SMFG Grihashakti

Nayi Asha. Naya Vishwas.

Notice is hereby given that the 16th Annual General Meeting ('AGM') of SMFG India Home Finance Company Limited (the 'Company') will be 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 ('VC'), to transact the following business:

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.

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.

By order of the Board of Directors
For SMFG India Home Finance Company Limited

ARCHANA PRAVIN NADGOUDA
Digitally signed by ARCHANA PRAVIN NADGOUDA
Date: 2026.07.07 18:50:20 +05'30'

Archana Nadgouda
Company Secretary
Membership No. A17140

Date: 7 July, 2026
Place: Mumbai

NOTES:

~~a.~~ Pursuant to General Circular No. 03/2025 dated 22 September, 2025 and other circulars issued in this respect by the Ministry of Corporate Affairs ('MCA Circulars') and in terms of the provisions of the Companies Act, 2013 read with the relevant Rules made thereunder (the 'Act') this Annual General Meeting (the 'AGM') of the Company is being conducted through Inspire BKC, 5th Floor, Main Road, G block, BKC, Bandra (East), Mumbai – 400 051 through two-way Video Conferencing Facility ('VC'), without the physical presence of Members at a common venue. The deemed venue for the 16th AGM shall be the Registered Office of the Company.

b. The Board of Directors at its meeting held on 11 May, 2026 approved the matters proposed in the draft Notice of AGM. Further, pursuant to the power delegated by the Board of Directors in the said meeting, the AGM is proposed to be held on 29 July, 2026.

c. The Statement pursuant to the provisions of Section 102 of the Act, the Secretarial Standard on General Meetings (SS-2) and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'LODR, 2015'), in respect of the ordinary businesses as set out in Item No. 2 is annexed herewith.

d. In accordance with the MCA Circulars, the Notice of the AGM along with the Annual Report of the Company for the financial year 2025-26 are being sent only through electronic mode to those Members who have registered their e-mail addresses with the Company/their respective depository participant ('DP'). The Members will be entitled to a physical copy of the Annual Report of the Company for the financial year 2025-26, free of cost, upon sending a request to the Company. Members may note that Annual Report is also available on the website of the Company at https://www.grihashakti.com and on the website of the National Stock Exchange of India Limited (www.nseindia.com).

e. The Register of Directors and Key Managerial Personnel and their shareholding, maintained under Section 170 of the Act, the Register of Contracts or Arrangements in which directors are interested, maintained under Section 189 of the Act will be available in electronic form for inspection by the Members during the course of the AGM and the other relevant documents referred to in this Notice will be available in electronic form for inspection by the Members at the Registered Office and the Corporate Office of the Company, between 10:00 a.m. to 5:00 p.m. till the date of the AGM.

f. Corporate Members intending to send their authorized representatives to attend the AGM are requested to send a certified copy of the Board Resolution authorizing their representative to attend and vote on their behalf at the AGM to the designated E-mail Address.

g. The link to attend the AGM will be shared separately via email before the AGM. Notice of this AGM will also be available on the website of the Company at https://www.grihashakti.com

h. Participation of Members through VC will be reckoned for the purpose of quorum for the AGM, as per Section 103 of the Act.

i. Facility of joining the AGM through VC shall be kept open 30 minutes before the time scheduled for the AGM.

j. Voting rights will be reckoned on the paid-up value of the equity shares registered in the name of the Members on 17 July, 2026 (‘**Cut-off date**’). Only those Members whose names are recorded in the Register of Members of the Company, will be entitled to cast their votes.

k. Voting at the AGM will be done by way of show of hands. In case a poll is demanded, Members can cast their vote on the resolutions only by sending emails through their email address registered with the Company. The said emails should be sent to Ms. Archana Nadgouda, Company Secretary at secretarial@grihashakti.com. Members casting their vote through email should do so only during the AGM and only up to 30 minutes after conclusion of the AGM. Additionally, please note that the vote cast through email shall be considered invalid if:

   i it is not possible to determine without any doubt the assent or dissent of the member in respect of each resolution, as set out in the Notice; and/or

   ii a competent authority has given directions in writing to the Company to freeze the voting rights of the member; and/or

   iii the member has made any amendment to the resolution set out herein or imposed any condition while exercising his/her vote.

l. A person who is not a Member of the Company as on the cut-off date should treat this Notice, solely for information purpose.

m. In case of joint holders, the Member whose name appears higher in the order of names as per the Register of Members of the Company, will be entitled to vote at the AGM.

n. Members seeking any information with regard to the accounts or any matter to be placed at AGM are requested to submit their questions in advance, on or before AGM to the Company Secretary’s email address i.e. secretarial@grihashakti.com. The same will be replied by the Company suitably.

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Nayi Asha. Naya Vishwas.

Statement to be annexed to the Notice pursuant to Section 102 of the Companies Act:

Item no. 2

Mr. Surya Prakash Rao Pendyala (DIN: 02888802), Non-Executive, Non-Independent Director of the Company, is liable to retire by rotation at this Annual General Meeting ("AGM"). Further, vide his letter dated May 11, 2026, he has expressed his intention to retire at the AGM and does not seek re-appointment.

None of the Directors, expect Mr. Rao, Key Managerial Personnel of the Company and their relatives are in any way, directly or indirectly, concerned or interested in the said Resolution.

The Board recommends the passing of the Ordinary Resolution as set out in Item No. 2 of the Notice, for approval of Members.

By order of the Board of Directors
For SMFG India Home Finance Company Limited

ARCHANA PRAVIN NADGOUDA
Digitally signed by ARCHANA PRAVIN NADGOUDA
Date: 2026.07.07 18:50:51 +05'30'

Archana Nadgouda
Company Secretary
Membership No. A17140

Date: 7 July, 2026
Place: Mumbai