

Form No. MGT-7



Form language

☒ English ☐ Hindi

Annual Return (other than OPCs and Small Companies)

[Pursuant to sub-section (1) of section 92 of the Companies Act, 2013 and sub-rule (1) of rule 11 of the Companies (Management and Administration) Rules, 2014]

All fields marked in * are mandatory

Refer instruction kit for filing the form

I REGISTRATION AND OTHER DETAILS

i *Corporate Identity Number (CIN)

U65191TN1994PLC079235

ii (a) *Financial year for which the annual return is being filed (From date) (DD/MM/YYYY)

01/04/2025

(b) *Financial year for which the annual return is being filed (To date) (DD/MM/YYYY)

31/03/2026

(c) *Type of Annual filing

☒ Original

☐ Revised

(d) SRN of MGT-7 filed earlier for the same financial years

iii

Particulars	As on filing date	As on the financial year end date
Name of the company	SMFG INDIA CREDIT COMPANY LIMITED	SMFG INDIA CREDIT COMPANY LIMITED
Registered office address	Commerzone IT Park Tower B 1st Floor No 111,Mount Poonamallee Road, Porur, Chennai, Porur, Sriperumbudur, Kanchipuram, Tamil Nadu, India, 600116	Commerzone IT Park Tower B 1st Floor No 111,Mount Poonamallee Road, Porur, Chennai, Porur, Sriperumbudur, Kanchipuram, Tamil Nadu, India, 600116
Latitude details	13.030149	13.030149
Longitude details	80.168937	80.168937

(a) *Photograph of the registered office of the Company showing external building and name prominently visible

Photograph of the registered office 2026.pdf

(b) *Permanent Account Number (PAN) of the company

AA*****7C

(c) *e-mail ID of the company

*****tarial@smfgindia.com

(d) *Telephone number with STD code

22*****00

(e) Website	www.smfgindiadcredit.com								
iv *Date of Incorporation (DD/MM/YYYY)	30/08/1994								
v (a) *Class of Company (as on the financial year end date) <i>(Private company/Public Company/One Person Company)</i>	Public company								
(b) *Category of the Company (as on the financial year end date) <i>(Company limited by shares/Company limited by guarantee/Unlimited company)</i>	Company limited by shares								
(c) *Sub-category of the Company (as on the financial year end date) <i>(Indian Non-Government company/Union Government Company/State Government Company/ Guarantee and association company/Subsidiary of Foreign Company)</i>	Indian Non-Government company								
vi *Whether company is having share capital (as on the financial year end date)	☒ Yes ☐ No								
vii (a) Whether shares listed on recognized Stock Exchange(s)	☐ Yes ☒ No								
(b) Details of stock exchanges where shares are listed									
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">S. No.</th> <th style="width: 55%;">Stock Exchange Name</th> <th style="width: 30%;">Code</th> </tr> </thead> <tbody> <tr> <td style="height: 30px;"></td> <td></td> <td></td> </tr> </tbody> </table>		S. No.	Stock Exchange Name	Code					
S. No.	Stock Exchange Name	Code							
viii Number of Registrar and Transfer Agent	1								
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 25%;">CIN of the Registrar and Transfer Agent</th> <th style="width: 25%;">Name of the Registrar and Transfer Agent</th> <th style="width: 25%;">Registered office address of the Registrar and Transfer Agents</th> <th style="width: 25%;">SEBI registration number of Registrar and Transfer Agent</th> </tr> </thead> <tbody> <tr> <td style="text-align: center; vertical-align: middle;">U67190MH1999PTC118368</td> <td style="text-align: center; vertical-align: middle;">MUFG INTIME INDIA PRIVATE LIMITED</td> <td style="vertical-align: middle;">C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West, ,,,Mumbai,Mumbai City,Maharashtra,India,40008 3</td> <td></td> </tr> </tbody> </table>		CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent	U67190MH1999PTC118368	MUFG INTIME INDIA PRIVATE LIMITED	C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West, ,,,Mumbai,Mumbai City,Maharashtra,India,40008 3	
CIN of the Registrar and Transfer Agent	Name of the Registrar and Transfer Agent	Registered office address of the Registrar and Transfer Agents	SEBI registration number of Registrar and Transfer Agent						
U67190MH1999PTC118368	MUFG INTIME INDIA PRIVATE LIMITED	C-101, 1st Floor, 247 Park, Lal Bahadur Shastri Marg, Vikhroli (West, ,,,Mumbai,Mumbai City,Maharashtra,India,40008 3							
ix * (a) Whether Annual General Meeting (AGM) held	☒ Yes ☐ No								
(b) If yes, date of AGM (DD/MM/YYYY)	31/07/2026								
(c) Due date of AGM (DD/MM/YYYY)	30/09/2026								
(d) Whether any extension for AGM granted	☐ Yes ☒ No								
(e) If yes, provide the Service Request Number (SRN) of the GNL-1 application form filed for extension									

