SMFG Grihashakti

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SMFG India Home Finance Co. Ltd. Public Disclosure on Liquidity Risk - for the quarter ended June 30 2026, pursuant to Reserve Bank of India (Non Banking Financial Companies - Asset Liability Management) Directions, 2025 & Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025

i) Funding Concentration based on significant counterparty (both deposit and borrowings)

Period	No. of Significant Counterparties	Amount (₹ lakhs)	% of total Deposits	% of Total Liabilities
30-Jun-26	23	9,30,134	Not applicable	89.99%
30-Jun-25	20	8,98,715	Not applicable	89.51%

Note:
1) A “Significant counterparty” is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of total liabilities.
2) Total liabilities excludes shareholder's funds.
3) Principal outstanding as on 30 June 2026.

ii) Top 20 large deposits: Not applicable

iii) Top 10 Borrowings

Period	Amount (₹ lakhs)	% of Total Borrowings
30-Jun-26	6,80,370	67.92%
30-Jun-25	7,07,345	73.77%

Represents Principal outstanding as on 30 June2026

iv) Funding concentration based on significant instrument / product :

Sr No	Name of the instrument	As at 30 June 2026 (₹ lakhs)	% of Total Liabilities	As at 30 June 2025 (₹ lakhs)	% of Total Liabilities
1	Term Loan (Including WCDL)	5,54,479	53.65%	5,80,229	57.79%
2	Non-Convertible Debentures (NCD)	2,97,654	28.80%	2,51,696	25.07%
3	External Commercial Borrowings (Secured)	94,805	9.17%	85,670	8.53%
4	Sub-ordinate Debt	30,902	2.99%	25,623	2.55%
5	Borrowing through Pass Through Certificate (PTC)	3,964	0.38%	5,757	0.57%
6	Commercial papers (unsecured)	19,848	1.92%	9,931	0.99%

Note:
1) A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of total liabilities.
2) Carrying value as on 30 June 2026.
3) Total liabilities excludes shareholder's fund.

v) Stock Ratios:

Sr No	Name of the instrument	As at 30 June 2026	As at 30 June 2025
1	Commercial Paper / Total Public Funds	2.0%	1.0%
2	Commercial Paper / Total External Liabilities	1.9%	1.0%
3	Commercial Paper / Total Assets	1.6%	0.9%
4	Short Term NCD (original maturity upto 1year)/Total Public Funds	0.0%	0.0%
5	Short Term NCD (original maturity upto 1year)/Total External Liabilities	0.0%	0.0%
6	Short Term NCD (original maturity upto 1year)/Total Assets	0.0%	0.0%
7	Other Short Term Liabilities / Total External Liabilities	21.4%	20.8%
8	Other Short Term Liabilities / Total Public Funds	22.1%	21.7%
9	Other Short Term Liabilities/Total Assets	18.4%	18.0%
10	Long Term Assets/Total Assets	76.0%	75.3%

Notes:
1) Other Short-term Liabilities includes borrowings, which are maturing within 12 months from the reporting date excluding Commercial papers.
2) Total external liabilities excludes shareholder's fund.
3) Public Funds as per RBI definition

vi) Institutional Setup of Risk Management

The Company's Board of Directors (BOD) is responsible for setting the strategic direction for the Company. This includes, establishing the liquidity risk appetite and the liquidity required to fulfil its strategic initiatives, setting boundaries/limits within such levels of tolerance and approving the policies that govern risk management under business as usual and stressed conditions.

The Company's liquidity risk is managed by Asset Liability management Committee (ALCO) based on guidelines provided by Risk Oversight Committee (ROC). ALCO is responsible for ensuring adherence to the liquidity risk appetite and asset-liability management limits set by the BOD and to oversee implementation of the strategic direction articulated by the BOD.The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company’s activities.

SMFG India Home Finance Co. Ltd. has an Institutional Governance setup for Liquidity Risk Management as below:
1) Board of Directors
2) Risk Oversight Committee(ROC)
3) Asset Liability Management Committee (ALCO)
4) ALM Support Group

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