SMFG Grihashakti

Nayi Asha. Naya Vishwas.

29 July, 2026

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

Ref: Our letter dated 23 July, 2026 on prior intimation under Regulation 50(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Sub: Outcome of Board Meeting and Submission of the Un-audited Financial Results for the quarter ended 30 June, 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 that the Board of Directors of the Company at its meeting held today i.e., Wednesday, 29 July, 2026 has, inter alia approved the Un-audited Financial Results of the Company for the quarter ended 30 June, 2026 duly reviewed by the Audit Committee.

Accordingly, please find enclosed the following:

- Un-audited Financial Results of the Company for the quarter ended 30 June, 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. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13 August, 2025.

Further, please note that the Statutory Auditors of the Company have submitted a Limited Review Report with unmodified opinion on the financial results for quarter ended 30 June, 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 June, 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 1:50 P.M. and concluded at 4:30 P.M.

SMFG Grihashakti
Nayi Asha. Naya Vishwas.

Request you to take the same on record.

Thanking you

For SMFG India Home Finance Company Limited

ARCHANA PRAVIN NADGOUDA

Digitally signed by ARCHANA PRAVIN NADGOUDA
Date: 2026.07.29 16:42:27 +05'30'

Archana Nadgouda
Company Secretary
Membership No. A17140

Encl: As above

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

Independent Auditor's Review Report on Unaudited Financial Results for the quarter ended June 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 ended on June 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

B.K. KHARE & CO. Chartered Accountants

Vikram Prahlad Kumtakar
Partner
Membership No.: 104656
UDIN: 26104656APZCPX6949
Place: Mumbai
Date: July 29, 2026

SMFG Grihashakti

Nayi Asha. Naya Vishwas.

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 June 30, 2026

	Quarter ended June 30, 2026 (₹ lakhs) Unaudited	Quarter ended March 31, 2026 (₹ lakhs) Audited	Quarter ended June 30, 2025 (₹ lakhs) Unaudited	Year ended March 31, 2026 (₹ lakhs) Audited
Revenue from operations				
Interest Income	35,325	34,618	34,009	1,38,613
Fee and commission income	981	1,112	1,243	4,884
Gain on derecognition of financial instruments held at amortized cost	1,407	1,860	1,454	7,709
Net gain on financial asset at FVTPL	51	168	229	826
Total revenue from operations (a)	**37,764**	**37,758**	**36,935**	**1,52,032**
Other income (b)	72	24	28	119
Total Income (c)=(a) + (b)	**37,836**	**37,782**	**36,963**	**1,52,151**
Expenses				
Finance costs	19,850	19,373	20,056	79,654
Impairment on financial instruments	2,537	2,250	3,563	9,114
Employee benefits expense	7,030	5,918	7,140	26,949
Depreciation and amortisation	649	774	628	2,501
Other expenses	4,109	5,228	3,853	16,681
Total expenses (d)	**34,175**	**33,543**	**35,240**	**1,34,899**
Profit/(Loss) before tax and exceptional item (e)=(c)-(d)	**3,661**	**4,239**	**1,723**	**17,252**
Exceptional item (f)	-	-	-	**(308)**
Profit/(Loss) before tax (g) = (e)-(f)	**3,661**	**4,239**	**1,723**	**16,944**
Tax expense				
Current tax	1,753	772	1,227	4,577
Deferred tax expense / (credit)	(801)	315	(758)	(202)
Income tax for earlier years	-	-	(13)	(31)
Total tax expense (h)	**952**	**1,087**	**456**	**4,344**
Net profit/(loss) after tax (i)= (g)-(h)	**2,709**	**3,152**	**1,267**	**12,600**
Other comprehensive income/(loss)				
Items that will not be reclassified to profit or loss, net of tax				
Re-measurement of defined benefit plan	(56)	(30)	(74)	(152)
Tax relating to above	14	7	19	38
Items that will be reclassified to profit or loss				
Gain / (loss) on Derivatives designated at Cash flow hedge	(12)	1,243	(531)	979
Tax relating to above	3	(312)	134	(246)
Other comprehensive income/(loss) (j)	**(51)**	**908**	**(452)**	**619**
Total comprehensive income/(loss) for the period/year (k)= (i)+(j)	**2,658**	**4,060**	**815**	**13,219**
Earnings per equity share:				
Basic earnings per share* (in ₹)	0.73	0.84	0.34	3.39
Diluted earnings per share* (in ₹)	0.73	0.84	0.34	3.39
Face value per share (in ₹)	10.00	10.00	10.00	10.00

*The EPS for the quarters end are not annualised

B.K. KHARE & CO. Chartered Accountants

SMFG India Home Finance Co. Ltd.