(f) Extended due date of AGM after grant of extension (DD/MM/YYYY)

(g) Specify the reasons for not holding the same

II PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

i *Number of business activities

1

S. No.	Main Activity group code	Description of Main Activity group	Business Activity Code	Description of Business Activity	% of turnover of the company
1	K	Financial and insurance activities	66	Other financial activities	100

III PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES (INCLUDING JOINT VENTURES)

i *No. of Companies for which information is to be given

2

S. No.	CIN /FCRN	Other registration number	Name of the company	Holding/ Subsidiary/Associate/Jo int Venture	% of shares held
1		010001081053	Sumitomo Mitsui Financial Group,INC.	Holding	100
2	U65922TN2010PLC076972		SMFG INDIA HOME FINANCE COMPANY LIMITED	Subsidiary	100

IV SHARE CAPITAL, DEBENTURES AND OTHER SECURITIES OF THE COMPANY

i SHARE CAPITAL

(a) Equity share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of equity shares	4000000000.00	2654854060.00	2654854060.00	2654854060.00
Total amount of equity	40000000000.00	26548540600.00	26548540600.00	26548540600.00

shares (in rupees)				
--------------------	--	--	--	--

Number of classes

1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
equity shares				
Number of equity shares	4000000000	2654854060	2654854060	2654854060
Nominal value per share (in rupees)	10	10	10	10
Total amount of equity shares (in rupees)	40000000000.00	26548540600.00	26548540600	26548540600

(b) Preference share capital

Particulars	Authorised Capital	Issued capital	Subscribed capital	Paid Up capital
Total number of preference shares	1000000000.00	0.00	0.00	0.00
Total amount of preference shares (in rupees)	10000000000.00	0.00	0.00	0.00

Number of classes

1

Class of shares	Authorised Capital	Issued capital	Subscribed Capital	Paid Up capital
Preference shares				
Number of preference shares	1000000000	0	0	0
Nominal value per share (in rupees)	10	10	10	10
Total amount of preference shares (in rupees)	10000000000.00	0.00	0	0

(c) Unclassified share capital

Particulars	Authorised Capital
Total amount of unclassified shares	0

(d) Break-up of paid-up share capital

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
	Physical	DEMAT	Total			
(i) Equity shares						
At the beginning of the year	0	2654854060	2654854060.00	26548540600	26548540600	
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Public Issues	0	0	0.00	0	0	
ii Rights issue	0	0	0.00	0	0	
iii Bonus issue	0	0	0.00	0	0	
iv Private Placement/ Preferential allotment	0	0	0.00	0	0	
v ESOPs	0	0	0.00	0	0	
vi Sweat equity shares allotted	0	0	0.00	0	0	
vii Conversion of Preference share	0	0	0.00	0	0	
viii Conversion of Debentures	0	0	0.00	0	0	
ix GDRs/ADRs	0	0	0.00	0	0	
x Others, specify 0	0	0	0.00	0	0	
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Buy-back of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify 0	0	0	0.00	0	0	
At the end of the year	0.00	2654854060.00	2654854060.00	26548540600.00	26548540600.00	

