SMFG Grihashakti

Nayi Asha. Naya Vishwas.

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

Ref: **Our letter dated 9 October, 2026 with respect to submission of Provisional Asset Liability Management ('ALM-I') Statement of short-term dynamic liquidity for the quarter ended 30 September, 2026**

Sub: **Asset Liability Management ('ALM-I') Statement of short-term dynamic liquidity for the quarter ended 30 September, 2026**

Dear Sir / Madam,

In accordance with the disclosure requirement as per the Master Circular for issue and listing of Non-Convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated 15 October, 2025 as amended from time to time, please find enclosed the ALM-I on Statement of Short-term Dynamic Liquidity for the quarter ended 30 September, 2026 as submitted to the National Housing Bank.

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

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: 2026.11.12 18:43:53 +05'30'

Archana Nadgouda
Company Secretary & Compliance Officer
Membership No. A17140

Date: 12 November, 2026
Place: Mumbai

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY

Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code	Remarks
Column Code	C284	C285	C286	C287	C288	C289		
A. OUTFLOWS							R1546	
1. Increase in loans & Advances	75.28	75.28	172.07	705.51	1195.06	**2223.20**	R1547	
2. Net increase in investments	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	R1548	
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	**0.00**	R1549	
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	**0.00**	R1550	
iii) Others	0.00	0.00	0.00	0.00	0.00	**0.00**	R1551	
3. Net decrease in public deposits, ICDs	0.00	0.00	0.00	0.00	0.00	**0.00**	R1552	
4. Net decrease in borrowings from various sources/net increase in market lending	33.40	39.33	16.53	267.77	730.74	**1087.77**	R1553	
5. Outflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	**0.00**	R1554	
6. Other outflows	38.06	12.58	62.84	233.95	345.29	**692.72**	R1555	
TOTAL OUTFLOWS (A)	**146.74**	**127.19**	**251.44**	**1207.23**	**2271.09**	**4003.69**	R1556	
B. INFLOWS						**0.00**	R1557	
1. Net cash position	158.12	213.51	187.39	0.00	0.00	**559.02**	R1558	
2. Net increase in deposits	0.00	0.00	0.00	0.00	0.00	**0.00**	R1559	
3. Interest inflow on investments	0.46	0.00	0.57	0.00	0.00	**1.03**	R1560	
4. Interest inflow on performing Advances	111.05	12.34	13.71	277.72	427.53	**842.35**	R1561	
5. Net increase in borrowings from various sources	0.00	0.00	0.00	0.00	0.00	**0.00**	R1562	
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	1067.00	1465.00	**2532.00**	R1563	
7. Other inflows	132.98	44.99	313.25	467.81	712.47	**1671.50**	R1564	
TOTAL INFLOWS (B)	**402.61**	**270.84**	**514.92**	**1812.53**	**2605.00**	**5605.90**	R1565	
C. Mismatch (B - A)	**255.87**	**143.65**	**263.48**	**605.30**	**333.91**	**1602.21**	R1566	
D. Cumulative mismatch	**255.87**	**399.52**	**663.00**	**1268.30**	**1602.21**	**3204.42**	R1567	
E. C as percentage to Total Outflows	**174.37%**	**112.94%**	**104.79%**	**50.14%**	**14.70%**	**40.02%**	R1568	