SMFG
Grihashakti
Nayi Asha. Naya Vishwas.

SMFG India Home Finance Co. Ltd.

Notes:

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

2 These financial results have been prepared in accordance with Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the 'Listing Regulations') and recognition and measurement principles laid down in Indian Accounting Standards, notified under Section 133 of the Companies Act, 2013 (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.

3 Financial results for the quarter ended June 30, 2026, were reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on July 29, 2026 and reviewed by statutory auditor, pursuant to Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Information as required by Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 is given in Annexure 1 attached.

4 All the non convertible debentures of the Company outstanding as on June 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 amount at all times for the non-convertible debt securities issued.

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

6 Disclosures pursuant to 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 June 30,2026
Entity	Bank
Number of loans assigned	815
Amount of loans assigned (₹ lakhs)	12,353
Weighted average maturity (in months)	151
Weighted average holding period (in months)	13
Retention of beneficial economic interest	10%
Coverage of tangible security	100%
Rating-wise distribution of rated loans	NA

b. The Company did not acquire any loans not in default/ or in default during the quarter ended June 30, 2026.

c. The Company did not transfer or acquire stressed assets during the quarter ended June 30, 2026.

d. The Company has not entered into any Co-lending arrangements during the quarter ended June 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 June 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.

7 The Company does not have any Subsidiary/Associate/Joint venture.

8 Previous period / year figures have been regrouped / reclassified, wherever necessary, to conform to current period / year classification.

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

B.K. KHARE & CO. Chartered Accountants

Deepak Patkar
Managing Director & CEO
DIN : 09731775
Date: July 29, 2026

SMFG India Home Finance Co. Ltd.

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 ended June 30, 2026

Particulars	Quarter ended June 30, 2026 (₹ lakhs) Unaudited	Quarter ended March 31, 2026 (₹ lakhs) Audited	Quarter ended June 30, 2025 (₹ lakhs) Unaudited	Year ended March 31, 2026 (₹ lakhs) Audited
Debt Equity ratio ***(Refer Note 1)***	5.8x	5.9x	6.1x	5.9x
Debt service coverage ratio ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Interest service coverage ratio ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Outstanding redeemable preference shares (quantity and value)	Nil	Nil	Nil	Nil
Capital redemption reserve	Nil	Nil	Nil	Nil
Debenture redemption reserve ***(Refer Note 2)***	Nil	Nil	Nil	Nil
Networth(₹ lakhs) ***(Refer Note 3)***	1,69,129	1,66,401	1,54,381	1,66,401
Net profit after tax (₹ lakhs)	2,709	3,152	1,267	12,600
Earning per share (not annualised):				
(a) Basic	0.73	0.84	0.34	3.39
(a) Diluted	0.73	0.84	0.34	3.39
Current ratio ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Long term debt to working capital ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Bad debts to Account receivable ratio ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Current liability ratio ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Debtors turnover ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Inventory turnover ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Operating margin ***(Refer note 4)***	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Total debt to total asset ***(Refer note 5)***	0.83	0.83	0.83	0.83
Net profit margin ***(Refer note 6)***	7.2%	8.3%	3.4%	8.3%
Sector specific equivalent ratios ***(Refer note 7)*:**				
(a) Gross Non-performing Assets (NPA)	3.0%	2.7%	2.7%	2.7%
(b) Net NPA	2.0%	1.8%	1.8%	1.8%
(c) Provision coverage Ratio (PCR)	32.8%	33.6%	34.2%	33.6%

Notes:

1. Debt-equity ratio = (Debt securities + Borrowings + Subordinated liabilities) / Shareholders fund.
2. The Company is not required to create debenture redemption reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with the Companies (Share Capital and Debenture) Amendments Rules, 2019.
3. Networth is calculated as defined in section 2(57) of Companies Act 2013
4. The Company is a Housing finance Company registered under the Reserve Bank of India Act, 1934 hence these ratios are generally not applicable.
5. Total debts to total assets = (Debt securities+ Borrowings + Subordinated liabilities) / total assets.
6. Net profit margin= Net profit after tax / total income.
7. Gross NPA % = Gross NPA/Gross carrying value of portfolio loans
   Net NPA % = (Gross NPA- NPA provision)/(Gross carrying value of portfolio loans -NPA provision)
   PCR = NPA provision / Gross NPA

B.K. KHARE & CO. Chartered Accountants

SMFG India Home Finance Co. Ltd.