Particulars	Number of shares			Total Nominal Amount	Total Paid-up amount	Total premium
(ii) Preference shares						
At the beginning of the year	0	0	0.00	0	0	
Increase during the year	0.00	0.00	0.00	0.00	0.00	0
i Issues of shares	0	0	0.00	0	0	
ii Re-issue of forfeited shares	0	0	0.00	0	0	
iii Others, specify 0	0		0.00			
Decrease during the year	0.00	0.00	0.00	0.00	0.00	0
i Redemption of shares	0	0	0.00	0	0	
ii Shares forfeited	0	0	0.00	0	0	
iii Reduction of share capital	0	0	0.00	0	0	
iv Others, specify 0	0	0	0.00	0	0	
At the end of the year	0.00	0.00	0.00	0.00	0.00	

ISIN of the equity shares of the company

ii Details of stock split/consolidation during the year (for each class of shares)

Class of shares		
Before split / Consolidation	Number of shares	
	Face value per share	
After split / consolidation	Number of shares	
	Face value per share	

iii Details of shares/Debentures Transfers since closure date of last financial year (or in the case of the first return at any time since the incorporation of the company)

☐ Nil

Number of transfers

1

Attachments:

1. Details of shares/Debentures Transfers

Transfer Details.xlsm

iv Debentures (Outstanding as at the end of financial year)

(a) Non-convertible debentures

*Number of classes

6

Classes of non-convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Secured Non-convertible debentures	638480	100000	63848000000.00
Unsecured Non-convertible debentures	20000	100000	2000000000.00
Perpetual debt instrument	12000	500000	6000000000.00
Secured Non-convertible debentures	19952	1000000	19952000000.00
Unsecured Non-convertible debentures	5910	1000000	5910000000.00
Unsecured Non-convertible debentures	350	10000000	3500000000.00
Total	696692.00	12700000.00	101210000000.00

Classes of non-convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Secured Non-convertible debentures	86765538461	17098000000	31241846154	72621692307.00
Unsecured Non-convertible debentures	12410000000	1000000000	2000000000	11410000000.00
Perpetual debt instrument	6000000000	0	0	6000000000.00
NA	0	0	0	0.00
NA	0	0	0	0.00
NA	0	0	0	0.00
Total	105175538461.00	18098000000.00	33241846154.00	90031692307.00

(b) Partly convertible debentures

*Number of classes

0

Classes of partly convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of partly convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(c) Fully convertible debentures

*Number of classes

0

Classes of fully convertible debentures	Number of units	Nominal value per unit	Total value (Outstanding at the end of the year)
Total			

Classes of fully convertible debentures	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Total				

(d) Summary of Indebtedness

Particulars	Outstanding as at the beginning of the year	Increase during the year	Decrease during the year	Outstanding as at the end of the year
Non-convertible debentures	105175538461.00	18098000000.00	33241846154.00	90031692307.00
Partly convertible debentures	0.00	0.00	0.00	0.00
Fully convertible debentures	0.00	0.00	0.00	0.00
Total	105175538461.00	18098000000.00	33241846154.00	90031692307.00

v Securities (other than shares and debentures)

1

Type of Securities	Number of Securities	Nominal Value of each Unit	Total Nominal Value	Paid up Value of each Unit	Total Paid up Value
Commercial Paper	32500	500000	16250000000	489935	15922894187
Total	32500		16250000000		15922894187

V Turnover and net worth of the company (as defined in the Companies Act, 2013)

i *Turnover

108011421892

ii * Net worth of the Company

107099886630

VI SHARE HOLDING PATTERN

A Promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00

	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	2654854060	100.00	0	0.00
10	Others 	0	0.00	0	0.00
	Total	2654854060.00	100	0.00	0

Total number of shareholders (promoters)

7

B Public/Other than promoters

S. No	Category	Equity		Preference	
		Number of shares	Percentage	Number of shares	Percentage
1	Individual/Hindu Undivided Family				
	(i) Indian	0	0.00	0	0.00
	(ii) Non-resident Indian (NRI)	0	0.00	0	0.00

