

17 October, 2025

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') Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report as of September, 2025

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 22 May, 2024 as amended from time to time, please find enclosed the provisional ALM Statement including Structural Liquidity Statement and Interest Rate Sensitivity Report in XBRL format as of September, 2025 as submitted to the National Housing Bank.

Kindly take the same on your records.

Thanking you,

For SMFG India Home Finance Company Limited

Archana Nadgouda
Company Secretary
Membership No. A17140

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	1235.74	1235.74
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	11.70	100.00	75.00	470.00	2045.87	30.00	211.27	2943.84
a) Plain vanilla bonds/debentures	0.00	0.00	0.00	11.70	100.00	75.00	470.00	2045.87	30.00	211.27	2943.84
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	0.00	0.00	0.00	0.00
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	25.70	39.33	26.59	99.50	219.56	296.78	733.07	3243.88	1232.30	622.98	6539.69
a) Term money borrowings	0.00	39.33	26.59	99.50	219.56	271.08	681.67	2156.77	1026.70	368.31	4889.51
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	25.70	0.00	0.00	0.00	0.00	25.70	51.40	1087.11	205.60	254.67	1650.18
7. Current Liabilities & provisions:	105.44	69.65	165.11	12.66	19.08	31.26	56.64	17.49	10.22	21.23	508.78
a) Sundry creditors	71.73	62.52	35.59	0.22	0.00	0.00	15.07	11.67	4.22	0.00	201.01
b) Expenses payable (other than interest)	10.46	6.48	112.90	7.86	10.78	1.24	3.16	0.99	6.00	13.90	173.76
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	23.25	0.65	16.62	4.58	8.30	28.08	35.92	0.00	0.00	0.00	117.39
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	1.94	2.49	4.83	0.00	7.33	16.60
8. Contingent Liabilities	44.67	36.46	104.95	602.73	173.63	397.70	470.85	1569.02	73.15	0.00	3473.16
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)	44.67	36.46	104.95	224.43	173.63	296.45	228.35	137.77	73.15	0.00	1319.86

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

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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
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	1235.74	1235.74
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	75.00	0.00	199.98	11.70	100.00	0.00	270.02	2045.87	30.00	211.27	0.00	2943.84
a) Floating rate	75.00	0.00	199.98	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	274.98
b) Fixed rate (plain vanilla) including zero coupons	0.00	0.00	0.00	11.70	100.00	0.00	270.02	2045.87	30.00	211.27	0.00	2668.86
c) Instruments with embedded options	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. 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												0.00
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	642.17	38.80	1164.74	1089.63	883.79	645.05	948.66	1017.49	82.82	26.55	0.00	6539.70
a) Term money borrowings	616.47	38.80	1164.74	1089.63	781.87	326.37	779.99	69.10	15.94	6.61	0.00	4889.51
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	0.00
c) From RBI, NHB, Govt.	25.70	0.00	0.00	0.00	101.92	318.68	168.67	66.88	66.88	19.94	0.00	768.67
d) From Others												0.00
i) Fixed rate	0.00	0.00	0.00	0.00	0.00	0.00	0.00	881.51	0.00	0.00	0.00	881.51
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	508.76	508.76
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	201.01	201.01
b) Expenses payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	173.76	173.76
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	117.39	117.39
f) Provisions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16.60	16.60
8. Repos/ bills rediscounted/forex swaps (Sell / Buy)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
9. Contingent Liabilities	44.67	36.46	104.95	602.73	173.63	397.70	470.85	1569.02	73.15	0.00	0.00	3473.16
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	0.00
b) Loan commitments pending disbursal (outflows)	44.67	36.46	104.95	224.43	173.63	296.45	228.35	137.77	73.15	0.00	0.00	1319.86
c) Lines of credit committed to other institutions (outflows)	0.00	0.00	0.00	378.30	0.00	101.25	242.50	1431.25	0.00	0.00	0.00	2153.30
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	56.36	56.36
(A) TOTAL OUTFLOWS	761.84	75.26	1469.67	1704.06	1157.42	1042.75	1689.53	4632.38	185.97	237.82	2172.02	15128.72

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