

5 February, 2026

To
The General Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai – 400 051

Ref: Our letter dated 30.01.2026 on prior intimation under Regulation 50(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Outcome of Board Meeting and Submission of the Un-audited Financial Results for the quarter and nine months period ended 31 December, 2025 along with Limited Review Report issued by the Statutory Auditors

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., Thursday, 5 February, 2026 has *inter alia* approved the Un-audited Financial Results of the Company for the quarter and nine months period ended 31 December, 2025 duly reviewed by the Audit Committee.

Accordingly, please find enclosed the following:

- Un-audited Financial Results of the Company for the quarter and nine months period ended 31 December, 2025 along with Limited Review Report issued by the Statutory Auditors.
- Disclosures of items specified in Regulation 52(4) of the Listing Regulations.
- Disclosure of security cover in terms of Regulation 54(3) of the Listing Regulations read with SEBI Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August, 2025.

Further, please note that the Statutory Auditors of the Company have submitted a Limited Review Report with unmodified opinion on the financial results for the quarter and nine months period ended 31 December, 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/2025/0000000103 dated 11 July, 2025 (as amended from time to time), the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised up to 31 December, 2025 were fully utilized for the purpose for which the same were raised by the Company and there is no deviation in the utilization of their issue proceeds. The said confirmation as duly placed before the Audit Committee, is enclosed in the format as specified under the Listing Regulations.

The Board Meeting commenced at 02:40 P.M. and concluded at 05:15 P.M.



Nayi Asha. Naya Vishwas.

Request you to take the same on record.

Thanking you

For SMFG India Home Finance Company Limited

**Archana Nadgouda
Company Secretary
Membership No. A17140**

Encl: As above

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

B. K. Khare & Co.

Chartered Accountants

706/708, Sharda Chambers, New Marine Lines, Mumbai – 400 020, India

Independent Auditor's Review Report on Unaudited Financial Results for the quarter and nine months ended December 31, 2025 of SMFG India Home Finance Co. Ltd. under Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended.

To

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

1. We have reviewed the accompanying statement of unaudited financial results of SMFG India Home Finance Co. Ltd. (the 'Company') for the quarter and nine months ended December 31, 2025 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("Listing Regulations").
2. This Statement, which is responsibility of the Company's Management and approved by the Board of Directors of the Company, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards ('Ind AS') 34 'Interim Financial Reporting' specified in section 133 of the Companies Act, 2013, the circulars, guidelines and directions issued by Reserve Bank of India / National Housing Bank (NHB) from time to time to the extent applicable and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with applicable accounting standards and other recognized accounting practices has not disclosed the information required to be disclosed in terms of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For B. K. Khare & Co.

Chartered Accountants

Firm's Registration No.: 105102W

Vikram Prahad Kumtakar

Partner

Membership No: 104656

UDIN: 26104656PSFPFE3081

Place: Mumbai

Date: 05 February 2026



SMFG India Home Finance Co. Ltd.
 Registered office address: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116, Tamil Nadu
 Toll Free no. 18001021003 / Email: grihashakti@grihashakti.com
 Website : www.grihashakti.com / CIN- U65922TN2010PLC076972

Statement of Unaudited Financial Results for the quarter and nine months ended December 31, 2025