	(iii) Foreign national (other than NRI)	0	0.00	0	0.00
2	Government				
	(i) Central Government	0	0.00	0	0.00
	(ii) State Government	0	0.00	0	0.00
	(iii) Government companies	0	0.00	0	0.00
3	Insurance companies	0	0.00	0	0.00
4	Banks	0	0.00	0	0.00
5	Financial institutions	0	0.00	0	0.00
6	Foreign institutional investors	0	0.00	0	0.00
7	Mutual funds	0	0.00	0	0.00
8	Venture capital	0	0.00	0	0.00
9	Body corporate (not mentioned above)	0	0.00	0	0.00
10	Others 	0	0.00	0	0.00
	Total	0.00	0	0.00	0

Total number of shareholders (other than promoters)

0

Total number of shareholders (Promoters + Public/Other than promoters)

7.00

Breakup of total number of shareholders (Promoters + Other than promoters)

Sl.No	Category	
1	Individual - Female	0
2	Individual - Male	6
3	Individual - Transgender	0
4	Other than individuals	1
	Total	7.00

C Details of Foreign institutional investors' (FIIs) holding shares of the company

Name of the FII	Address	Date of Incorporation	Country of Incorporation	Number of shares held	% of shares held

VII NUMBER OF PROMOTERS, MEMBERS, DEBENTURE HOLDERS

[Details of Promoters, Members (other than promoters), Debenture holders]

Details	At the beginning of the year	At the end of the year
Promoters	7	7
Members (other than promoters)	0	0
Debenture holders	369	234

VIII DETAILS OF DIRECTORS AND KEY MANAGERIAL PERSONNEL**A Composition of Board of Directors**

Category	Number of directors at the beginning of the year		Number of directors at the end of the year		Percentage of shares held by directors as at the end of year	
	Executive	Non-executive	Executive	Non-executive	Executive	Non-executive
A Promoter	0	0	0	0	0	0
B Non-Promoter	1	8	1	7	0.00	0.00
i Non-Independent	1	3	1	3	0	0
ii Independent	0	5	0	4	0	0
C Nominee Directors representing	0	0	0	0	0.00	0.00
i. Banks and FIs	0	0	0	0	0	0
ii Investing institutions	0	0	0	0	0	0
iii Government	0	0	0	0	0	0
iv Small share holders	0	0	0	0	0	0

v Others	0	0	0	0	0	0
Total	1	8	1	7	0.00	0.00

*Number of Directors and Key managerial personnel (who is not director) as on the financial year end date

9

B (i) Details of directors and Key managerial personnel as on the closure of financial year

Name	DIN/PAN	Designation	Number of equity shares held	Date of cessation (after closure of financial year : If any) (DD/MM/YYYY)
RAJEEV VEERAVALLI KANNAN	01973006	Director	0	
DIWAKAR GUPTA	01274552	Director	0	
PANKAJ MALIK	AFAPM5855J	CFO	1	
SEEMA BAHUGUNA	09527493	Director	0	
MURALI RAMAKRISHNAN	01028298	Director	0	
TOSHITAKE FUNAKI	11205897	Director	0	
RAVI NARAYANAN	ACWPN1376J	CEO	0	
RAM NARAYANAN COLATHUR	00211906	Director	0	
RAVI NARAYANAN	08528459	Managing Director	0	

B (ii) *Particulars of change in director(s) and Key managerial personnel during the year

17

Name	DIN/PAN	Designation at the beginning / during the financial year	Date of appointment/ change in designation/ cessation (DD/MM/YYYY)	Nature of change (Appointment/ Change in designation/ Cessation)
SEEMA BAHUGUNA	09527493	Director	26/04/2025	Appointment
SEEMA BAHUGUNA	09527493	Director	08/05/2025	Change in designation
SHANTANU MITRA	03019468	Managing Director	15/06/2025	Cessation
DIWAKAR GUPTA	01274552	Director	13/07/2025	Appointment
DIWAKAR GUPTA	01274552	Director	07/08/2025	Change in designation

