

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

**Ref: Our letter dated 21 October, 2026 on prior intimation under Regulation 50(1)(c) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Sub: Outcome of Board Meeting and submission of Unaudited Financial Results for the quarter and half year ended 30 September, 2026 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 the Exchange that the Board of Directors of the Company at its meeting held today i.e., Wednesday, 28 October, 2026 has, inter alia, approved the Unaudited Financial Results of the Company for the quarter and half year ended 30 September, 2026 duly reviewed by the Audit Committee.

Accordingly, please find enclosed the following:

- Unaudited Financial Results of the Company for the quarter and half year ended 30 September, 2026, 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. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated 28 September, 2026.

Further, please note that the Statutory Auditors of the Company have submitted a Limited Review Report with an unmodified opinion on the financial results for quarter and half year ended 30 September, 2026.

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 30 September, 2026 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 11:00 A.M. and concluded at 01:05 P.M.

This intimation shall also be made available on the Company's website at: -  
<https://www.grihashakti.com/intimation-to-stock-exchange.aspx>

**SMFG India Home Finance Co. Ltd.**

**Corporate Office:** Inspire BKC, Unit 504, Level 5, Main Road G Block, BKC, Bandra East, Mumbai – 400051.

**Registered Office:** Commerzone IT Park, Tower B, 1<sup>st</sup> Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

 Toll Free No.: 1800 102 1003     [grihashakti@grihashakti.com](mailto:grihashakti@grihashakti.com)     [www.grihashakti.com](http://www.grihashakti.com)    **CIN:** U65922TN2010PLC076972

The above is submitted for your kind information and appropriate dissemination.

Thanking you,

**For SMFG India Home Finance Company Limited**

ARCHANA  
PRAVIN  
NADGOUDA

Digitally signed by  
ARCHANA PRAVIN  
NADGOUDA  
Date: 2026.10.28  
13:08:34 +05'30'

**Archana Nadgouda**  
**Company Secretary & Compliance Officer**  
**Membership No. A17140**

**Date: 28 October, 2026**

**Place: Mumbai**

**Encl.: As above**

# B. K. Khare & Co.

## Chartered Accountants

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

**Independent Auditors' Review Report on Unaudited Financial Results for the quarter and half year ended on September 30, 2026 of SMFG India Home Finance Co. Ltd. under Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended**

To

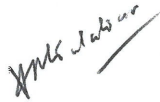
The Board of Directors of  
SMFG India Home Finance Co. Ltd.

1. We have reviewed the accompanying statement of unaudited financial results of SMFG India Home Finance Co. Ltd. (the 'Company') for the quarter and half year ended on September 30, 2026 ('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 the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard 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 Registration Number: 105102W

  
**Vikram Prahlad Kumtakar**  
**Partner**

Membership No.: 104656

UDIN: 26104656PDPWJD2567

Place: Mumbai

Date: October 28, 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 & half year ended September 30, 2026

