SMFG
IndiaCredit
Pragati Ki Nayi Pehchaan

20 July, 2026

To,
The Manager,
National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400 051.

Sub: Submission of Corporate Governance Report under Regulation 62Q (2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations') for the quarter ended 30 June, 2026.

Dear Sir/Madam,

In accordance with Regulation 62Q(2) of the SEBI Listing Regulations and Master Circular for Listing Obligations and Disclosure Requirements for Non-Convertible Securities, Securitized Debt Instruments and/ or Commercial Paper dated 11 July 2025, please find enclosed the Corporate Governance Report of the Company for the quarter ended on 30 June, 2026.

You are requested to take the same on record.

Thanking you.

Yours Sincerely,

For SMFG India Credit Company Limited

SAGAR SURYAKANT TAWRE

Digitally signed by SAGAR SURYAKANT TAWRE
Date: 2026.07.20 21:36:28 +05'30'

Sagar Tawre
Company Secretary
Membership No.: A24645

Encl:- As above

ANNEX I

Format of report on Corporate Governance to be submitted by a listed entity on a quarterly basis

1. Name of Listed Entity: **SMFG India Credit Company Limited**
2. Quarter ending: **30 June, 2026**

I. Composition of Board of Directors

Title (Mr./ Ms.)	Name of the Director	PAN$ & DIN	Category& (Chairperson /Executive/ Non-Executive/ independent & Nominee)	Initial Date of Appointment	Date of Re- appointment	Date of Cessation	Tenure (in months) *	Date of Birth	$$No. of directorship in listed entities including this listed entity *[with reference to Regulation 17A(1) of SEBI Listing Regulation]*	$$No. of Independent Directorship in listed entities including this listed entity *[with reference to proviso to regulation 17A(1) & 17A(2) of SEBI Listing Regulations]*	#Number of memberships in Audit/ Stakeholder Committee (s) including this listed entity *(Refer Regulation 26(1) of SEBI Listing Regulations)*	#No of post of Chairperson in Audit/ Stakeholder Committee held in listed entities including this listed entity *(Refer Regulation 26(1) of SEBI Listing Regulations)*
Mr.	Rajeev Veeravalli Kannan	DIN: 01973006	Chairman, Non-Executive, Non-Independent Director	30 November, 2021	-	-	-	7 January, 1972	2	0	1	0
Mr.	Yoshitaka Ando	DIN: 10788149	Non-Executive, Non-Independent Director	13 January, 2025	-	31 May, 2026	-	3 September, 1974	1	0	2	0

Mr.	Toshitake Funaki	DIN: 11205897	Non-Executive, Non-Independent Director	19 September, 2025	-	-	-	29 September, 1969	1	0	2	1
Mr.	Ravi Narayanan	DIN: 08528459	Executive (Chief Executive Officer and Managing Director)	22 September, 2025	-	-	-	16 February, 1969	1	0	1	0
Mr.	Colathur Narayanan Ram	DIN: 00211906	Non-Executive, Independent Director	7 September, 2022	7 September, 2025	-	45.24	17 February, 1957	1	1	4	0
Ms.	Seema Bahuguna	DIN: 09527493	Non-Executive, Independent Director	26 April, 2022	26 April, 2025	-	50.05	14 September, 1959	2	2	2	0
Mr.	Diwakar Gupta	DIN: 01274552	Non-Executive, Independent Director	13 July, 2022	13 July, 2025	-	47.18	25 July, 1953	4	4	5	3
Mr.	Murali Ramakrishnan	DIN: 01028298	Non-Executive, Independent Director	10 October, 2025	-	-	8.21	19 May, 1962	2	2	2	0
Mr.	Hiroyuki Mesaki	DIN: 11612994	Executive (Executive Director and Deputy Chief Executive Officer)	22 May, 2026	-	-	-	17 July, 1972	1	0	2	0

$$ Pursuant to SEBI (LODR) (Amendment) Regulations, 2025, introduced w.e.f. March 27, 2025, for the purpose of calculation of maximum no. of directorships, we have also considered the provisions of Reg. 62E of SEBI Listing Regulations. As per Reg. 62E, the count for the number of listed entities on which a person is a director / independent director shall be cumulative of those entities whose *equity shares are listed on a stock exchange and high value debt listed entities*.