	Quarter ended December 31, 2025 (₹ lakhs) Unaudited	Quarter ended September 30, 2025 (₹ lakhs) Unaudited	Quarter ended December 31, 2024 (₹ lakhs) Unaudited	Nine months ended December 31, 2025 (₹ lakhs) Unaudited	Nine months ended December 31, 2024 (₹ lakhs) Unaudited	Year ended March 31, 2025 (₹ lakhs) Audited
Revenue from operations						
Interest income	35,344	34,642	30,548	1,03,995	83,122	1,15,201
Fee and commission income	1,092	1,092	985	3,281	2,981	4,072
Gain on derecognition of financial instruments held at amortized cost	2,451	1,944	3,223	5,849	7,694	10,466
Net gain on financial asset at FVTPL	130	298	56	657	257	400
Ancillary income	179	166	148	491	371	442
Total revenue from operations (a)	39,196	38,142	34,960	1,14,273	94,425	1,30,581
Other income (b)	28	39	37	95	62	130
Total Income (c)=(a) + (b)	39,224	38,181	34,997	1,14,368	94,487	1,30,711
Expenses						
Finance costs	20,076	20,142	18,149	60,275	49,895	68,731
Impairment on financial instruments	1,304	1,998	2,005	6,864	1,513	3,454
Employee benefits expense	6,943	6,954	6,782	21,037	20,830	26,681
Depreciation and amortisation	627	449	683	1,695	1,848	2,500
Other expenses	4,222	3,402	3,145	11,485	9,430	13,237
Total expenses (d)	33,172	32,945	30,764	1,01,356	83,516	1,14,603
Profit/(Loss) before tax and exceptional item (e)=(c)-(d)	6,052	5,236	4,233	13,012	10,971	16,108
Exceptional item (f) (Refer Note 7)	308	-	-	308	-	-
Profit/(Loss) before tax (g) = (e)-(f)	5,744	5,236	4,233	12,704	10,971	16,108
Tax expense						
Current tax	1,084	1,494	759	3,805	2,149	3,232
Deferred tax expense / (credit)	392	(150)	341	(517)	703	924
Income tax for earlier years	-	(18)	-	(31)	-	-
Total tax expense (h)	1,476	1,326	1,100	3,257	2,852	4,156
Net profit/(loss) after tax (i)=(g)-(h)	4,268	3,910	3,133	9,447	8,119	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	(4)	(44)	(4)	(122)	(43)	(56)
Tax relating to above	1	11	1	31	11	14
Items that will be reclassified to profit or loss						
Gain / (loss) on Derivatives designated at Cash flow hedge	(121)	388	-	(264)	-	(177)
Tax relating to above	30	(98)	-	66	-	45
Other comprehensive income/(loss) (j)	(94)	257	(3)	(289)	(32)	(174)
Total comprehensive income/(loss) for the period/year (k)=(i)+(j)	4,174	4,167	3,130	9,158	8,087	11,778
Earnings per equity share:						
Basic earnings per share* (in ₹)	1.15	1.05	0.92	2.55	2.38	3.43
Diluted earnings per share* (in ₹)	1.15	1.05	0.92	2.55	2.38	3.43
Face value per share (in ₹)	10.00	10.00	10.00	10.00	10.00	10.00

*not annualised for periods other than year ended March 31, 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.
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Toll Free No.: 1800 102 1003 Email: grihashakti@grihashakti.com Website: www.grihashakti.com CIN: U65922TN2010PLC076972



Notes:

1 SMFG India Home Finance Company Limited ('the Company') is a public limited company domiciled in India and incorporated under the provisions of Companies Act, 1956. The Company is a Housing finance company ('HFC') registered vide Registration number DOR-00122 dated May 19, 2023 with the Reserve Bank of India ('RBI'), erstwhile Registration number 07.0122.15 dated July 14, 2015 with the National Housing Bank ('NHB').

2 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 NHB/RBI as applicable to NBFCs, HFCs and other accounting principles generally accepted in India.

3 Financial results for the quarter and nine months ended December 31, 2025, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on February 05, 2026 and reviewed by statutory auditor, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is given in Annexure 1 attached.

4 All the secured non-convertible debentures of the Company including those issued during the current quarter are fully secured by first pari passu charge by mortgage of the Company's immovable property at Chennai and/or by hypothecation of book debts/loan receivables and fixed deposits to the extent as stated in the information memorandum. Further, the Company has maintained asset cover as stated in the information memorandum which is sufficient to discharge the principal amount at all times for the non-convertible debt securities issued.

5 The Company is primarily engaged in the business of financing and there are no separate reportable segments identified as per Ind AS 108-Operating segments. The Company operates in a single geographical segment i.e. domestic.