|                                                                           | Quarter ended<br>September 30,<br>2026<br>(₹ lakhs)<br>Unaudited | Quarter ended<br>June 30,<br>2026<br>(₹ lakhs)<br>Unaudited | Quarter ended<br>September 30,<br>2025<br>(₹ lakhs)<br>Unaudited | Half year ended<br>September 30,<br>2026<br>(₹ lakhs)<br>Unaudited | Half year ended<br>September 30,<br>2025<br>(₹ lakhs)<br>Unaudited | Year ended<br>March 31,<br>2026<br>(₹ lakhs)<br>Audited |
|---------------------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------|
| <b>Revenue from operations</b>                                            |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| Interest Income                                                           | 35,183                                                           | 35,325                                                      | 34,642                                                           | 70,508                                                             | 68,651                                                             | 1,38,613                                                |
| Fee and commission income                                                 | 1,045                                                            | 981                                                         | 1,258                                                            | 2,026                                                              | 2,501                                                              | 4,884                                                   |
| Gain on derecognition of financial instruments held at amortized cost     | 841                                                              | 1,407                                                       | 1,944                                                            | 2,248                                                              | 3,398                                                              | 7,709                                                   |
| Net gain on financial asset at FVTPL                                      | 89                                                               | 51                                                          | 298                                                              | 140                                                                | 527                                                                | 826                                                     |
| <b>Total revenue from operations (a)</b>                                  | <b>37,158</b>                                                    | <b>37,764</b>                                               | <b>38,142</b>                                                    | <b>74,922</b>                                                      | <b>75,077</b>                                                      | <b>1,52,032</b>                                         |
| Other income (b)                                                          | 1                                                                | 72                                                          | 39                                                               | 73                                                                 | 67                                                                 | 119                                                     |
| <b>Total Income (c)=(a) + (b)</b>                                         | <b>37,159</b>                                                    | <b>37,836</b>                                               | <b>38,181</b>                                                    | <b>74,995</b>                                                      | <b>75,144</b>                                                      | <b>1,52,151</b>                                         |
| <b>Expenses</b>                                                           |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| Finance costs                                                             | 19,782                                                           | 19,850                                                      | 20,142                                                           | 39,632                                                             | 40,198                                                             | 79,654                                                  |
| Impairment on financial instruments                                       | 1,971                                                            | 2,537                                                       | 1,998                                                            | 4,508                                                              | 5,561                                                              | 9,114                                                   |
| Employee benefits expense                                                 | 7,385                                                            | 7,030                                                       | 6,954                                                            | 14,415                                                             | 14,094                                                             | 26,949                                                  |
| Depreciation and amortisation                                             | 590                                                              | 649                                                         | 449                                                              | 1,239                                                              | 1,068                                                              | 2,501                                                   |
| Other expenses                                                            | 3,880                                                            | 4,109                                                       | 3,402                                                            | 7,989                                                              | 7,264                                                              | 16,681                                                  |
| <b>Total expenses (d)</b>                                                 | <b>33,608</b>                                                    | <b>34,175</b>                                               | <b>32,945</b>                                                    | <b>67,783</b>                                                      | <b>68,185</b>                                                      | <b>1,34,899</b>                                         |
| <b>Profit/(Loss) before tax and exceptional item (e)=(c)-(d)</b>          | <b>3,551</b>                                                     | <b>3,661</b>                                                | <b>5,236</b>                                                     | <b>7,212</b>                                                       | <b>6,959</b>                                                       | <b>17,252</b>                                           |
| Exceptional item (f)                                                      | -                                                                | -                                                           | -                                                                | -                                                                  | -                                                                  | (308)                                                   |
| <b>Profit/(Loss) before tax (g) = (e)-(f)</b>                             | <b>3,551</b>                                                     | <b>3,661</b>                                                | <b>5,236</b>                                                     | <b>7,212</b>                                                       | <b>6,959</b>                                                       | <b>16,944</b>                                           |
| <b>Tax expense</b>                                                        |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| Current tax                                                               | 1,242                                                            | 1,753                                                       | 1,494                                                            | 2,995                                                              | 2,721                                                              | 4,577                                                   |
| Deferred tax expense / (credit)                                           | (319)                                                            | (801)                                                       | (150)                                                            | (1,120)                                                            | (908)                                                              | (202)                                                   |
| Income tax for earlier years                                              | -                                                                | -                                                           | (18)                                                             | -                                                                  | (31)                                                               | (31)                                                    |
| <b>Total tax expense (h)</b>                                              | <b>923</b>                                                       | <b>952</b>                                                  | <b>1,326</b>                                                     | <b>1,875</b>                                                       | <b>1,782</b>                                                       | <b>4,344</b>                                            |
| <b>Net profit/(loss) after tax (i)= (g)-(h)</b>                           | <b>2,628</b>                                                     | <b>2,709</b>                                                | <b>3,910</b>                                                     | <b>5,337</b>                                                       | <b>5,177</b>                                                       | <b>12,600</b>                                           |
| <b>Other comprehensive income/(loss)</b>                                  |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| <b>Items that will not be reclassified to profit or loss, net of tax</b>  |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| Re-measurement of defined benefit plan                                    | 38                                                               | (56)                                                        | (44)                                                             | (18)                                                               | (118)                                                              | (152)                                                   |
| Tax relating to above                                                     | (9)                                                              | 14                                                          | 11                                                               | 5                                                                  | 30                                                                 | 38                                                      |
| <b>Items that will be reclassified to profit or loss</b>                  |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| Gain / (loss) on Derivatives designated at Cash flow hedge                | 1,250                                                            | (12)                                                        | 388                                                              | 1,238                                                              | (143)                                                              | 979                                                     |
| Tax relating to above                                                     | (315)                                                            | 3                                                           | (98)                                                             | (312)                                                              | 36                                                                 | (246)                                                   |
| <b>Other comprehensive income/(loss) (j)</b>                              | <b>964</b>                                                       | <b>(51)</b>                                                 | <b>257</b>                                                       | <b>913</b>                                                         | <b>(195)</b>                                                       | <b>619</b>                                              |
| <b>Total comprehensive income/(loss) for the period/year (k)= (i)+(j)</b> | <b>3,592</b>                                                     | <b>2,658</b>                                                | <b>4,167</b>                                                     | <b>6,250</b>                                                       | <b>4,982</b>                                                       | <b>13,219</b>                                           |
| <b>Earnings per equity share:</b>                                         |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| Basic earnings per share* (in ₹)                                          | 0.71                                                             | 0.73                                                        | 1.05                                                             | 1.44                                                               | 1.39                                                               | 3.39                                                    |
| Diluted earnings per share* (in ₹)                                        | 0.71                                                             | 0.73                                                        | 1.05                                                             | 1.44                                                               | 1.39                                                               | 3.39                                                    |
| 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, 2026.