Pursuant to SEBI (LODR) (Amendment) Regulations, 2025, introduced w.e.f. March 27, 2025, for the purpose of calculation of maximum no. committee memberships, we have also considered the provisions of Reg. 62O of SEBI Listing Regulations. As per Reg. 62O, all the public limited companies, whether listed or not, and high value debt listed entities shall be considered for the purpose of counting the number of committees in which a director is a member.

We have considered the provisions of new Chapter VA of SEBI Listing Regulations for the purpose of this disclosure; however, the format of the report is as per Master Circular for Listing Obligations and Disclosure Requirements for Non-Convertible Securities, Securitized Debt Instruments and/ or Commercial Paper dated 11 July, 2025.

As per the SEBI circular no. SEBI/HO/CFD/CMD-2/P/CIR/2021/567 dated 31 May, 2021, PAN details of any directors would not be displayed on the website of Stock Exchange, hence we have not provided the same.

Whether Regular chairperson appointed – **Yes**
Whether Chairperson is related to managing director or CEO – **No**
$PAN number of any director would not be displayed on the website of Stock Exchange *&Category of directors means executive/non-executive/independent/Nominee. If a director fits into more than one category write all categories separating them with hyphen* **to be filled only for Independent Director. Tenure would mean total period from which Independent director is serving on Board of directors of the listed entity in continuity without any cooling off period.*

II. Composition of Committees

Audit Committee

Name of Committee members	**Category**	**Chairperson / Member**	**Date of Appointment**	**Date of Cessation**
Mr. Diwakar Gupta*	Non-Executive, Independent Director	Chairperson	23 July, 2022	-
Mr. Yoshitaka Ando	Non-Executive, Non-Independent Director	Member	15 January, 2025	31 May, 2026
Ms. Seema Bahuguna	Non-Executive, Independent Director	Member	23 July, 2022	-
Mr. Colathur Narayanan Ram	Non-Executive, Independent Director	Member	7 September, 2022	-
Mr. Murali Ramakrishnan	Non-Executive, Independent Director	Member	10 October, 2025	-
Mr. Toshitake Funaki	Non-Executive, Non-Independent Director	Member	28 February, 2026	-
Mr. Hiroyuki Mesaki	Executive (Executive Director and Deputy Chief Executive Officer)	Member	1 June, 2026	-
Whether Regular chairperson appointed				Yes

** Mr. Diwakar Gupta was appointed as Chairman of Audit Committee w.e.f. 8 November, 2022*

Nomination & Remuneration Committee

Name of Committee members	**Category**	**Chairperson/ Member**	**Date of Appointment**	**Date of Cessation**
Mr. Colathur Narayanan Ram*	Non-Executive, Independent Director	Chairperson	7 September, 2022	-
Mr. Rajeev Kannan	Chairman, Non-Executive, Non-Independent Director	Member	10 May, 2024	-
Mr. Toshitake Funaki	Non-Executive, Non-Independent Director	Member	10 October, 2025	-

Ms. Seema Bahuguna	Non-Executive, Independent Director	Member	23 July, 2022	-
Mr. Diwakar Gupta	Non-Executive, Independent Director	Member	23 July, 2022	-
Mr. Murali Ramakrishnan	Non-Executive, Independent Director	Member	10 October, 2025	-
Whether Regular chairperson appointed:				Yes
* Mr. Colathur Narayanan Ram was appointed as Chairman of Nomination and Remuneration Committee w.e.f. 8 November, 2022				

Risk Oversight Committee

Name of Committee members	Category	Chairperson/Member	Date of Appointment	Date of Cessation
Mr. Murali Ramakrishnan*	Non-Executive, Independent Director	Chairperson	10 October, 2025	-
Mr. Yoshitaka Ando	Non-Executive, Non-Independent Director	Member	15 January, 2025	31 May, 2026
Mr. Toshitake Funaki	Non-Executive, Non-Independent Director	Member	10 October, 2025	-
Mr. Ravi Narayanan	Executive (Chief Executive Officer and Managing Director)	Member	10 October, 2025	-
Mr. Diwakar Gupta	Non-Executive, Independent Director	Member	23 July, 2022	-
Mr. Hiroyuki Mesaki	Executive (Executive Director and Deputy Chief Executive Officer)	Member	1 June, 2026	-
Whether Regular chairperson appointed				Yes
* Mr. Murali Ramakrishnan was appointed as Chairman of Risk Oversight Committee w.e.f. 28 February, 2026				

