor Right Side, Plot No.UCP/012, Under Bengal Ambuja City, Centre Faridpur Mamra Durgapur-713216, West Bengal
32	Andhra Pradesh	Rajahmundry	4th Floor, 75-06-26/1, Prakash Nagar, Revenue Ward No.31, Rajahmundry, Andhra Pradesh – 533102.
33	Telangana	Warangal	1st Floor, House No.15-1-237, Shop No.11 & 12, Warangal City Centre, Warangal, Greater Warangal - 506002
34	Maharashtra	Ahmednagar	Second Floor, Mauli Sankul, Savedi Road, Nagar Manmad Road, Near Zopadi Canteen, Opp. TVS Showroom, Savedi, Ahmednagar - 414 003, Maharashtra
35	Maharashtra	Amravati	Office No.13 & 20, Second Floor, Busylnd Heights, Jawahar Road, Chitra Chowk, Amravati, Maharashtra - 444601
36	Tamil Nadu	Dindigul	1st floor Door no-h-68, 80 Feet Road Rm Colony , Main Road Dindigul Tamil Nadu-624001
37	Andhra Pradesh	Vijayawada	First & Second Floor, H No:-39-9-8, Sri Nivasam, Temple Street, Labbipet, Vijayawada - 520010, Krishna Dist, Andhra Pradesh
38	Andhra Pradesh	Visakhapatnam	First Floor, 47-7-34, Puppaalas Elite Dwarakanagar Road, Visakhapatnam, Andhra Pradesh - 530016
39	Maharashtra	Thane	16th Floor, 1602-1610, Mahavir Business Park, LBS Road, Teen Hath Naka, Thane West, Maharashtra - 400604.
40	Rajasthan	Pali	1st Floor, 83 Veer Durga Das Nagar, Guru Nanak Marg, Pali, 306401 (Rajasthan)
41	Rajasthan	Bhilwara	Third Floor, 303 Govindam Tower, Old RTO Road, Bhilwara, Rajasthan - 311001
42	Telangana	Nizamabad	First Floor, D No:-5-6-572, Pragathi Nagar, Nizamabad, Telangana - 503001
43	Maharashtra	Akola	3rd Floor Yamuna Plaza, Plot No.9 Survey No.37 Nazul Plot No.1/9 Nazul Sheet No.79-80, Murtizapur Road Akola Maharashtra -444001
44	Maharashtra	Mumbai (Andheri)	CTS No.5, Sr.No. 119-A, 3rd floor, unit no 312, Village Chakala, Mahakali Caves Road, Andheri East, Mumbai – Maharashtra, Pin code - 400093
45	Andhra Pradesh	Nellore	3rd Floor, Unit No.7 & 8, Sridhar's Krishna Tower, Anammayya Circle, Mini Bypass Road, Nellore, Andhra Pradesh - 524001

46	Telangana	Karimnagar	Third Floor, House No:-2-8-294, Saharsa Towers, Mukarampura, Karimnagar, Beside Raghavendra Mess, Telangana - 505001
47	Andhra Pradesh	Kakinada	1st Floor, 6-3-22/1, Dantu Vari Street Surya, Rao Peta, Kakinada, East Godavari, Andhra Pradesh – 533001
48	West Bengal	Siliguri	First Floor, 2nd Mile, City Plaza, Sevoke Road, Off. Payal Cinema Hall, Siliguri, Darjeeling, West Bengal - 734001
49	Tamil Nadu	Vellore	620/4, Near Chittoor Bus Stop, Vellore Road, Katpadi, Vellore, Tamil Nadu - 632007
50	Gujarat	Bhavnagar	102, 1st Floor, Sopan Complex, Wagha Wadi Road Bhavnagar. 364002
51	Delhi	Delhi	Plot No-35, 2nd Floor, DLF Industrial Area-Kirti Nagar, Nazafgarh Road, Moti Nagar, New Delhi-110015
52	Uttarakhand	Haridwar	Second Floor, Sant Bhawan, Ranipur Road, Arya Nagar, Jwalpur, Haridwar, Uttarakhand - 249407
53	Uttar Pradesh	Lucknow	7th Floor, TC-34/V-2, Cyber Tower, Vibhuti Khand, Gomti Nagar, Lucknow, Uttar Pradesh - 226010