**SMFG India Home Finance Co. Ltd.**

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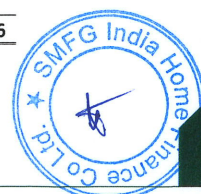
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SMFG India Home Finance Co. Ltd.

Notes to the financial results :

1. Statement of assets and liabilities as at September 30, 2026

|                                                                                            | As at<br>September 30, 2026<br>(₹ lakhs)<br>Unaudited | As at<br>March 31, 2026<br>(₹ lakhs)<br>Audited |
|--------------------------------------------------------------------------------------------|-------------------------------------------------------|-------------------------------------------------|
| <b>ASSETS</b>                                                                              |                                                       |                                                 |
| <b>Financial assets</b>                                                                    |                                                       |                                                 |
| Cash and cash equivalents                                                                  | 55,903                                                | 47,672                                          |
| Bank balances other than cash and cash equivalents                                         | 773                                                   | 5,805                                           |
| Derivative Financial Instruments                                                           | 10,791                                                | 8,562                                           |
| Investments                                                                                | 25,835                                                | 19,578                                          |
| Trade receivables                                                                          | 413                                                   | 163                                             |
| Loans and advances                                                                         | 10,97,758                                             | 10,89,810                                       |
| Other financial assets                                                                     | 16,583                                                | 18,115                                          |
|                                                                                            | <b>12,08,056</b>                                      | <b>11,89,705</b>                                |
| <b>Non financial assets</b>                                                                |                                                       |                                                 |
| Current tax assets (net)                                                                   | -                                                     | 562                                             |
| Deferred tax asset (net)                                                                   | 4,389                                                 | 3,580                                           |
| Other non financial assets                                                                 | 3,057                                                 | 3,502                                           |
| Property, plant and equipment                                                              | 2,004                                                 | 2,213                                           |
| Right of use Assets                                                                        | 3,913                                                 | 4,558                                           |
| Intangible assets                                                                          | 725                                                   | 719                                             |
| Intangible assets under development                                                        | -                                                     | 27                                              |
|                                                                                            | <b>14,088</b>                                         | <b>15,161</b>                                   |
| <b>Total Assets</b>                                                                        | <b>12,22,144</b>                                      | <b>12,04,866</b>                                |
| <b>LIABILITIES AND EQUITY</b>                                                              |                                                       |                                                 |
| <b>Liabilities</b>                                                                         |                                                       |                                                 |
| <b>Financial liabilities</b>                                                               |                                                       |                                                 |
| Derivative Financial Instruments                                                           | -                                                     | -                                               |
| Payables                                                                                   |                                                       |                                                 |
| a) Trade Payables                                                                          |                                                       |                                                 |
| i) total outstanding dues to micro enterprises and small enterprises                       | 69                                                    | 114                                             |
| ii) total outstanding dues to creditors other than micro enterprises and small enterprises | 3,010                                                 | 2,581                                           |
| b) Other payables                                                                          |                                                       |                                                 |
| i) total outstanding dues to micro enterprises and small enterprises                       | 93                                                    | 76                                              |
| ii) total outstanding dues to creditors other than micro enterprises and small enterprises | 4,851                                                 | 4,879                                           |
| Debt securities                                                                            | 3,00,828                                              | 3,02,415                                        |
| Subordinated liabilities                                                                   | 30,069                                                | 30,533                                          |
| Borrowings                                                                                 | 6,86,567                                              | 6,71,004                                        |
| Other financial liabilities                                                                | 16,335                                                | 20,007                                          |
|                                                                                            | <b>10,41,822</b>                                      | <b>10,31,609</b>                                |
| <b>Non financial liabilities</b>                                                           |                                                       |                                                 |
| Current tax liabilities (net)                                                              | 332                                                   | -                                               |
| Provisions                                                                                 | 2,310                                                 | 2,148                                           |
| Other non financial liabilities                                                            | 2,422                                                 | 2,103                                           |
|                                                                                            | <b>5,064</b>                                          | <b>4,251</b>                                    |
| <b>Equity</b>                                                                              |                                                       |                                                 |
| Equity share capital                                                                       | 37,116                                                | 37,116                                          |
| Other equity                                                                               | 1,38,142                                              | 1,31,890                                        |
|                                                                                            | <b>1,75,258</b>                                       | <b>1,69,006</b>                                 |
| <b>Total liabilities and equity</b>                                                        | <b>12,22,144</b>                                      | <b>12,04,866</b>                                |