RAVI NARAYANAN	ACWPN1376J	CEO	28/08/2025	Appointment
RAM NARAYANAN COLATHUR	00211906	Director	07/09/2025	Change in designation
TOSHITAKE FUNAKI	11205897	Additional Director	19/09/2025	Appointment
RAVI NARAYANAN	08528459	Additional Director	22/09/2025	Appointment
RAVI NARAYANAN	08528459	Managing Director	22/09/2025	Change in designation
BALACHANDER RAJARAMAN	08012912	Director	09/10/2025	Cessation
MURALI RAMAKRISHNAN	01028298	Additional Director	10/10/2025	Appointment
TOSHITAKE FUNAKI	11205897	Director	12/11/2025	Change in designation
MURALI RAMAKRISHNAN	01028298	Director	12/11/2025	Change in designation
AKANKSHA KANDOI	ATCPK7386G	Company Secretary	22/01/2026	Cessation
KEISHI IWAMOTO	10297888	Director	11/02/2026	Cessation
DAKSHITA DAS	07662681	Director	27/02/2026	Cessation

IX MEETINGS OF MEMBERS/CLASS OF MEMBERS/ BOARD/COMMITTEES OF THE BOARD OF DIRECTORS

A MEMBERS/CLASS /REQUISITIONED/NCLT/COURT CONVENED MEETINGS

*Number of meetings held

3

Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members entitled to attend meeting	Attendance	
			Number of members attended	% of total shareholding
Extra- Ordinary Meeting	08/05/2025	7	7	100
Annual General Meeting	07/08/2025	7	7	100
Extra- Ordinary Meeting	12/11/2025	7	7	100

B BOARD MEETINGS

*Number of meetings held

9

S.No	Date of meeting (DD/MM/YYYY)	Total Number of directors as on the date of meeting	Attendance	
			Number of directors attended	% of attendance
1	08/05/2025	9	9	100
2	03/06/2025	9	9	100
3	13/06/2025	9	9	100
4	07/08/2025	8	8	100
5	22/09/2025	8	8	100
6	12/11/2025	10	10	100
7	06/01/2026	10	10	100
8	11/02/2026	10	10	100
9	26/03/2026	8	8	100

C COMMITTEE MEETINGS

Number of meetings held

21

S.No	Type of meeting	Date of meeting (DD/MM/YYYY)	Total Number of Members as on the date of meeting	Attendance	
				Number of members attended	% of attendance
1	Audit Committee	08/05/2025	6	6	100
2	Audit Committee	06/08/2025	6	6	100
3	Audit Committee	12/11/2025	6	6	100
4	Audit Committee	11/02/2026	6	6	100
5	Audit Committee	26/03/2026	6	6	100
6	IT Strategy Committee	08/05/2025	5	5	100
7	IT Strategy Committee	04/08/2025	4	4	100
8	IT Strategy Committee	11/11/2025	5	5	100
9	IT Strategy Committee	06/02/2026	5	5	100

10	Stakeholders Relationship Committee	06/02/2026	4	4	100
11	Risk Oversight Committee	07/05/2025	6	6	100
12	Risk Oversight Committee	07/08/2025	5	5	100
13	Risk Oversight Committee	04/11/2025	7	7	100
14	Risk Oversight Committee	12/11/2025	7	7	100
15	Risk Oversight Committee	11/02/2026	7	7	100
16	Corporate Social Responsibility Committee	07/08/2025	3	3	100
17	Corporate Social Responsibility Committee	26/03/2026	4	4	100
18	Nomination and Remuneration Committee	08/05/2025	6	6	100
19	Nomination and Remuneration Committee	13/06/2025	6	6	100
20	Nomination and Remuneration Committee	06/08/2025	6	6	100
21	Nomination and Remuneration Committee	26/03/2026	6	6	100

D ATTENDANCE OF DIRECTORS

S. No	Name of the Director	Board Meetings			Committee Meetings			Whether attended AGM held on
		Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	Number of Meetings which director was entitled to attend	Number of Meetings attended	% of attendance	
								31/07/2026 (Y/N/NA)
1	TOSHITAKE FUNAKI	4	4	100	7	7	100	Yes
2	MURALI RAMAKRISHNAN	4	4	100	7	7	100	No
3	RAJEEV VEERAVALLI KANNAN	9	9	100	10	10	100	Yes
4	RAM NARAYANAN COLATHUR	9	9	100	15	15	100	Yes