54	Uttarakhand	Dehradun	2nd Floor, 55 Balaji Tower, Rajpur Road, Behind MJ Tower, Dehradun, Uttarakhand – 248001
55	Uttar Pradesh	Kanpur	2nd Floor, B-Block, J.S Tower, 16/106, M.G Road, The Mall, Kanpur, Uttar Pradesh - 208001
56	Uttar Pradesh	Meerut	Third Floor, 139/141, PNB Building, Mangal Panday Nagar, Meerut, Uttar Pradesh - 250002
57	Punjab	Jalandhar	First floor, SCO 47, Opp. District Courts, Jalandhar - 144001
58	Haryana	Panipat	1st Floor Sco-32, Sector -11 ,Urban Estate , Huda , Painpat, Haryana-132103
59	Haryana	Yamunanagar	2nd floor, SCF-37, KD Complex Opp.Madan Gas , Near Masih Hospital and Bus Stand, Yamuna Nagar, Haryana-135001
60	Punjab	Patiala	1st Floor, Backside Portion, Malwa Cinema Road, Bank Square, Chhoti Baradari, Patiala, Punjab - 147001
61	Haryana	Karnal	1st Floor , Plot No.210, Main Market, Sector -12, Part-1, Urban Estate, Huda , Karnal, Haryana-132001
62	Chandigarh	Chandigarh	2nd Floor, SCO No.118-19, Sector 8-C, Madhya Marg, Chandigarh - 160008
63	Uttar Pradesh	Agra	3rd Floor, Vrindavan Tower, Near Prateek Tower, Sanjay Place, Civil Lines, Agra, Uttar Pradesh - 282002
64	Uttar Pradesh	Bareilly	Plot No.63, 2nd Floor, Sheel Kishan Tower, Chopla Road, Opp Railway Institute, Civil Lines, Bareilly, Uttar Pradesh - 243001
65	Uttar Pradesh	VARANASI	Second Floor, Ishwar Towers, D-48-141A, Mishir Pokhra, Luxa Road, Godowlia, Varasani, Uttar Pradesh
66	Punjab	Ludhiana	SCO 19, 1st Floor, Feroze Gandhi Market, Ludhiana, Punjab - 141001
67	Uttar Pradesh	Noida	A-45, 1st Floor, Block A, Sector 4, Noida, Uttar Pradesh - 201301
68	Punjab	Bhatinda	1st Floor, SCF 135, Rose Garden Complex, Bathinda, Punjab - 151001
69	Rajasthan	Sikar	3rd Floor, Shop No.308 & 309, Murli Plaza, Rani Sati Road, Shastri Nagar Corner, Sikar, Rajasthan - 332001
70	Rajasthan	Chittorgarh	First Floor, Shri Kalyan Complex, Near Pvt Bus Stand, Gandhi Nagar, Chittorgarh, Rajasthan - 312001
71	Rajasthan	Alwar	2nd Floor, Plot No.4, Suraj Tower Tej Mandir Station Road, Alwar Pin Code - 301001 State - Rajasthan

72	Uttarakhand	Haldwani (Rudrapur)	2nd Floor, Shri Guru Angad Dev Complex, Hall No.01, Rudrapur, Uttarakhand - 263153
73	Uttar Pradesh	Gorakhpur	SCO 19, First Floor, House No.61, Kharaiya Pokhara, Basharatpur, Medical College, Gorakhpur - 273004, Uttar Pradesh
74	Uttar Pradesh	Moradabad	First Floor, Infront of Parshavvanath Plaza, Near PNB Bank, Delhi Road Majhola, Moradabad - 244001, Uttar Pradesh
75	Gujarat	Jamnagar	First Floor, Shop No. 101 - 105, Soham Complex, Gurudwara Road, Jamnagar, Gujarat - 361 001
76	Tamil Nadu	Tirunelveli	Ground Floor, Building No.124/2A, Trivandrum Road, Palayam Kottai, Tirunelveli, Tamil Nadu - 627002
77	Gujarat	Surendranagar	Shop 4, 2nd Floor, Rajvir Complex, Nr S T Road, Main Road, Surendranagar - 363001
78	Gujarat	Vapi	First Floor, Shop No.FB/07 & FB/08, B Building, Solitaire Business Centre, Vapi, District - Valsad, Gujarat - 396195