SMFG India Home Finance Co. Ltd

**2. Statement of cash flow for the half year ended September 30, 2026**

|                                                                                 | Half year ended<br>September 30, 2026<br>(₹ lakhs)<br>Unaudited | Half year ended<br>September 30, 2025<br>(₹ lakhs)<br>Unaudited |
|---------------------------------------------------------------------------------|-----------------------------------------------------------------|-----------------------------------------------------------------|
| <b>A. CASH FLOW FROM OPERATING ACTIVITIES</b>                                   |                                                                 |                                                                 |
| Profit/(Loss) before tax                                                        | 7,212                                                           | 6,959                                                           |
| Adjustments for :                                                               |                                                                 |                                                                 |
| Financial asset measured at amortised cost                                      | (1,322)                                                         | (2,004)                                                         |
| Financial liabilities measured at amortised cost                                | 387                                                             | (117)                                                           |
| Depreciation and amortisation                                                   | 1,239                                                           | 1,068                                                           |
| Interest income on fixed deposits and investments                               | (1,845)                                                         | (1,976)                                                         |
| Net (gain)/loss on financial assets at FVTPL                                    | (140)                                                           | (527)                                                           |
| Impairment on financial instruments                                             | 4,508                                                           | 5,561                                                           |
| Write off of Property, plant & equipment and intangible assets                  | 2                                                               | 1                                                               |
| (Gain)/Loss on sale of property, plant and equipment                            | (1)                                                             | (3)                                                             |
| Fair valuation of Stock appreciation rights                                     | 489                                                             | 628                                                             |
| Gain on derecognition of financial instruments held at amortized cost           | (2,248)                                                         | (3,398)                                                         |
| <b>Operating profit before working capital changes</b>                          | <b>8,281</b>                                                    | <b>6,192</b>                                                    |
| Adjustments for working capital:                                                |                                                                 |                                                                 |
| - (Increase)/decrease in loans and advances                                     | (11,135)                                                        | (93,551)                                                        |
| - (Increase)/ decrease in financial and non financial assets                    | 1,500                                                           | 1,142                                                           |
| - Increase/(decrease) in financial and non financial liabilities and Provisions | (1,378)                                                         | 8,267                                                           |
| <b>Cash used in operating activities</b>                                        | <b>(2,732)</b>                                                  | <b>(77,950)</b>                                                 |
| Income tax paid                                                                 | (2,043)                                                         | (2,432)                                                         |
| <b>Net cash used in operating activities (A)</b>                                | <b>(4,775)</b>                                                  | <b>(80,382)</b>                                                 |
| <b>B. CASH FLOW FROM INVESTING ACTIVITIES</b>                                   |                                                                 |                                                                 |
| Purchase of property plant and equipment and intangibles (net)                  | (369)                                                           | (127)                                                           |
| Proceeds from sale of property, plant and equipment and intangibles             | 3                                                               | 95                                                              |
| Purchase of investments                                                         | (2,47,409)                                                      | (3,19,210)                                                      |
| Sale/maturity of investments                                                    | 2,52,639                                                        | 3,19,846                                                        |
| Fixed deposit placed during the year                                            | (4,52,322)                                                      | (4,92,936)                                                      |
| Fixed deposit matured during the year                                           | 4,45,965                                                        | 5,09,084                                                        |
| Interest received on fixed deposits and Investment                              | 1,880                                                           | 2,001                                                           |
| <b>Net cash generated from/(used in) investing activities (B)</b>               | <b>387</b>                                                      | <b>18,753</b>                                                   |