5	SEEMA BAHUGUNA	9	9	100	12	12	100	Yes
6	SHANTANU MITRA	3	3	100	2	2	100	No
7	RAVI NARAYANAN	4	4	100	6	6	100	Yes
8	DIWAKAR GUPTA	9	9	100	14	14	100	Yes

X REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

☐ Nil

A *Number of Managing Director, Whole-time Directors and/or Manager whose remuneration details to be entered

2

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	SHANTANU MITRA	Managing Director	9760381	28400958	20422850	481348	59065537.00
2	RAVI NARAYANAN	Managing Director	17217308	10000000	0	826430	28043738.00
	Total		26977689.00	38400958.00	20422850.00	1307778.00	87109275.00

B *Number of CEO, CFO and Company secretary whose remuneration details to be entered

3

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	Pankaj Malik	CFO	18852492	9900725	32691180	944520	62388917.00
2	Akanksha Kandoi	Company Secretary	5618594	750000	0	1546363	7914957.00
3	Ravi Narayanan	CEO	19482975	0	0	10935182	30418157.00
	Total		43954061.00	10650725.00	32691180.00	13426065.00	100722031.00

C *Number of other directors whose remuneration details to be entered

6

S. No.	Name	Designation	Gross salary	Commission	Stock Option/ Sweat equity	Others	Total amount
1	SEEMA BAHUGUNA	Director	0	3000000	0	1840000	4840000.00
2	DIWAKAR GUPTA	Director	0	3000000	0	1980000	4980000.00

3	COLATHUR NARAYANAN RAM	Director	0	2142857	0	2050000	4192857.00
4	RAJARAMAN BALACHANDER	Director	0	3000000	0	950000	3950000.00
5	DAKSHITA DAS	Director	0	3000000	0	1600000	4600000.00
6	MURALI RAMAKRISHNAN	Director	0	0	0	890000	890000.00
	Total		0.00	14142857.00	0.00	9310000. 00	23452857.00

XI MATTERS RELATED TO CERTIFICATION OF COMPLIANCES AND DISCLOSURES

A *Whether the company has made compliances and disclosures in respect of applicable provisions of the Companies Act, 2013 during the year

☒ Yes

☐ No

B If No, give reasons/observations

XII PENALTY AND PUNISHMENT – DETAILS THEREOF

A *DETAILS OF PENALTIES / PUNISHMENT IMPOSED ON COMPANY/
DIRECTORS/OFFICERS

☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which penalised / punished	Details of penalty/ punishment	Details of appeal (if any) including present status

B *DETAILS OF COMPOUNDING OF OFFENCES

☒ Nil

Name of the company/ directors/ officers	Name of the court/ concerned Authority	Date of Order (DD/MM/YYYY)	Name of the Act and section under which offence committed	Particulars of offence	Amount of compounding (in rupees)

XIII Details of Shareholder / Debenture holder

Number of shareholder/ debenture holder

241

XIV Attachments

(a) List of share holders, debenture holders

Details of Shareholder or
Debenture holder.xlsm

(b) Optional Attachment(s), if any

XV COMPLIANCE OF SUB-SECTION (2) OF SECTION 92, IN CASE OF LISTED COMPANIES

In case of a listed company or a company having paid up share capital of Ten Crore rupees or more or turnover of Fifty Crore rupees or more, details of company secretary in whole time practice certifying the annual return in Form MGT-8.

I/We certify that:

- (a) The return states the facts, as they stood on the date of the closure of the financial year aforesaid correctly and adequately.
- (b) Unless otherwise expressly stated to the contrary elsewhere in this return, the Company has complied with applicable provisions of the Act during the financial year.
- (c) The company has not, since the date of the closure of the last financial year with reference to which the last return was submitted or in the case of a first return since the date of incorporation of the company, issued any invitation to the public to subscribe for any securities of the company.
- (d) Where the annual return discloses the fact that the number of members, (except in case of one person company), of the company exceeds two hundred, the excess consists wholly of persons who under second proviso to clause (ii) of sub-section (68) of section 2 of the Act are not to be included in reckoning the number of two hundred.