79	Madhya Pradesh	Ratlam	1st Floor, 734,Chhatripul Road, Ratlam, Madhya Pradesh - 457 001
80	Maharashtra	Kalyan	3rd Floor Office No.307,Divadkar Commercial Building, Shivaji Chowk, Kalyan West,Maharashtra - 421301
81	Maharashtra	Virar	1st Floor, Desai House, Above Bank of Baorda, Bhaji Gully, Virar West, Maharashtra - 401303
82	Maharashtra	PCMC (Pune)	Second Floor, Jai Ganesh Vision, Office-228-229, B wing, Akurdi, Pune, Maharashtra - 411035
83	Gujarat	Morbi	2nd Floor, 39, Capital Market, Ravapar Cross Road, Canal Road, Morbi, Gujarat - 363641
84	Punjab	Moga	Ground Floor, Khewat No:-30, Near Union Bank, Gandhi Road, Moga, Punjab - 142001
85	West Bengal	Asansol	Nissan Building , 1st Floor G.T Road, Behind Punjab National Bank, Ushagram Asansol-713303, West Bengal
86	West Bengal	Rampurhat	Second Floor, Rampurhat Loturs Press, PO+PS, Rampurhat, Ward No:-9, Birbhum, West Bengal - 731224
87	Gujarat	Gandhidham	1st Floor, "Aum Corner", Plot No.336,337 &343, 12 / B, Banking Area, Near Jhanda Chowk, Gandhidham - 370 201.Gujrat
88	Gujarat	Junagadh	2nd Floor, Balaji Avenue, Motibaug, Opp Raijibaugh, Junagadh - 362001
89	Gujarat	Palanpur	Second Floor, S-4, HK Tower, Hanuman Tekari, Abu Highway, Palanpur, Gujarat - 385001
90	Tamil Nadu	Theni	First Floor, No:-54 A, NRT Main Road, NRT Nagar, Theni, Tamil Nadu - 625531
91	Gujarat	Bharuch	First Floor, Shop.No.5 Shree Mangalam Complex Near Kasak Bharuch Gujarat-392002
92	Madhya Pradesh	Khargone	First Floor, S.P Building, Ravindra Nagar, Near SBI Bank, Jawahar Marg, Khargone, Madhya Pradesh - 451 001
93	Madhya Pradesh	Mandsaur	1st Floor, 204, Nai Abadi, above Union Bank of India Mahu Neemach Road, Mandsaur, Madhya Pradesh Pin Code - 458002
94	Madhya Pradesh	Guna	2nd Floor Business Park,Halka No.59, Survey No.277,ward no.19,Near Krishna Marriage Garden , kushmoda ,Guna,Madhya Pradesh - 473001
95	Haryana	Sonipat	Second Floor, Model Town, Near ICICI Bank, Atlas Road, Sonipat, Haryana - 131001
96	Andhra Pradesh	Guntur	D.No:5-37-59, First Floor, Anvathi Complex, 4/7, Brodipet, Guntur – 522 002, Andhra Pradesh

97	Tamil Nadu	Nagercoil	First Floor, Office 2 Portion, Evans Complex, 14 Palace Road, Nagercoil, Kanniyakumari 629001
98	Andhra Pradesh	Tirupati	Second Floor Door No-19-18-213 Hathiramji colony, Bairagipatteda, Tirupati, Andhra Pradesh State - 517501
99	Maharashtra	Palghar	First Floor, Gala No.115 & 109, Palghar Nagapariashad Property, No.2005187 and 2005188 of Zone B, Dhanani Complex, Near L.G Shop, AZbove Thane Bharat Sahakari Bank, Kacheri Road, Palghar, Maharashtra - 401404
100	Telangana	Hyderabad(LB Nagar)	3rd Floor, Plot No.15 & 28, Srinivasa Chambers, Mansorrabad, LB Nagar, Ring Road, Rangareddy, Hyderabad, Telangana - 500074
101	Maharashtra	Panvel	3rd Floor, Arham Developer's, Munoth Empress, Final Plot No.189 Near Ambedkar Statue, Opposite Panvel Bus Stand, Panvel-410206 State - Maharashtra