| <b>C. CASH FLOW FROM FINANCING ACTIVITIES</b>                                   |                                                                 |                                                                 |
| Proceeds from issuance of share capital (including share premium)               | -                                                               | -                                                               |
| Proceeds from borrowings from banks and financial institutions                  | 1,72,000                                                        | 1,35,883                                                        |
| Repayment of borrowings from banks and financial institutions                   | (1,58,488)                                                      | (1,01,674)                                                      |
| Payment of ancillary borrowing costs                                            | (128)                                                           | (623)                                                           |
| Principal payment of lease liability                                            | (765)                                                           | (876)                                                           |
| <b>Net cash generated from financing activities (C)</b>                         | <b>12,619</b>                                                   | <b>32,710</b>                                                   |
| <b>Net increase / (decrease) in cash and cash equivalents D=(A+B+C)</b>         | <b>8,231</b>                                                    | <b>(28,919)</b>                                                 |
| Cash and cash equivalents as at the beginning of the year (E)                   | 47,672                                                          | 59,896                                                          |
| <b>Closing balance of cash and cash equivalents (D+E)</b>                       | <b>55,903</b>                                                   | <b>30,977</b>                                                   |
| <b>Components of cash and cash equivalents:</b>                                 |                                                                 |                                                                 |
| Cash on hand                                                                    | 55                                                              | 73                                                              |
| Balances with banks                                                             |                                                                 |                                                                 |
| - in current accounts                                                           | 6,970                                                           | 4,795                                                           |
| - in fixed deposit with maturity less than 3 months                             | 48,702                                                          | 25,768                                                          |
| Cheques, drafts on hand                                                         | 176                                                             | 341                                                             |
| <b>Cash and cash equivalents</b>                                                | <b>55,903</b>                                                   | <b>30,977</b>                                                   |

**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.**

**Notes:**

- 3 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').
- 4 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 (the "Act") 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.
- 5 Financial results for the quarter ended and half year ended September 30, 2026, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on October 28, 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.
- 6 All the non convertible debentures of the Company outstanding as on September 30, 2026 are secured 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 and interest amount at all times for the non-convertible debt securities issued.
- 7 Disclosures pursuant to RBI Resolution Framework - 2.0: Resolution of COVID-19 related stress of Individuals and Small Businesses dated 05 May 2021 with reference to disclosures stated under Format-8 prescribed in the Resolution Framework — 1.0, read with Reserve Bank of India (Non-Banking Financial Companies — Resolution of Stressed Assets) Directions, 2025 dated 28 November 2025.

| Type of Borrowers<br>(₹ lakhs) | Exposure to accounts classified as Standard consequent to implementation of resolution plan- Positions as at 31 March 2026 (A) | Of (A) aggregate debt that slipped into NPA during the half year ended 30 September 2026** | Of (A) amount written off during the half-year 30 September 2026 | Of (A) amount paid by the borrowers during the half year ended 30 September 2026 | Exposure to accounts classified as Standard consequent to implementation of resolution plan- Position as at the end of this half year ended 30 September 2026* |
|--------------------------------|--------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------------------------|----------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personal Loans                 | 1,027.4                                                                                                                        | -                                                                                          | 21.6                                                             | 136.2                                                                            | 932.1                                                                                                                                                          |
| Others (including MSMEs)       | 171.9                                                                                                                          | -                                                                                          | 6.4                                                              | 42.2                                                                             | 135.5                                                                                                                                                          |
| <b>Total</b>                   | <b>1,199.3</b>                                                                                                                 | <b>-</b>                                                                                   | <b>28.0</b>                                                      | <b>178.4</b>                                                                     | <b>1,067.6</b>                                                                                                                                                 |

