

Note on Information on Familiarisation Programmes for Independent Directors pursuant to Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI Listing Regulations, 2015)

Pursuant to the SEBI Listing Regulations, 2015:

A company is required to familiarise the Independent Directors (IDs) with the nature of the industry in which it operates, its business model, their roles, rights, responsibilities in the company and other relevant information etc., through various programmes.

The Company undertakes familiarisation programmes for the Directors, on a continuous basis, about the operations of the Company and other details from time to time, inter alia, as follows:

- Discussions were held from time to time on major developments in the areas of NBFC/HFC guidelines including RBI HFC Directions, 2025 and impact of Labour Code.
- As and when a new director is appointed, as part of the process of induction, the Company has the practice of familiarising the new director with information on various aspects of the Company, including the following:
 - a) Individual meetings with
 - i. Senior Management to understand the Company's vision, mission, and 3 years' plan
 - ii. Chief Business Officer to understand the Company's business Model
 - iii. Chief Risk Officer to understand the Risk Management Framework including technological risks.
 - iv. Head Human Resources to understand the HR and CSR agenda along with key deliverables
 - v. CFO to understand the Financial aspects
 - b) Company's Code of Conduct for directors
 - c) Annual reports of last three years
 - d) Latest Debt Investor Presentation
 - e) Existing composition of Board and its Committees
- The Directors were updated on an ongoing basis on the significant developments in the Company.

SMFG India Home Finance Co. Ltd.

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

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

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

DETAILS OF FAMILIARISATION PROGRAM IMPARTED TO INDEPENDENT DIRECTORS:

During FY2025-26, the following familiarization programmes for Independent Directors were conducted:

Heads of Programs	No. of Programmes attended by the Independent Directors	No. of hours spent by the Independent Directors
Company's vision, mission, and business strategy	2	1 hour
Business Performance & Financial Updates	2	3 Hours
Risk Management Framework including technological risks.	2	6 Hours
HR and CSR agenda along with key deliverables	2	1 Hour
Governance & Regulatory Compliance	2	1.5 Hours
Total	10	12.5 Hours

SUMMARY OF FAMILIARISATION PROGRAMME OF INDEPENDENT DIRECTORS:

Total number of programmes attended by the independent directors (during the year and on a cumulative basis till date)	20 programmes
Total of hours spent by the independent directors in such programmes (during the year and on a cumulative basis till date)	31.5 Hours