102	Gujarat	Anand	First Floor, "B S Chamber", Sardar Ganj, Anand - 388001
103	Haryana	Kaithal	1st Floor, DS - 304, Sector 20, Urban Estate, Huda, Kaithal, Haryana - 136027
104	Karnataka	Hubli	Third Floor, V. A Kalburgi Hallmark, Beside Indusind Bank, Desai Cross Pinto Road, Deshpande Nagar, Hubli - 580020, Karnataka
105	Rajasthan	Jaipur(Sikar Road)	2nd Floor, S-1, Sunshine Bhagat, Plot No.MS-3, Khasra No.52,53, Gram Mahapura, Kukar Khera, Sikar Road, Jaipur, Rajasthan - 302039
106	Gujarat	Mehsana	Third Floor, T-1, Sigma Oasis Near Rajkamal Petrol Pump, Mehsana Highway, Mehsana, Gujarat – 384001
107	West Bengal	Sonarpur(Baripur)	1st Floor, Saha Mansion, Baruipur Dutta Para, Near Shibani Pith, Holding No.6, Ward No.5, Baruipur, Kolkata - 700144
108	West Bengal	Barrackpore	1st Floor, Lal Kuthi, Ghosh Para Road, Behind HP Petrol Pump, Barrackpore, West Bengal - 700122
109	Rajasthan	Kota	First Floor, Above Swastika Automobile, Aerodrome Circle, Jhalawar Road, Kota, Rajasthan - 324009
110	Rajasthan	Bikaner	Third Floor, B Portion, Riddhi Siddhi, Panchawati Circle, Bikaner, Rajasthan - 334001
111	Telangana	Mahbubnagar	2nd Floor, Above IIFL, Chandanagar Main Road, Padmathi Colony, Mahbubnagar, Hyderabad Road, Telangana - 509001
112	Telangana	Hyderabad (Kukatpally)	Plot 38, 3rd Floor, Sridevi Nialayam, Sardarpatel Nagar, Near JNTU Metro Station, Kukatpally, Telangana 500 072. Medchal-Malkajgiri Mandal.
113	Gujarat	Ahmedabad (Odhav)	1st Floor Shop No.114, Mangalam Arcade, Opp Odhav Lake, Odhav BRTS Road, Odhav Ahmedabad Gujarat-382415
114	Uttar Pradesh	Allahabad	1st Floor, 5th Elgin Road, Civil Lines, Prayagraj, Uttar Pradesh - 211001
115	Uttar Pradesh	Saharanpur	1st Floor, Balaji Tower, Khasra No-52,Village Milakwajiuddinpur Pargana Tehsil, Delhi Road, Saharanpur-247001 (U.P)
116	Chattisgarh	Raipur	1st FloorDolhpin Plaza Commercial Complex, Daldal Seoni Road, Mowa, Raipur - 492007, Chhatisgarh
117	Chattisgarh	Durg	1st floor,Manohar Market,Motipara, Station Road, Durg 491001. Chattisgarh
118	Chattisgarh	Bilaspur	Second Floor, Cross Road Business Road, Office S1, Opposite Mahadev Hospital and Mahima Complex, Ward No.11 Vyapar Vihar, Bilaspur, Chhatisgarh - 495001

119	Punjab	Sangrur	Ground Floor, Gaushala Road, Adjacent to Punjab National Bank, Agar Nagar, Sangrur, Punjab - 148001
120	Uttar Pradesh	Mathura	Second floor , office no 7 B & 7 C Moti Manzil Pocket-C, Radjika Vihar, Phase-2, NH2, Mathura, Uttar Pradesh 281004
121	Tamil Nadu	Sivakasi	Ground Floor, 56 A/4, Chairman Shanmugam Road, Sivakasi, Tamil Nadu - 626123
122	Madhya Pradesh	Pithampur	Second Floor, Ship Tower, Pithampur Main Road, Near Chhatrachhaya, Near Madicap, Opp Police Chowki, Pithampur, Madhya Pradesh - 454775
123	Rajasthan	Jaipur (Sanganer Road)	2nd Floor, The Capital Ridge, Plot No.1, Sector 8, Pratap Nagar, Zone 82, Tonk Road, Jaipur, Rajasthan - 303906