\* includes interest capitalised post implementation of one time resolution plan

\*\* Net of upgradation from NPA to standard

- 8 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.
- 9 Disclosures pursuant to Master Direction — 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<br>September 30, 2026 | For the half year ended<br>September 30, 2026 |
|-------------------------------------------------|---------------------------------------------|-----------------------------------------------|
| Entity                                          | NBFC                                        | Banks/NBFC                                    |
| Number of loans assigned                        | 527                                         | 1,342                                         |
| Amount of loans assigned (₹ lakhs)              | 7,013                                       | 19,366                                        |
| Weighted average maturity (in months)           | 143                                         | 148                                           |
| Weighted average holding period (in months)     | 19                                          | 15                                            |
| Retention of beneficial economic interest (MRR) | 10%                                         | 10%                                           |
| Coverage of tangible security                   | 100%                                        | 100%                                          |
| Rating-wise distribution of rated loans         | NA                                          | NA                                            |

- b. The Company did not acquire any loans not in default/ or in default during the quarter ended and half year ended September 30, 2026.
- c. The Company did not transfer or acquire stressed assets during the quarter ended and half year ended September 30, 2026.
- d. The Company has not entered into any Co-lending arrangements during the quarter ended and half year ended September 30, 2026.
- e. 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 and half year ended September 30, 2026 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.
- 10 The Company does not have any Subsidiary/Associate/Joint venture.
- 11 The figures for the Q2-2027 and Q2-2026 are the balancing figures in respect of H1/year to date figures upto the end of Q1 of the respective financial year.
- 12 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*  
Deepak Patkar  
Managing Director & CEO  
DIN : 09731775  
Date: October 28, 2026





# SMFG Grihashakti

Nayi Asha. Naya Vishwas.

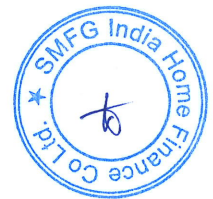
## Annexure-1

Additional disclosures required by Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, for the quarter and half year ended September 30, 2026

| Particulars                                                   | Quarter ended<br>September 30,<br>2026<br>(₹ lakhs)<br>Unaudited | Quarter ended<br>June 30,<br>2026<br>(₹ lakhs)<br>Unaudited | Quarter ended<br>September 30,<br>2025<br>(₹ lakhs)<br>Unaudited | Half Year ended<br>September 30,<br>2026<br>(₹ lakhs)<br>Unaudited | Half Year ended<br>September 30,<br>2025<br>(₹ lakhs)<br>Unaudited | Year ended<br>March 31,<br>2026<br>(₹ lakhs)<br>Audited |
|---------------------------------------------------------------|------------------------------------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------|
| Debt Equity ratio (Refer Note 1)                              | 5.8x                                                             | 5.8x                                                        | 6.0x                                                             | 5.8x                                                               | 6.0x                                                               | 5.9x                                                    |
| 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)                             | 1,72,983                                                         | 1,69,129                                                    | 1,59,014                                                         | 1,72,983                                                           | 1,59,014                                                           | 1,66,401                                                |
| Net profit after tax (₹ lakhs)                                | 2,628                                                            | 2,709                                                       | 3,910                                                            | 5,337                                                              | 5,177                                                              | 12,600                                                  |
| Earning per share (not annualised):                           |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| (a) Basic                                                     | 0.71                                                             | 0.73                                                        | 1.05                                                             | 1.44                                                               | 1.39                                                               | 3.39                                                    |
| (a) Diluted                                                   | 0.71                                                             | 0.73                                                        | 1.05                                                             | 1.44                                                               | 1.39                                                               | 3.39                                                    |
| 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                                                             | 0.83                                                        | 0.82                                                             | 0.83                                                               | 0.82                                                               | 0.83                                                    |
| Net profit margin (Refer note 6)                              | 7.1%                                                             | 7.2%                                                        | 10.2%                                                            | 7.1%                                                               | 6.9%                                                               | 8.3%                                                    |
| Sector specific equivalent ratios (Refer note 7):             |                                                                  |                                                             |                                                                  |                                                                    |                                                                    |                                                         |
| (a) Gross Non-performing Assets (NPA)                         | 3.3%                                                             | 3.0%                                                        | 2.9%                                                             | 3.3%                                                               | 2.9%                                                               | 2.7%                                                    |
| (b) Net NPA                                                   | 2.2%                                                             | 2.0%                                                        | 1.9%                                                             | 2.2%                                                               | 1.9%                                                               | 1.8%                                                    |
| (c) Provision coverage Ratio (PCR)                            | 33.8%                                                            | 32.8%                                                       | 35.9%                                                            | 33.8%                                                              | 35.9%                                                              | 33.6%                                                   |

