SMFG India Credit
Pragati Ki Nayi Pehchaan

30 October, 2026

To
The General Manager
Listing Department
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai - 400 051

Sub: Statement under Regulation 52(7) and 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to Regulation 52(7) and 52(7A) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated 11 July, 2025, as amended from time to time, the Company hereby confirms that the issue proceeds of Non-Convertible Debentures raised upto 30 September, 2026, were fully utilized for the purpose for which the same were raised by the Company and there is no deviation in the utilization of the issue proceeds.

The said confirmation, as duly placed before the Audit Committee, is enclosed in the format as specified under the aforesaid Regulation and Circular issued by SEBI in this regard.

This intimation shall also be made available on the Company's website at: - https://www.smfgindiacredit.com/investors/disclosures-under-regulation-62-of-the-lodr/intimation-to-stock-exchange.aspx

The above is submitted for your kind information and appropriate dissemination.

Thanking You

Yours faithfully

For SMFG India Credit Company Limited

KRISHNA KANT CHATURVEDI
Digitally signed by KRISHNA KANT CHATURVEDI
Date: 2026.10.30 18:20:08 +05'30'

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer
Membership No: F7264

Encl: As above

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Annex - IV-A

A. Statement of utilization of issue proceeds:

Name of the Issuer - **SMFG India Credit Company Limited**

ISIN	Mode of Fund Raising (Public issues/ Private Placement)	Type of instrument	Date of raising funds	Amount Raised (Rs in Crore)	Funds utilized (Rs in Crore)	Any deviation (Yes/ No)	If 7 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9
INE535H07CN8	Private Placement	NCD	16-12-2024	1425	1425	No	NA	-
INE535H07CV1		NCD	03-08-2026	1100	1100	No	NA	-
INE535H07CW9		NCD	13-08-2026	200	200	No	NA	-
Total				2725	2725			

B. Statement of deviation/variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	SMFG India Credit Company Limited
Mode of Fund Raising	Private Placement
Type of instrument	NCD/Sub-debts
Date of Raising Funds	During Q2 (FY2026-27)
Amount Raised	INR 1300 Crores
Report filed for Quarter ended	30-09-2026
Is there a Deviation/Variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer document?	No
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the Deviation/Variation	NA
Comments of the audit committee after review	None

Particulars	Remarks
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation, in the following table:	NA

Original Object	Modified object, if any	Original Allocation	Modified allocation, if any	Funds utilised	Amount of Deviation/Variation for the quarter according to applicable object (in Rs. Crores and in %)	Remarks, if any
NIL						

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Deviation could mean:

(a) Deviation in the objects or purposes for which the funds have been raised.
(b) Deviation in the amount of funds actually utilized as against what was originally disclosed.

Yours truly,
For SMFG India Credit Company Limited,

Stephen Williams

Authorized Signatory
Name: Stephen Williams
Designation: Head of Operations
Date: 30/10/2026

SMFG India Credit Company Limited