SMFG Grihashakti

Nayi Asha. Naya Vishwas.

29 July, 2026

To,
The Manager,
National Stock Exchange of India Ltd.,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (E)
Mumbai – 400 051

Sub: Proceedings of the 16th Annual General Meeting of SMFG India Home Finance Company Limited ('the Company') held on 29 July, 2026

Ref: Regulation 51(2) read with Part B of Schedule III to the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir,

We wish to inform you that the 16th Annual General Meeting ('AGM') of the Company was held on Wednesday, 29 July, 2026 at 5:30 P.M. IST at Inspire BKC, 5th Floor, Main Road, G block, BKC, Bandra (East), Mumbai – 400 051 through two-way video conferencing facility.

Pursuant to the provisions of Regulation 51(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, read with clause (23) of Para A of Part B of Schedule III of the said Regulations, we are enclosing herewith the proceedings of the AGM, for your records and information please.

Kindly note that the above shall be placed on the website of the Company at https://www.grihashakti.com.

You are requested to take note of the same.

Thanking you,

For SMFG India Home Finance Company Limited

ARCHANA PRAVIN NADGOUDA

Digitally signed by ARCHANA PRAVIN NADGOUDA
Date: 2026.07.29 19:36:22 +05'30'

Archana Nadgouda
Company Secretary
Membership No. A17140

Encl: As above

Proceedings of 16th Annual General Meeting of the Company

The 16th Annual General Meeting ('AGM/Meeting') of the Members of SMFG India Home Finance Company Limited ('the Company') was held on Wednesday, 29 July, 2026 at 5:30 P.M. IST at Inspire BKC, 5th Floor, Main Road, G block, BKC, Bandra (East), Mumbai – 400 051 through two-way Video Conferencing Facility.

The Meeting was held in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder (the 'Act'). Since the AGM was convened through video conference and other audiovisual means, thus the requirement of physical attendance of Members was dispensed with.

Mr. Colathur Narayanan Ram, Chairperson of the Board of Directors of the Company took the Chair. A warm welcome was extended to the Members of the Company. It was informed that total of 6 members including authorised representative of SMFG India Credit Company Limited holding 371,163,168 equity shares of the Company in aggregate, representing 100%* shareholding attended the Meeting. It was confirmed that all arrangement had been made to enable Members to participate and vote on the items being considered in this Meeting.

It was declared that the necessary quorum was present in terms of the relevant provisions of the Act and the Meeting was called to order. The Chairperson of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee attended the Meeting. The relevant statutory registers and documents referred to in the explanatory statement of the Notice of AGM were made available for inspection till the conclusion of the meeting as prescribed under the Act.

The Statutory Auditor, M/s. B.K. Khare and Secretarial Auditors, M/s. N L Bhatia & Associates and Secretarial Auditors for FY 2025-26, M/s. Vinod Kothari & Company attended the AGM.

It was then stated that the Meeting had been convened, to seek the approval of the Members on ordinary business items as set out in the Notice of the AGM.

With the consent of the Members present, the Notice convening this Meeting along with the statement annexed to it, was taken as read.

The rationale for the resolutions being put to vote was presented at the Meeting.

It was informed that there were no qualifications or observations or adverse remarks in the Secretarial Audit Report and the Statutory Auditor's Report for the year ended 31 March, 2026. With the consent of the Members present, the report of the Statutory Auditors and Secretarial Auditors, were taken as read.

It was further informed that Mr. Surya Prakash Rao Pendyala, Non-Executive, Non-Independent Director of the Company is liable to retire by rotation at this AGM and noted that he has expressed his desire to retire at the AGM and does not seek re-appointment. The Company was not intending to fill the vacancy of retiring Director in the AGM..

**Rounded off*

On being enquired, no clarifications were sought on the agenda. The Members were briefed on the process of voting.

Thereafter, the following items of business as mentioned in the Notice of AGM were transacted at the Meeting and resolution were approved unanimously by the Members present by way of show of hands:

Sr. No.	Particulars	Type of Resolution
Ordinary Business:		
1	To receive, consider and adopt the Audited Financial Statements of the Company for the financial year ended 31 March, 2026, together with the Report of the Directors' and the Auditors' thereon	Ordinary Resolution
2	To take note of the retirement of Mr. Surya Prakash Rao Pendyala (DIN: 02888802) as Director, who retires by rotation and does not seek re-appointment.	Ordinary Resolution

There being no other business to be transacted, the meeting concluded at 5:40 p.m. I.S.T with a vote of thanks to the Chair.

Thanking you,

For SMFG India Home Finance Company Limited

ARCHANA PRAVIN NADGOUDA

Digitally signed by ARCHANA PRAVIN NADGOUDA
Date: 2026.07.29 19:37:15 +05'30'

Archana Nadgouda
Company Secretary
Membership No. A17140