

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.

Sub: Provisional Asset Liability Management ('ALM-II') Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report for the half year 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 provisional ALM-II on Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format for the half year 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
NADGOUDA

Digitally signed by
ARCHANA PRAVIN
NADGOUDA
Date: 2026.10.19
18:41:43 +05'30'

Archana Nadgouda
Company Secretary & Compliance Officer
Membership No. A17140

Date: 19 October, 2026
Place: Mumbai

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING											
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Column Code	C290	C291	C292	C293	C294	C295	C296	C297	C298	C299	C300
A. OUTFLOWS											
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1381.59	1381.59
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Notes, bonds & debentures	0.00	0.00	0.00	0.00	0.00	425.00	775.00	1383.00	95.00	517.48	3195.48
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	0.00	0.00	425.00	775.00	1335.00	95.00	517.48	3147.48
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	48.00
c) Fixed rate notes	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Term deposits from public	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Inter Corporate Deposits (ICDs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Commercial Papers (CPs)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	33.40	39.33	16.53	96.81	170.96	305.74	712.01	3327.28	1566.77	562.18	6831.01
a) Term money borrowings	0.00	39.33	16.53	96.81	170.96	272.34	645.21	3060.08	1317.68	261.36	5880.30
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) From RBI, NHB, Govt, & others	33.40	0.00	0.00	0.00	0.00	33.40	66.80	267.20	249.09	300.82	950.71
7. Current Liabilities & provisions:	50.32	11.54	142.35	34.63	17.54	47.69	50.31	16.67	5.63	20.77	397.45
a) Sundry creditors	13.34	4.52	7.36	0.00	0.00	0.00	21.48	7.96	0.21	0.00	54.87
b) Expenses payable (other than interest)	9.35	5.17	117.50	8.99	8.71	3.51	2.49	2.08	5.42	8.10	171.32
c) Advance income received, receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Interest payable on bonds/deposits	27.63	1.85	17.49	25.64	8.83	43.89	22.83	0.00	0.00	0.00	148.16
e) Provisions for NPAs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
f) Provisions (other than for NPAs)	0.00	0.00	0.00	0.00	0.00	0.29	3.51	6.63	0.00	12.67	23.10
8. Contingent Liabilities	33.68	34.49	78.49	131.16	215.54	231.91	355.60	1862.43	593.08	141.82	3678.20
a) Letters of credit/guarantees	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Loan commitments pending disbursal (outflows)	33.68	34.49	78.49	131.16	215.54	213.16	287.33	152.35	0.00	0.00	1146.20
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	18.75	68.27	1710.08	593.08	141.82	2532.00

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PART-2: STATEMENT OF INTEREST RATE SENSIVITY												
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
Column Code	C301	C302	C303	C304	C305	C306	C307	C308	C309	C310	C311	C312
A. OUTFLOWS												
1. Capital Funds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
a) Equity capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	371.16	371.16
b) Non-redeemable or perpetual preference capital	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Preference capital - redeemable/non-perpetual	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
2. Reserves & surplus	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1381.59	1381.59
3. Gifts, grants, donations & benefactions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Notes, bonds & debentures	0.00	0.00	349.35	0.00	0.00	425.00	775.00	1033.65	95.00	517.48	0.00	3195.48
a) Floating rate	0.00	0.00	349.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	349.35
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	0.00	0.00	425.00	775.00	985.65	95.00	517.48	0.00	2798.13
c) Instruments with embedded options	0.00	0.00	0.00	0.00	0.00	0.00	0.00	48.00	0.00	0.00	0.00	48.00
5. Deposits/Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
a) Deposits												
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) ICDs	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Borrowings	593.01	208.46	1113.23	603.40	1889.43	423.20	399.09	1251.23	249.38	100.58	0.00	6831.01
a) Term money borrowings	559.61	208.46	1113.23	603.40	1559.85	180.00	271.40	1184.35	200.00	0.00	0.00	5880.30
b) Bank borrowings in the nature of WC DL, CC etc.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) From RBI, NHB, Govt.	33.40	0.00	0.00	0.00	329.58	243.20	127.69	66.88	49.38	100.58	0.00	950.71
d) From Others												
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
ii) Floating rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
7. Current Liabilities & provisions:	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	397.45	397.45
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	54.87	54.87
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	171.32	171.32
c) Swap adjustment a/c.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
d) Advance income received/receipts from borrowers pending adjustment	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
e) Interest payable on bonds/deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	148.16	148.16
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23.10	23.10
8. Repos/ bills rediscounted/forex swaps (Sell / Buy)	0.00	0.00	0.									

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY												
RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Loan commitments pending disbursal (outflows)	33.68	34.49	78.49	131.16	215.54	213.16	287.33	152.35	0.00	0.00	0.00	1146.20
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	0.00	0.00	18.75	68.27	1710.08	593.08	141.82	0.00	2532.00
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
10. Others (Please specify, if any)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	46.51	46.51
(A) TOTAL OUTFLOWS	626.69	242.95	1541.07	734.56	2104.97	1080.11	1529.69	4147.31	937.46	759.88	2196.71	15901.40
(A-1) CUMULATIVE OUTFLOWS	626.69	869.64	2410.71	3145.27	5250.24	6330.35	7860.04	12007.35	12944.81	13704.69	15901.40	
B. INFLOWS												
1. Cash	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.55	0.55
2. Remittance in transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3. Balances with banks (in India only)	86.13	213.51	187.39	0.00	0.01	7.65	0.05	0.00	0.00	0.00	71.46	566.20
a) Current account	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	71.46	71.46
b) Deposit /short-term deposits	86.13	213.51	187.39	0.00	0.01	7.65	0.05	0.00	0.00	0.00	0.00	494.74
c) Money at call & short notice	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
4. Investments (net of provisions)	99.53	0.00	158.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258.36
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	99.53	0.00	158.83	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	258.36
b) Floating rate securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
5. Advances (Performing)	0.00	0.00	10498.81	0.23	0.23	0.71	1.49	7.00	9.01	98.74	0.00	10616.22
a) Bills of exchange and promissory notes discounted & rediscounted	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
b) Term loans (only rupee loans)												
i) Fixed Rate	0.00	0.00	0.23	0.23	0.23	0.71	1.49	7.00	9.01	98.74	0.00	117.64
ii) Floating Rate	0.00	0.00	10498.58	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	10498.58
c) Corporate loans/short term loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.90	195.14	0.00	218.04
a) Sub-standard												
i) All overdues and instalments of principal falling due during the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22.90	0.00	0.00	22.90
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	137.06	0.00	137.06

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