124	Haryana	Faridabad	2nd Floor, Samadhan Chambers, Neelam Bata Road, NIT, Faridabad - 121007, Haryana
125	Uttar Pradesh	Ghaziabad (Laxminagar)	WA-22, 1st Floor, Shakarpur, Mother Dairy Road, East Delhi, Delhi - 110092.
126	Rajasthan	Nagaur	1st Floor,J .K Complex, Near Sughan Singh Circle, Sanik Basti, Above Axis Bank, Nagaur, Rajasthan-341001
127	Maharashtra	Yavatmal	Ground Floor, Shop No.3, Radhai Building, Rana Pratap Gate, Arni Road,Near Auto Point, Yawatmal, Maharashtra - 445001
128	Haryana	Rohtak	2nd Floor, Plot No.866/21, Rajender Kinha Tower, Delhi Road, Rohtak, Haryana - 124001
129	Madhya Pradesh	Hoshangabad	1st Floor Opposite Bank of Baroda, Minakshi Chouraha,Hoshanagabad,Madhya Pradesh-461001
130	Madhya Pradesh	Khandwa	2nd Floor, Trade Centre, Main Indore Road, Padhawa, Khandwa, Madhya Pradesh – 450001
131	Haryana	Hisar	2nd Floor, SCO 149, Red Square Market, Hisar, Haryana - 125001
132	Haryana	Sirsa	2nd Floor, SBI Bank Building, Opposite LIC Office, Old Hospital Road, Sirsa, Haryana - 125055
133	Uttar Pradesh	Aligarh	3rd Floor, J-77, Krishna Complex, Janakpuri Colony, Aligarh, Uttar Pradesh - 202001
134	Uttarakhand	Roorkee	1st Floor, Anand Complex, 425 Nehru Nagar, Roorkee, Uttarakhand - 247667
135	Andhra Pradesh	Eluru	No.23 B-5-7, 2nd Floor, Vasavi Plaza, R R Peta, Edara Vari Street, Opposite Post Office, Eluru, Andhra Pradesh - 534002
136	Madhya Pradesh	Sagar	First Floor, Chourasia Tower, Plot No.463, & 13/1, Gopal Ganj, Ward 55, Adarsh Nagar, Sagar, Madhya Pradesh - 470002
137	Maharashtra	Badlapur	1st Floor, Office No.001, Metro Imperial, Kulgaon, Badlapur, Maharashtra - 421503
138	Rajasthan	Bhiwadi	A-96 (A), Office No-204, Second Floor, RIICO Industrial Area, Bhiwadi, Rajasthan-301019
139	Uttar Pradesh	Deoria	First Floor, S.K Tower, Unit No.781, Old No.437, Kotwali Road, Deoria, Uttar Pradesh - 274001
140	Karnataka	Davanagere	1st Floor, D.No3371/76/1-3/, 1st Floor, Shabhanur Road, Above Trends Junior, Near Mavina Thop Hospital, Davangere - 577004
141	West Bengal	Konnagar	1st Floor, Dev Villa, 39 G.T Road, Konnagar, Hooghly, West Bengal - 712235
142	Chattisgarh	Raigarh	1st Floor, Patel House, Near Hotel ANSH, Opposite Indusind Bank, Jagatpur, Raigarh, Chhattisgarh – 496001.