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 asset cover as at June 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 asset cover as at June 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 June 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 asset cover and compliance with all the covenants of the respective Offer Document/Information Memorandum/ Debenture Trust deeds in the manner as may be specified by SEBI and adherence with all other applicable conditions mentioned in the Regulations in connection with the Statement.

Auditor's Responsibility

5. Our responsibility is to provide a limited assurance as to whether the particulars contained in the aforesaid Statement are in agreement with the unaudited financial information/results as at and for the period ended June 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 June 30, 2026 have been reviewed by us, on which we issued an unmodified review conclusion vide our report dated July 29, 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 asset 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 asset cover, including the compliance with all covenants, in respect of debt securities as at June 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

B.K. KHARE & CO. Chartered Accountants

Vikram Prahlad Kumtakar
Partner
Membership No.104656
UDIN: 26104656UXTDOH8467
Place: Mumbai
Date: July 29, 2026

SMFG India Home Finance Co. Ltd

Annexure A - Statement of Security Cover as at June 30, 2026

(All amounts are Rs. in Lakhs)

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	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 paripassu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu harge)		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)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Flant and Equipment	Immovable property			Yes			2,084		2,084				0	-
Capital Work-in-Progress							-		-				-	
Right of Use Assets							4,129		4,129				-	
Goodwill							-		-					
Intangible Assets							744		744				-	
Intangible Assets under Development							0		0				-	
Investments							15,813		15,813				-	
Loans	Loan receivable against property and housing loan		1,30,687	Yes	9,16,402		44,425		10,91,514	-			9,16,402	9,16,402
Inventories							-		-				-	
Trade Receivables							183		183				-	
Cash and Cash Equivalents				Yes	-		56,412		56,412				-	-
Bank Balances other than Cash and Cash Equivalents	Fixed Deposit against Collateralized Borrowings		768				7		775				-	
Others							3,776		3,776				-	
Total		-	**1,31,455**	-	**9,16,402**	-	**1,27,573**	-	**11,75,430**	-	-	-	**9,16,402**	**9,16,402**

SMFG India Home Finance Co. Ltd.

B.K. KHARE & CO. Chartered Accountants

Particulars		Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	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 paripassu charge)	Other assets on which there is pari- Passu charge (excluding items covered in column F)		debt amount considered more than once (due to exclusive plus pari passu harge)		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)
												Relating to Column F		
LIABILITIES														
Debt securities to which this certificate pertains					2,97,654		-		2,97,654					
Other debt sharing pari-passu charge with above debt					5,48,421		-		5,48,421					
Other Debt							-		-					
Sub ordinated debt							30,902		30,902					
Borrowings			3,964				-		3,964					
Bank			1,00,863				-		1,00,863					
Debt Securities							-		-					
Others							19,848		19,848					
Trade payables							8,116		8,116					
Lease Liabilities							4,852		4,852					
Provisions							2,397		2,397					
Others							16,557		16,557					
Total		-	**1,04,827**	-	**8,46,075**	-	**82,672**	-	**10,33,574**	-	-	-	-	-
Cover on Book Value			1.25		1.04									
Cover on Market Value ix														
			Exclusive Security Cover Ratio		Pari-Passu Security Cover Ratio***									

Note:

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

For SMFG India Home Finance Co. Ltd.

Authorized Signatory
Name: Devendra Mani Shrivastava
Designation: Head of Operations
Date : 29th July, 2026

SMFG India Home Finance Co Ltd.

B.K. KHARE & CO. Chartered Accountants

SMFG Grihashakti

Nayi Asha. Naya Vishwas.

Annex - IV-A

A. Statement of utilization of issue proceeds:

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

ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised Rs. in Crore	Funds utilized Rs. in Crore	Any deviation (Yes/ No)	If 7 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9
INE213W07384	Private Placement	NCD (Unlisted)	23-06-2026	320	17.02	No	Not Applicable	Funds are parked in FD Investment Rs 302.98 Crs as on 30 Jun 2026
Total				320	17.02			

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

Particulars	**Remarks**
Name of listed entity	SMFG India Home Finance Company Limited
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of raising Funds	During Q1 (FY 2026-27)
Amount raised	INR 320 Crores
Report filed for quarter ended	30-06-2026
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, in the following table	Not Applicable

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

Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised

(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Yours truly,

SMFG India Home Finance Company Limited

Name of Signatory: Devendra Shrivastava

Designation: Head of Operations

Date: 29/07/2026

SMFG India Home Finance Co. Ltd.