6 Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025

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

Particulars	For the Quarter ended December 31, 2025	For the nine months ended December 31, 2025
Entity	Bank	Bank/NBFC
Number of loans assigned	1,271	2,800
Amount of loans assigned (₹ lakhs)	19,342	42,153
Weighted average maturity (in months)	155	157
Weighted average holding period (in months)	10	10
Retention of beneficial economic interest	15%/10%	15%/10%
Coverage of tangible security	100%	100%
Rating-wise distribution of rated loans	NA	NA

b. Details of transfer of stressed loans during the period ended December 31, 2025.

Particulars	Nine Months ended December 31, 2025 (₹ lakhs)		
	To ARC	To permitted transferee	To Other Transferees
No. of accounts	281	Nil	Nil
Aggregate principal outstanding of loans transferred *	5,161	Nil	Nil
Weighted average residual tenor of the loans transferred (in months)	247	Nil	Nil
Net book value of loans transferred (at the time of transfer)	2,111	Nil	Nil
Aggregate consideration	2,284	Nil	Nil
Additional consideration realized in respect of accounts transferred in earlier years	+	Nil	Nil

* Including written off loans

c. In accordance with the Reserve Bank of India (Non-Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025, no resolution plans have been implemented during the quarter ended 31 December 2025 in project finance loans on or after 1 October 2025. Hence, no disclosure is required pertaining to project finance loans under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025.

d. The Company did not acquire any loans not in default/ or in default during the quarter and nine months ended December 31, 2025.

7 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 quarter and nine months ended 31 December 2025. 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.

8 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.


Deepak Patkar
Managing Director & CEO
DIN : 0973175
Date: February 05, 2026



Annexure-1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter and nine months ended December 31, 2025

Particulars	Quarter ended December 31, 2025 (₹ lakhs) Unaudited	Quarter ended September 30, 2025 (₹ lakhs) Unaudited	Quarter ended December 31, 2024 (₹ lakhs) Unaudited	Nine Months ended December 31, 2025 (₹ lakhs) Unaudited	Nine Months ended December 31, 2024 (₹ lakhs) Unaudited	Year ended March 31, 2025 (₹ lakhs) Audited
Debt Equity ratio (Refer Note 1)	6.0x	6.0x	5.6x	6.0x	5.6x	6.0x
Debt service coverage ratio (Refer note 4)	Not Applicable	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	Not Applicable
Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil	Nil	Nil	Nil
Capital redemption reserve	Nil	Nil	Nil	Nil	Nil	Nil
Debenture redemption reserve (Refer Note 2)	Nil	Nil	Nil	Nil	Nil	Nil
Networth(₹ lakhs) (Refer Note 3)	163,172	159,014	149,617	163,172	149,617	153,316
Net profit after tax (₹ lakhs)	4,268	3,910	3,133	9,447	8,119	11,952
Earning per share (not annualised):						
(a) Basic	1.15	1.05	0.92	2.55	2.38	3.43
(a) Diluted	1.15	1.05	0.92	2.55	2.38	3.43
Current ratio (Refer note 4)	Not Applicable	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	Not Applicable
Bad debts to Account receivable ratio (Refer note 4)	Not Applicable	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	Not Applicable
Debtors turnover (Refer note 4)	Not Applicable	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	Not Applicable
Operating margin (Refer note 4)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Total debt to total asset (Refer note 5)	0.83	0.82	0.82	0.83	0.82	0.83
Net profit margin (Refer note 6)	10.9%	10.2%	9.0%	8.3%	8.6%	9.1%
Sector specific equivalent ratios (Refer note 7):						
(a) Gross Non-performing Assets (NPA)	2.7%	2.9%	2.1%	2.7%	2.1%	2.4%
(b) Net NPA	1.9%	1.9%	1.6%	1.9%	1.6%	1.6%
(c) Provision coverage Ratio (PCR)	31.1%	35.9%	27.8%	31.1%	27.8%	32.0%

Notes:

1. Debt-equity ratio = (Debt securities + Borrowings + Subordinated liabilities) / Shareholders fund.
2. 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.
3. Networth is calculated as defined in section 2(57) of Companies Act 2013
4. The Company is a Housing finance Company registered under the Reserve Bank of India Act, 1934 hence these ratios are generally not applicable.
5. Total debts to total assets = (Debt securities+ Borrowings + Subordinated liabilities) / total assets.
6. Net profit margin= Net profit after tax / total income.
7. 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