### Notes:

- 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



**B. K. Khare & Co.**  
**Chartered Accountants**

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

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

**Independent Auditors' Certificate on statement of security cover as at September 30, 2026 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 security cover as at September 30, 2026 (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 September 30, 2026 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 security 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.

**Auditors' 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 September 30, 2026 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 September 30, 2026 have been reviewed by us, on which we issued an unmodified review conclusion vide our report dated October 28, 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 and verified the arithmetical accuracy of the same
  - d. Obtained and read the list of book debts charged as security in respect of the NHB refinance
  - e. Verified the compliance of various covenants
  - f. Recomputed the security cover ratio and to ensure the arithmetical accuracy of the computation; and
  - g. 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 security cover, including the compliance with all covenants, in respect of debt securities as at September 30, 2026.



# **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**

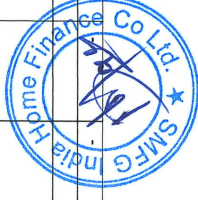
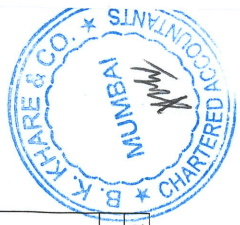
Membership No.104656  
UDIN: 26104656MAIFMW8093  
Place: Mumbai  
Date: October 28, 2026



**SMFG India Home Finance Co. Ltd**  
**Annexure A - Statement of Security Cover as at September 30, 2026**

(All amounts are Rs. in Lakhs)