143	Rajasthan	Hanumangarh	1st Floor, Pizza Hut Building, Shop No. 2 & 3, Near Bombay Hospital, Town Junction Road, Hanumangarh, Rajasthan - 335512
144	Tamil Nadu	Kancheepuram	1st Floor,98/100, T.K Nambi Street, Kancheepuram, Tamil Nadu - 631501
145	Madhya Pradesh	Ashta	1st Floor, Sugan Sadan, Near Annapurna Complex, Tokij Chouraha, Kannod Road, Astha - 466116, Madhya Pradesh
146	Maharashtra	Dhule	Office No.103, 1st Floor, Kai. Appasaheb R.R Patil Vyapari Sankool, CTS No. 1618+1618A, Lane No.6, Parola Road, Dhule, Maharashtra - 424001
147	Rajasthan	Kotputli	2nd Floor, Khasara No.1311 Bansur Road, Near Gaushalla, Opp Ram Vihar Colony, Kotputli, Rajasthan - 303108
148	Uttar Pradesh	Lucknow (LDA Coloy)	1st Floor, Shukla Tower, Plot No.B-77, Sector-B, LDA Colony, Kanpur Road, Lucknow, Uttar Pradesh - 226023
149	Tamil Nadu	Hosur	2nd Floor, Krishna Tower, Krishnagiri Bypass Road, Hosur Town, Krishnagiri, Hosur, Tamil Nadu - 635109
150	Tamil Nadu	Tiruvallur	2nd Floor, No.866, MGS Tower, TNHB, Kakkalor Bypass Road, Tiruvallur, Tamil Nadu - 602001
151	Uttar Pradesh	Raebareli	1st Floor, House No.1043/19, Pratap Plaza, Gandhi Nagar, Civil Line, Rae Bareli, Uttar Pradesh – 229001.
152	Tamil Nadu	Udumalpet	Shop No.24 & 25, First Floor, (North West Corner), 281, U.K.P.M Square, Palani Road, Udumalpet, Tamil Nadu - 642154.
153	Rajasthan	Beawar	2nd Floor, Siddhi Vinayak Tower, Opp City Cinema, Near Railway Station, Main Road, Beawar, Rajasthan - 305901.
154	Rajasthan	Balotra	First Floor, Khasra No.622, Ward No.2, Khed Road, Opp Bank of Baroda, Mahaveer Colony, Balotra, Rajasthan - 344022.
155	Tamil Nadu	Karaikudi	2nd Floor, Koppu Nilayam, 81 Sekklai Road, Kannupillai Street, Karaikudi, Tamil Nadu - 630001
156	Andhra Pradesh	Vizianagaram	3rd Floor, Shop No.11 & 12, PSN Estate, LTB Road, Vizianagaram, Andhra Pradesh - 535003
157	Rajasthan	Jhalawar	First Floor, Malhotra Agencies, First Floor, (B-3,), Khel Sankul Link Road, Jhalawar, Rajasthan - 326001
158	Andhra Pradesh	Kurnool	4th Floor, House No.40/29-X-4F-402, SP Square, Park Road, Kurnool, Andhra Pradesh - 518001
159	Telangana	Khammam	Second Floor, House No:-10-2-118, Mamillagudem Near BMB Guest House, Khammam, Telangana - 507001
160	Tamil Nadu	Thanjavur	First Floor, S.V Towers, Plot No.13, Gandhi Nagar, Thanjavur, Tamil Nadu - 613004
161	Tamil Nadu	Tiruppur	2nd Floor, Kovai Departmental Store Complex, 27-A, Gandhi Nagar, Main Road, Anuppapalayam, Tiruppur, Tamil Nadu - 641652
