TRANSCRIPT OF THE 16TH ANNUAL GENERAL MEETING OF THE MEMBERS OF SMFG INDIA HOME FINANCE COMPANY LIMITED HELD ON WEDNESDAY, 29 JULY, 2026 AT 05:30 P.M. THROUGH TWO-WAY VIDEO CONFERENCING FACILITY.

Ms. Archana Nadgouda, Company Secretary: All the Members and invitees are present and we will start the proceedings of the meeting. May I kindly request Mr. Colathur Narayanan Ram, Chairperson of the Board, to take the Chair.

Mr. Colathur Narayanan Ram (Chairperson, Independent Director): I welcome you all to the Annual General Meeting ('AGM') of SMFG India Home Finance Company Limited. The quorum being present, I call this meeting in order.

Ms. Archana Nadgouda: The quorum is present. With the permission of the Chair, may I commence the proceedings of the meeting.

Mr. Colathur Narayanan Ram (Chairperson, Independent Director): Yes.

Ms. Archana Nadgouda: The list of members and invitees present at this meeting are projected on the screen. Five Members (being nominee shareholders of SMICC) holding 1 equity share each of the Company and 1 Member (being corporate representative) holding 371,163,163 equity shares of the Company representing 100% shareholding of the Company are present at the Meeting. The AGM is being conducted through Two-Way Video Conferencing in compliance with the applicable provisions of the Companies Act, 2013 (the 'Act') and the Rules made thereunder, circulars issued by the Ministry of Corporate Affairs and other applicable regulations. As, this meeting is being held through VC, we would like to inform you that the proceedings of the meeting are being recorded. The proceedings of the AGM were deemed to be conducted at the Registered Office of the Company which was the deemed venue of the Meeting. Ms. Dakshita Das, Chairperson of Audit Committee and Nomination & Remuneration Committee and Mr. Surya Prakash Rao Pendyala, Chairperson of Stakeholders Relationship Committee are present as well at this meeting.

I would like to inform that Mr. Vikram Kumtakar and Mr. Puru Goyal, Partner, B. K. Khare & Co., Chartered Accountants, Statutory Auditors and Mr. Bhaskar Upadhyay, Authorised Representative of M/s. N L Bhatia & Associates, Secretarial Auditor attended the meeting in person and Ms. Palak Jaiswani, Representative, Vinod Kothari & Co., Secretarial Auditors for FY 2025-26 have joined the meeting via VC from Mumbai.

The register of directors and key managerial personnel, the register of contracts and arrangements and other documents referred to in the explanatory statement of the Notice of AGM are made available electronically, for inspection till the conclusion of this meeting. Further, we would like to inform that the Statutory Auditors and the Secretarial Auditor have expressed unqualified opinion in the respective audit reports for the financial year 2025-26.

Notice of the Meeting:

Ms. Archana Nadgouda: With the permission of the Chairperson and the Members present, may I take the Notice convening this meeting and the Auditors report as read.

Mr. Colathur Narayanan Ram: Yes, please.

Ms. Archana Nadgouda: With the permission of the Chairperson, would like to go to the formal agenda of the meeting. There are two agenda items, which have been recommended by the Board to the Shareholders for approval.

Transaction of the businesses:

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**

If the Members have any comments, we can discuss those. Since there are no comments, I request Mr. Colathur Narayanan Ram to move the resolution.

Mr. Colathur Narayanan Ram: "I now move the resolution in respect of Item No. 1 of the Notice."

"I request any one of the Members to propose the resolution."

Mr. Pankaj Malik: "I propose"

"I request any one of the Members to second the resolution."

Mr. Gaurav Terdal: "I second"

Members raised their hand and unanimously approved the 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**

I would like to inform the Members that Mr. Surya Prakash Rao Pendyala, Non-Executive, Non-Independent Director of the Company is liable to retire by rotation at this AGM. He has expressed his desire to retire at the AGM and not to be re-appointed.

The Company is not intending to fill the vacancy of retiring director in AGM.

If the Members have any comments, we can discuss those. Since there are no comments, I request Mr. Colathur Narayanan Ram to move the resolution.

Mr. Colathur Narayanan Ram: "I now move the resolution in respect of Item No. 2 of the Notice."

"I request any one of the Members to propose the resolution."

Mr. Deepak Patkar: "I Propose"

"I request any one of the Members to second the resolution."

Mr. Srinivasan Balachander: "I second"

Members raised their hand and unanimously approved the resolution.

Ms. Archana Nadgouda: These are the formal agenda matters of the meeting.

Vote of Thanks: "I would like to thank all the Shareholders, Directors and Auditors for attending the AGM. I now declare the proceedings of the AGM of the Company as closed. Thank you everyone."