To,
The Board of Directors
SMFG India Home Finance Co. Ltd.
Inspire BKC, Unit No. 503 & 504, 5th Floor,
Main Road, G Block, Bandra Kurla Complex,
Bandra (East), Mumbai – 400051

Independent Auditor's Certificate on statement of asset cover as at December 31, 2025 under Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

1. This certificate is issued in accordance with the terms of our engagement letter dated December 19, 2025, with SMFG India Home Finance Co. Ltd. ("the Company").
2. We, B. K. Khare & Co., Chartered Accountants (Firm Registration Number 105102W), the statutory auditors of the Company, have been requested by the Management of the Company to certify the accompanying statement of asset cover as at December 31, 2025 (the "Statement") which has been prepared by the Management of the Company for the purpose of onward submission to Stock Exchanges pursuant to Regulation 54 read with Regulation 56(1)(d) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended time to time and to Debenture Trustees of the Non-Convertible Debentures pursuant to Regulation 15(1)(t) of the Securities and Exchange Board of India (Debenture Trustees) Regulations, 1993 as amended time to time (together referred to as the "Regulations"). The accompanying Statement has been stamped and initialled by us for identification purpose only.

Management's Responsibility

3. The preparation of the accompanying Statement from the unaudited financial information/results of the Company as at and for the period ended December 31, 2025 and other relevant records and documents is the responsibility of the Management of the Company, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation, and making estimates that are reasonable in the circumstances.
4. The Management is also responsible for maintenance of asset cover and compliance with all the covenants of the respective Offer Document/Information Memorandum/ Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement.

Auditor's Responsibility

5. Our responsibility is to provide a limited assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the unaudited financial information/results as at and for the period ended December 31, 2025 and other relevant records and documents maintained by the Company. This did not include the evaluation of adherence by the Company with all the applicable guidelines of the Regulations, Offer documents/ Information memorandum and Debenture Trust deeds.



B. K. Khare & Co.
Chartered Accountants

6. The unaudited financial information/results referred in paragraph 5 above as at and for the period ended December 31, 2025 have been reviewed by us, on which we issued an unmodified review conclusion vide our report dated February 5, 2026. Our review of these financial results was conducted in accordance with the Standard on Review Engagements ("SRE") 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by Institute of Chartered Accountants of India ("ICAI"). A review of Interim Financial Information consists of making enquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we did not express an audit opinion.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (the "Guidance Note") issued by the Institute of Chartered Accountant of India (ICAI) and the Standards on Auditing specified under Section 143(10) of the Companies Act 2013 in so far as applicable for the purpose of this Certificate, which includes the concepts of test checks and materiality. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control ("SQC") 1, Quality Control for Firms that perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.
9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance and consequently the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures in respect of the accompanying statement:
 - a. Obtained and read the Information Memorandum and Debenture Trust Deed in respect of listed secured non-convertible debentures issued by the Company and noted the Security cover ratio required to be maintained by the Company in respect of such debentures
 - b. Obtained and read the sanction letters in respect of exclusive charges on advances
 - c. Obtained the unaudited financial information and traced amounts in the Statement to the unaudited financial information;
 - d. Traced the amounts forming part of the Statement with the unaudited financial information and verified the arithmetical accuracy of the same
 - e. Obtained and read the list of book debts charged as security in respect of the NHB refinance
 - f. Verified the compliance of various covenants
 - g. Recomputed the asset cover ratio and to ensure the arithmetical accuracy of the computation; and
 - h. Obtained necessary representation from the management.

Conclusion

10. Based on our examination, and according to the information, explanation and representations provided to us by the Management of the Company, we certify that nothing has come to our attention that causes us to believe that Company has not complied, in all material respects, with the requirements of SEBI regulations for the maintenance of the adequate asset cover, including the compliance with all covenants, in respect of debt securities as on December 31, 2025.



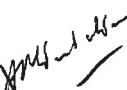
B. K. Khare & Co.

