



SMFG
IndiaCredit

Pragati Ki Nayi Pehchaan

To

The General Manager
Listing Department
National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400 051

**Sub: Certificate from the Chief Financial Officer for the quarter ended September 30, 2026
in relation to Commercial Paper.**

Dear Sir,

SMFG India Credit Company Limited (the 'Company') has listed its Commercial Paper (CP) (**As annexed**) with National Stock Exchange (NSE).

In accordance with the disclosure requirement as per SEBI Master Circular – SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, Chapter XVII – Listing of Commercial Paper, as amended from time to time, I, Pankaj Malik, Chief Financial Officer of the Company, confirms the following for the CPs issued and listed on the NSE as on quarter ended September 30, 2026:

1. The Company has utilized the proceeds of CP for such purposes and end-uses as specified in the offer document of such CP i.e., on lending in relation to normal business requirement, other financing activities, repayments of existing loans and business operations including capital expenditure and working capital requirement and there has been no deviation/ variation between the specified and actual purposes. – **Not applicable as nil issuance for the quarter ended Q2 FY26-27.**
2. The Company has complied with the disclosure norms and conditions provided at the time of listing of CP. – **Not applicable as nil issuance for the quarter ended Q2 FY26-27.**
3. The Company has submitted financial results, disclosed material events or information and submitted ALM statements as and when they are submitted to RBI.

Request you to take the same on record.

For SMFG India Credit Company Limited

**PANKAJ
MALIK**

Digitally signed
by PANKAJ MALIK
Date: 2026.10.13
13:36:35 +05'30'

Pankaj Malik
Chief Financial Officer
Date: October 13, 2026

SMFG India Credit Co. Ltd.

Corporate Office: 11th Floor, C Wing, Embassy 247, Lal Bahadur Shastri Marg, Gandhi Nagar, Vikhroli (West), Mumbai, Maharashtra - 400083.
Registered Office: Commerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116.

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