



SMFG
IndiaCredit

Pragati Ki Nayi Pehchaan

31 July, 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 up to 30 June, 2026 were partially utilized for the purpose for which the same were raised by the Company and confirm that the unutilized proceeds will be utilized as per the stated objects of the issue in due course.

Further, we confirm that there has been no deviation in the utilization of the issue proceeds from the stated objects.

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.

Kindly take the same on your records.

Thanking You

Yours Faithfully

For SMFG India Credit Company Limited

Sagar Tawre
Company Secretary & Compliance Officer
Membership No: A24645

Encl: As below

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.

Toll-free No.: 1800 103 6001 namaste@smfgindia.com www.smfgindiacredit.com **CIN:** U65191TN1994PLC079235



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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	1370.34	No	NA	Funds are parked in Various Investments Rs. 55.66 Crs for temporary allocation as on 30 Jun 2026
INE535H07CT5	Private Placement	NCD	09-04-2026	250	250	No	NA	-
INE535H07CU3	Private Placement	NCD	19-06-2026	485.01	485.01	No	NA	-
Total				2160.01	2105.35			

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 Q1 (FY2026-27)
Amount Raised	INR 735.01 Crores
Report filed for Quarter ended	30-06-2026
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



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Particulars	Remarks
Date of approval	NA
Explanation for the Deviation/Variation	NA
Comments of the audit committee after review	None
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						

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: 31/07/2026



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