Chartered Accountants

Restriction on Use

11. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of submission to Debenture Trustees and Stock Exchanges in accordance with the Regulations and should not be used for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

**For B. K. Khare & Co.,
Chartered Accountants**
Firm's Registration No.: 105102W


Vikram Prahlad Kumtakar

Partner

Membership No.104656

UDIN: 26104656SWEDLM2417

Place: Mumbai

Date: 05 February 2026



Annexure A Statement of asset cover as at December 31, 2025

(All amounts are Rs. in Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu charge)			Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Carrying value /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Market Value for Pari passu charge Assets	Total Value (=K+L+M+N)
														Relating to Column F
				Book Value	Book Value	Yes/ No	Book Value	Book Value						
ASSETS														
Property, Plant and Equipment	Immovable property		Yes		6		2,313		2,319					
Capital Work-in-Progress														6
Right of Use Assets														
Goodwill														
Intangible Assets														
Intangible Assets under Development														
Investments														
Loans**	Loans receivable against property and housing loan	1,45,220	Yes	9,17,054			29,375		10,91,649			9,17,054		
Inventories														
Trade Receivables														
Cash and Cash Equivalents														
Bank Balances other than Cash and Cash Equivalents	Fixed Deposit against Collateralized Borrowings		792											
Others														
Total		-	1,46,012	-	9,17,060	-	1,16,834	-	11,79,905	-	5,079	5,079	-	9,17,060



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Particulars		Related to only those items covered by this certificate							
		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)
Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DRA market value is not applicable)	Carrying value /book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DRA market value is not applicable)
LIABILITIES									
Debt securities to which this certificate pertains					3,04,619			3,04,619	
Other debt sharing pari-passu charge with above debt					5,42,428			5,42,428	
Other Debt subordinated debt						30,232		30,232	
Borrowings				4,841			4,841		
Bank				1,11,717			1,11,717		
Debt Securities									
Others									
Trade payables						5,142		5,142	
Lease Liabilities						5,412		5,412	
Provisions						1,936		1,936	
Others						32,432		32,432	
Total				1,16,558		75,153		10,38,758	
Cover on Book Value				125		103			
Cover on Market Value ix									
Exclusive Security Cover Ratio							Pari-Passu Security Cover Ratio* ^{**}		

***** Asset cover ratio is calculated only for debt for which this certificate is issued i.e. Asset cover over Debt securities to which this certificate pertains

For SMEG India Home Finance Co. Ltd.

Authorized Signatory
Name: Devendra Mani Shrivastava
Designation: Head of Operations



UDIN: 261046565WEDELM2417

A. Statement of utilization of issue proceeds:

 Name of the Issuer - **SMFG India Home Finance Company Limited**

ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised Rs. in Crore	Funds utilized Rs. in Crore	Any deviation (Yes/ No)	If 7 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9
INE213W07343	Private Placement	NCD	14-10-2025	18	18	No	Not Applicable	Not Applicable
INE213W08069	Private Placement	Sub-debt	24-10-2025	50	50	No	Not Applicable	Not Applicable
INE213W07350	Private Placement	NCD	17-11-2025	325	325	No	Not Applicable	Not Applicable
Total				393	393			

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	SMFG India Home Finance Company Limited
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of raising Funds	During Q3 (FY 2025-26)
Amount raised	INR 393 Crores
Report filed for quarter ended	31-12-2025
Is there a Deviation / Variation in use of funds raised ?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	No
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the Deviation / Variation	Not Applicable
Comments of the audit committee after review	None
Comments of the auditors, if any	Not Applicable
Objects for which funds have been raised and where there has been a deviation, in the following table	Not Applicable

Original Object	Modified object, if any	Original Allocation	Modified allocation, if any	Funds utilised	Amount of deviation/variation for the quarter according to applicable object (Rs. in Crores and in %)	Remarks, if any
				NIL		

Deviation could mean:

- (a) Deviation in the objects or purposes for which the funds have been raised
- (b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Yours truly,

SMFG India Home Finance Company Limited



Name of Signatory: Devendra Shrivastava

Designation: Head of Operations

Date: 05/02/2026


SMFG India Home Finance Co. Ltd.

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

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