162	Maharashtra	Latur	Unit No.24, 1st Floor, Shivkamal Silver Arch, Nandi Stop, Ramnagar, Ausa Road, Latur, Maharashtra - 413531
163	Andhra Pradesh	Srikakulam	2nd Floor, Magatapalli Sambamurthy Complex, 6-3-24, Upstairs of CSB Bank, Rama Krishna Theatre Road, Srikakulam, Andhra Pradesh - 532001
164	Delhi NCR	Ghaziabad (RDC)	1st Floor, C-53, RDC Building, Ghaziabad, Uttar Pradesh - 201002
165	Karnataka	Yelahanka	2nd Floor, Shree Nivasa, No.383, SFS 407, 10th Main 4th Phase, Yelahanka New Town, Bangalore, Karnataka - 560064
166	Tamil Nadu	Tiruvannamalai	3rd Floor, 1597/1, Annai Sri Mookambika Tower, Vellore Main Road, Nehru Nagar, Tiruvannamalai, Tamil Nadu - 606604

167	Uttar Pradesh	Hapur	2nd Floor, Namah By Emante, Bikanervala Building, Opposite Sabli Gate, Main Delhi Road, Hapur, Uttar Pradesh - 245101
168	Uttar Pradesh	Ayodhya	2nd Floor, Plot No.282,Lakshman Das Complex, Deokali BY Pass,Ayodhya, Uttar Pradesh-224001
169	Punjab	Barnala	2nd FLOOR, B- 013/00153, T R COMPLEX, COURT ROAD, BARNALA, PUNJAB 148101
170	Madhya Pradesh	Harda	1st Floor, 102, SLG Tower, Above BOI Ghanta Ghar, AB Road, Harda, Madhya Pradesh - 461331
171	Madhya Pradesh	Rajgarh	4th Floor, Neelu Trade Centre, AB Road, Above Hero Showroom, Biaora, Rajgarh, Madhya Pradesh - 465674
172	Gujarat	Botad	2nd Floor, Paikee South Side, Gautam Corner, Above Central Bank of India, Station Road, , Botad, Gujarat - 364710
173	Gujarat	Amreli	231, 2nd Floor, Amreli City Centre, Near Railway Station Road, Amreli, Gujarat - 365601.
174	Madhya Pradesh	Barwani	1st Floor, Sethi Plaza, AB Road, Barwani, Madhya Pradesh - 451551
175	Assam	Dibrugarh	Khemani Building, 1st Floor, Block B, Mancotta Road, Chowkidinghee, Dibrugarh, Assam – 786001
176	Assam	Guwahati	Third Floor, Madhab Tower, Amway Building, Above ICICI Bank, G S Road, Rukminigaon, Guwahati, District:- Kamrup, Assam - 781 022.
177	Tamil Nadu	Marthamdam	1st Floor,Siraj Towers, Keezh Pammam, Kulashekharom Road, Marthandam, Tamil Nadu-629165.
178	Gujarat	Himmatnagar	3rd, floor 311, A-Wing, Atharv Impression, Next to D-mart, Motipura, Himmatnagar, Gujarat-383001
179	Maharashtra	Washim	Paras Plaza 1, 1st floor, Risod Road, Washim, Maharashtra – 444505
180	Andhra Pradesh	Nandyal	1st Floor, Sannidhi Complex, 21/125-C25T, Bypass Road, Revenue Ward No.21, Nandyal, Andhra Pradesh - 518501