| Column A                                           | Column B                                               | Column C i                                   | Column D ii        | Column E iii                                 | Column F iv                                                                                                                      | Column G v                                                                               | Column H vi                    | Column I vii                      | Column J         | Column K                                           | Column L                                                                                                                                                           | Column M                                       | Column N                                                                                                                                                                  | Column O               |
|----------------------------------------------------|--------------------------------------------------------|----------------------------------------------|--------------------|----------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|--------------------------------|-----------------------------------|------------------|----------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Particulars                                        | Description of asset for which this certificate relate | Exclusive Charge                             | Exclusive Charge   | Pari-Passu Charge                            | 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 (excludin g items covered in column F) | Assets not offered as Security | Elimination (amount in negative ) | (Total C to H)   | 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, DSRA market value is not applicable) | Market Value for Pari passu charge Assets viii | 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) | Total Value (=K+L+M+N) |
|                                                    |                                                        | 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 (excludin g items covered in column F) | Assets not offered as Security | Elimination (amount in negative ) | (Total C to H)   | 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, DSRA market value is not applicable) | Market Value for Pari passu charge Assets viii | 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) | Total Value (=K+L+M+N) |
|                                                    |                                                        | Book Value                                   | Book Value         | Yes/ No                                      | Book Value                                                                                                                       | Book Value                                                                               |                                |                                   |                  |                                                    | Relating to Column F                                                                                                                                               |                                                |                                                                                                                                                                           |                        |
| <b>ASSETS</b>                                      |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          |                                |                                   |                  |                                                    |                                                                                                                                                                    |                                                |                                                                                                                                                                           |                        |
| Property, Plant and Equipment                      | Property, Plant and Equipment                          |                                              |                    |                                              |                                                                                                                                  |                                                                                          | 2,004                          |                                   | 2,004            |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Capital Work-in-Progress                           |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | -                              |                                   | -                |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Right of Use Assets                                |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | 3,913                          |                                   | 3,913            |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Goodwill                                           |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | -                              |                                   | -                |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Intangible Assets                                  |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | 725                            |                                   | 725              |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Intangible Assets under Development                |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | -                              |                                   | -                |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Investments                                        |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | 25,835                         |                                   | 25,835           |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Loans**                                            | Loan receivable against property and housing loan      |                                              | 1,23,877           | Yes                                          | 9,63,112                                                                                                                         |                                                                                          | 10,769                         |                                   | 10,97,758        | -                                                  |                                                                                                                                                                    |                                                | 9,63,112                                                                                                                                                                  | 9,63,112               |
| Inventories                                        |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          |                                |                                   |                  |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Trade Receivables                                  |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | 413                            |                                   | 413              |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Cash and Cash Equivalents                          |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | 55,903                         |                                   | 55,903           |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Bank Balances other than Cash and Cash Equivalents | Fixed Deposit against Collateralized Borrowings        |                                              | 765                |                                              |                                                                                                                                  |                                                                                          | 8                              |                                   | 773              |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| Others                                             |                                                        |                                              |                    |                                              |                                                                                                                                  |                                                                                          | 3,501                          |                                   | 3,501            |                                                    |                                                                                                                                                                    |                                                | -                                                                                                                                                                         | -                      |
| <b>Total</b>                                       |                                                        | -                                            | <b>1,24,642</b>    | -                                            | <b>9,63,112</b>                                                                                                                  | -                                                                                        | <b>1,03,071</b>                | -                                 | <b>11,90,825</b> | -                                                  |                                                                                                                                                                    |                                                | <b>9,63,112</b>                                                                                                                                                           | <b>9,63,112</b>        |





**A. Statement of utilization of issue proceeds:**

| ISIN         | Mode of Fund Raising (Public issues/ Private placement) | Type of instrument | Date of raising funds | Amount Raised (in crores) | Funds utilized (in crores) * | Any deviation (Yes/ No) | If 8 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                                                                                |
| INE213W07384 | Private placement                                       | NCD (Unlisted)     | 23-06-2026            | 320                       | 284.87                       | No                      | NA                                                                         | Funds unutilized are placed in Fixed Deposits Rs 35.13 crores as on 30 Sept 2026 |
| INE213W07392 |                                                         | NCD                | 23-07-2026            | 150                       | 150.00                       | No                      | NA                                                                         | -                                                                                |
| Total        |                                                         |                    |                       | 470                       | 434.87                       |                         |                                                                            |                                                                                  |

Note: Funds utilized is cumulative till 30th September, 2026

\* As per Regulation 52 (7) of SEBI (Listings Obligations and Disclosure Requirements) Regulation 2015, Statement Indicating the utilization of issue proceeds of non-convertible securities which shall be continued to be given till such time the issue proceeds have been fully utilised or the purpose for which these proceeds were raised has been achieved.

**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                                                                                           | July 2026 to September 2026             |
| Amount raised                                                                                                   | INR 150 crores                          |
| Report filed for quarter ended                                                                                  | 30-09-2026                              |
| 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/variation, 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 (in Rs. crore and in %) | Remarks, if any |
|-----------------|-------------------------|---------------------|-----------------------------|----------------|-------------------------------------------------------------------------------------------------------|-----------------|
| NA              | NA                      | NA                  | NA                          | NA             | NA                                                                                                    | NA              |

**For SMFG India Home Finance Company Limited**
**Authorized Signatory**

Name: Devendra Shrivastava

Designation: Head of Operations

Date: 28 October 2026


**SMFG India Home Finance Co. Ltd.**

Corporate Office: Inspire BKC, Unit 504, Level 5, Main Road G Block, BKC, Bandra East, Mumbai – 400051.

Registered Office: Commerzone IT Park, Tower B, 1<sup>st</sup> Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

Toll Free No.: 1800 102 1003    ✉ grihashakti@grihashakti.com    🌐 www.grihashakti.com    CIN: U65922TN2010PLC076972