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**IPA CERTIFICATE**
Date: **18-02-2025**

| <b>CP securities Redemption Account Detail</b> | <b>CP Securities Account Details</b>                     |
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| DP Name: The Federal Bank limited              | DP Name: The Federal Bank limited                        |
| DP Id: IN301516                                | DP Id: IN301516  |
| Client Id: 10301139                            | Client Id: 10301083                                      |
| Client name: The federal bank Limited          | Client name: The Federal Bank Ltd.- CP allotment account |

To,

**THE INVESTORS IN COMMERCIAL PAPER**Ref No: **FB/SMFGIHFCL/801**ISIN Code: **INE213W14166**MV of CP: **Rs.50,00,00,000**      Units: **1000**

(1 unit = Rs.5.00 lacs )

We hereby confirm that **SMFG India Home Finance Company Limited**, the Issuers have appointed us as the Issuing and Paying Agent (IPA) for the CP under reference.

We have a valid IPA agreement with the issuer.

We have verified the documents viz:

- 1.) Board Resolution of the Issuers authorizing the issue of CP
- 2.) Details of Credit rating letters:

| CRA  | Rating letter dt               | Validity for issuance       | Rating | Validity period for rating | Ceiling Amt |
|------|--------------------------------|-----------------------------|--------|----------------------------|-------------|
| CARE | 13 <sup>th</sup> February 2025 | 13 <sup>th</sup> April 2025 | A1+    | 20 <sup>th</sup> May 2025  | 500 Crores  |

3.) Details of Credit rating letter considered for ceiling and CPs issued there under:

| CRA  | Rating letter dt               | Validity for issuance       | Rating | Validity period for rating | Ceiling Amt | out of (6) CPs issued and o/s | CP issued now | Balance available (6-7-8) |
|------|--------------------------------|-----------------------------|--------|----------------------------|-------------|-------------------------------|---------------|---------------------------|
| CARE | 13 <sup>th</sup> February 2025 | 13 <sup>th</sup> April 2025 | A1+    | 20 <sup>th</sup> May 2025  | 500 Crores  | 0 Cr                          | 50 Cr         | 450 Cr                    |

4.) Offer letter of issuer dated **17<sup>th</sup> February 2025**.

and certify that the documents are in order. Certified copies of original documents are held in our custody.

**We hold:**

- 1.) Board resolution authorizing borrowal through CP issuance up to **Rs. 500 Crores**.
- 2.) Original of duly stamped Jumbo Commercial Paper.
- 3.) Original of Unconditional Credit Enhancement letter issued by Bank / FI/ Corporate for an amount covering this issue represented by ISIN number (above), (wherever applicable) and

**We have obtained from the issuers:**

Confirmation that they have complied with Reserve Bank of India (RBI) requirements in respect of minimum net worth, wherever applicable, that their borrowings from all Banks/FIs are classified as standard assets, and further that the amount raised by means of CP including old outstanding is within the ceiling stated in the relevant letter of credit rating and powers delegated by board of issuer company, whichever is lower.

**Redemption:**

We will make the redemption payment, subject to the availability of funds in the CP issuer's account, to the holders of CPs as at the end of one working day prior to the maturity date of CP as per the BENPOS report received from the depositories.

Authorized Signatories