181	Telangana	Wanaparthy	Door 36-5, Vallabh Nagar, 1st Floor, Ward No.15, VTC, Wanaparthy, Telangana – 509103.
182	Uttar Pradesh	Shahjahanpur	Shri Krishna Bhawan, 1st Floor, Seth Enclave, Katchery Road, Khirni Bagh, Shahjahanpur, Uttar Pradesh 242001
183	Rajasthan	Jalore	Popular Commercial Centre, Plot no-62/2,2nd Floor,One way road, Manpura Colony, Jalore, Rajasthan-343001
184	Rajasthan	Kekri	Plot No.6,Khasra No.8935/4103,2nd Floor, Sukh Shanti Nagar, Near Jain Petrol Pump, Ajmer Road,Kekri,Rajasthan-305404
185	Madhya Pradesh	Neemach	First Floor, Plot/House no. 02 situated at Yojana kra. 28, Neemuch-2 Teh & Distt Neemuch (M.P.)-458441
186	Madhya Pradesh	Sanawad	(First Floor Dharmaj Complex above ICICI Bank & Axis Bank Sanawad MADHYA PRADESH 451111) Land of survey No 99, Patwari Halka No 50 , Kasba Sanawad , tehsil : Barwaha & Dist Paschim Nimad , Madhya Pradesh -451111
187	Karnataka	Chamrajnagar	First Floor, "Nataraja Arcade" No. 9-2-24-7B, Ward No. 9 , 2nd Block, Opp Govt Degree College, Karinanjanapura Road, Chamarajanagar Karnataka State – 571313
188	Rajasthan	Gulabpura	Plot No-13, Ground+First Floor, Shastri Nagar, Near ITI Road, Gulabpura. Dist. Bhilwara - 311021, Rajasthan
189	Rajasthan	Mertacity	Ground Floor and First Floor, Plot No.29, Janta Nagar, Block A, Merta City, Near Old Police Thaana, Behind Hero Honda Showroom, Distt Nagaur, Rajasthan – 341510

190	Madhya Pradesh	Dhamnod	Ground Floor, Khasra No:-484/1, AB Road, Near Patel Hospital, Dhamanod - 454552, Dist:-Dhar, Madhya Pradesh
191	Telangana	Siddipet	1st Floor, Plot No.32, Rangadhamapally (Old G.P), Near Block Office, Hyderabad Road, Hyderabad Road, Siddipet - 502103. Telangana State.
192	Maharashtra	Bhandara	C/o: SURAJ Narendra CHAURIA, Shop No. 4,5,6, Ground floor, Vidya Nagar, Sant Dnyaneshwar Ward, Bhandara, Maharashtra – 441904
193	Rajasthan	Rajasmand	Above Jockey Showroom, First Floor, 100 Feet Road, Opp. HDFC Bank, Rajsamand, Rajasthan 313324
194	Rajasthan	Banswara	Plot 2, 2nd Floor, Shyampura, Banswara-Udaipur Highway, Near Ganpati Hotel, Banswara, Rajasthan 327001
195	Andhra Pradesh	Anantapur	3rd Floor, 15-570-37, Surya Nagar, Pallavi Towers, Subhash Road, Revenue ward No.15, Anantapur, Andhra Pradesh - 515001
196	Karnataka	Belgaum	1st Floor, CTS 10637, Laxmi Pride Building, Nehru Nagar, Ward No.45, Belgaum, Karnataka - 590010
197	Gujarat	Mahua	Shop No. S/4, Vrundavan, Plot No.1/I, VT Nagar Road, Mahuva, Dist - Bhavnagar, Gujarat - 364290
198	Madhya Pradesh	Chhindwara	Dev Heights - 3rd floor, New Parasia Naka, Noniya, Karbal, Parasia Road, Near LIC Office, Chhindwara, Madhya Pradesh – 480001
199	Madhya Pradesh	Dhar	Raghuwanshi Tower, 1st Floor, 77 Trimurti Nagar, Dhar, Madhya Pradesh-454001
200	Madhya Pradesh	Shivpuri	Kamla Tower, 1st floor, AB Road Opposite LIC Office, Shivpuri, Madhya Pradesh – 473551
201	Madhya Pradesh	Narsinghpur	2nd Floor Above IDFC Bank Bahari Road Kandeli Azad Ward 196 Narsingpur 487001
202	Maharashtra	Buldhana	Ramkrushna kunj chaitanyawadi near dhanwantari hospital buldana, 1st floor, 1BR/762-1521 Chaitanyawadi Buldana, Maharashtra - 443001
203	Maharashtra	Karjat	Dube Mansion, ground floor, Shop no 28, Opposite Karjat main gate railway station, bazar peth road, Karjat East, Raigad - 410201, Maharashtra

ANNEXURE XIV

The applicant shall provide the following details:

- i. Name
- ii. Father's name
- iii. Complete Address including flat/house number, street, locality, pin code
- iv. Phone number, if any
- v. Email address
- vi. PAN
- vii. Bank account details
- viii. Tick whichever is applicable:

- (a) The applicant is not required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares- _____;
- (b) The applicant is required to obtain Government approval under the Foreign Exchange Management (Non-debt Instruments) Rules, 2019 prior to subscription of shares and the same has been obtained, and is enclosed herewith.

Name of the Investor

Signature

Initial of the Officer of the Company designated to keep the record