Stakeholders Relationship Committee

Mr. Toshitake Funaki*	Non-Executive, Non-Independent Director	Chairperson	10 October, 2025	-
Mr. Yoshitaka Ando	Non-Executive, Non-Independent Director	Member	15 January, 2025	31 May, 2026
Ms. Seema Bahuguna	Non-Executive, Independent Director	Member	23 July, 2022	-
Mr. Hiroyuki Mesaki	Executive (Executive Director and Deputy Chief Executive Officer)	Member	1 June, 2026	
Whether Regular chairperson appointed				Yes
* Mr. Toshitake Funaki was appointed as Chairman of Stakeholders Relationship Committee w.e.f. 10 October, 2025				

III. Meeting of Board of Directors

Date(s) of Meeting (if any) in the previous quarter	*Date(s) of Meeting (if any) in the*	*Whether requirement of Quorum met**	Number of Directors present*	Number of independent directors' present*	*Maximum gap between any two consecutive meetings (in number of days)*

	relevant quarter				
06-01-2026	16-04-2026	Yes	8	4	20 days
11-02-2026	22-05-2026	Yes	8	4	35 days
26-03-2026	-	-	-	-	-

** to be filled in only for the current quarter meetings*

IV. Meetings of Committees

Date(s) of meeting of the Audit committee in the relevant quarter	*Whether requirement of Quorum met (details)**	Number of Directors present*	Number of independent directors present*	*Date(s) of meeting of the committee in the previous quarter*	*Maximum gap between any two consecutive meetings in number of days***
21-05-2026	Yes	6	4	26-03-2026	55 days

** to be filled in only for the current quarter meetings*

*** This information has to be mandatorily be given for audit committee, for rest of the committees giving this information is optional*

V. Related Party Transactions

Subject	**Compliance status (Yes/No/NA)** *refer note below*
Whether prior approval of audit committee obtained	Yes
Whether shareholder approval obtained for material RPTs	NA
Whether details of RPT entered into pursuant to omnibus approval have been reviewed by the Audit Committee	Yes

Note:
1 In the column "Compliance Status", compliance or non-compliance may be indicated by Yes/No/N.A. For example, if the Board has been composed in accordance with the requirements of Listing Regulations, "Yes" may be indicated. Similarly, in case the Listed Entity has no related party transactions, the words "N.A." may be indicated.
2 If status is "No" details of non-compliance may be given here.

VI. Affirmations

1. The composition of Board of Directors is in terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. **Yes**
2. The composition of the following committees is in terms of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015
    a. Audit Committee **Yes**
    b. Nomination & Remuneration Committee **Yes**
    c. Stakeholders Relationship Committee **Yes**

d. Risk Oversight Committee (as applicable) **Yes**

3. The committee members have been made aware of their powers, role and responsibilities as specified in SEBI (Listing obligations and disclosure requirements) Regulations, 2015. **Yes**
4. The meetings of the board of directors and the above committees have been conducted in the manner as specified in SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. **Yes**
5. This report and/or the report submitted in the previous quarter has been placed before Board of Directors. Any comments/observations/advice of the board of directors may be mentioned here. **Yes;** The Board of Directors at its meeting held on 22 May, 2026 had noted the contents of the corporate governance report for the period ended 31 March, 2026. . The corporate governance report for the period ended 30 June, 2026, will be placed before the Board of Directors at its ensuing meeting.

VII. Details of Cyber Security Incidence:	**Yes/No**
Whether as per Regulation 27(2)(ba) of SEBI (LODR) Regulations, 2015 there has been cyber security incidents or breaches or loss of data or documents during the quarter	No
Date of the event	**Brief Details of the event**
Not Applicable	Not Applicable

For SMFG India Credit Company Limited

SAGAR SURYAKANT TAWRE

Digitally signed by SAGAR SURYAKANT TAWRE
Date: 2026.07.20 21:37:16 +05'30'

Sagar Tawre
Company Secretary and Compliance Officer
Membership No: A24645