I/ We have examined the registers, records and books and papers of

SMFG INDIA CREDIT
COMPANY LIMITED

as required to be

maintained under the Companies Act, 2013 (the Act) and the rules made thereunder for the financial year ended on

(DD/MM/YYYY) 31/03/2026

In my/ our opinion and to the best of my information and according to the examinations carried out by me/ us and explanations furnished to me/ us by the company, its officers and agents, I/ we certify that:

A The Annual Return states the facts as at the close of the aforesaid financial year correctly and adequately.

B During the aforesaid financial year the Company has complied with provisions of the Act & Rules made there under in respect of:

- 1 its status under the Act;
- 2 maintenance of registers/records & making entries therein within the time prescribed therefor;
- 3 filing of forms and returns as stated in the annual return, with the Registrar of Companies, Regional Director, Central Government, the Tribunal, Court or other authorities within/beyond the prescribed time;
- 4 calling/ convening/ holding meetings of Board of Directors or its committees, if any, and the meetings of the members of the company on due dates as stated in the annual return in respect of which meetings, proper notices were given and the proceedings including the circular resolutions and resolutions passed by postal ballot, if any, have been properly recorded in the Minute Book/registers maintained for the purpose and the same have been signed;
- 5 closure of Register of Members / Security holders, as the case may be.
- 6 advances/loans to its directors and/or persons or firms or companies referred in section 185 of the Act;
- 7 contracts/arrangements with related parties as specified in section 188 of the Act;
- 8 issue or allotment or transfer or transmission or buy back of securities/ redemption of preference shares or debentures/ alteration or reduction of share capital/ conversion of shares/ securities and issue of security certificates in all instances;
- 9 keeping in abeyance the rights to dividend, rights shares and bonus shares pending registration of transfer of shares in

compliance with the provisions of the Act

10 declaration/ payment of dividend; transfer of unpaid/ unclaimed dividend/other amounts as applicable to the Investor

Education and Protection Fund in accordance with section 125 of the Act;

11 signing of audited financial statement as per the provisions of section 134 of the Act and report of directors is as per sub - sections (3), (4) and (5) thereof;

12 constitution/ appointment/ re-appointments/ retirement/ filling up casual vacancies/ disclosures of the Directors, Key Managerial Personnel and the remuneration paid to them;

13 appointment/ reappointment/ filling up casual vacancies of auditors as per the provisions of section 139 of the Act;

14 approvals required to be taken from the Central Government, Tribunal, Regional Director, Registrar, Court or such other authorities under the various provisions of the Act;

15 acceptance/ renewal/ repayment of deposits;

16 borrowings from its directors, members, public financial institutions, banks and others and creation/ modification/ satisfaction of charges in that respect, wherever applicable;

17 loans and investments or guarantees given or providing of securities to other bodies corporate or persons falling under the provisions of section 186 of the Act ;

18 alteration of the provisions of the Memorandum and/ or Articles of Association of the Company;

To be digitally signed by

Name

Date (DD/MM/YYYY)

Place

Whether associate or fellow:

☐ Associate

☒ Fellow

Certificate of practice number

XVI Declaration under Rule 9(4) of the Companies (Management and Administration) Rules, 2014

*(a) DIN/PAN/Membership number of Designated Person

*(b) Name of the Designated Person

Declaration

I am authorised by the Board of Directors of the Company vide resolution number*

1

dated*

(DD/MM/YYYY)

22/05/2026

to sign this form and declare that all the requirements of Companies Act, 2013

and the rules made thereunder in respect of the subject matter of this form and matters incidental thereto have been complied with. I further declare that:

1 Whatever is stated in this form and in the attachments thereto is true, correct and complete and no information material to the subject matter of this form has been suppressed or concealed and is as per the original records maintained by the company.

2 All the required attachments have been completely and legibly attached to this form.

***To be digitally signed by**

***Designation**

(Director /Liquidator/ Interim Resolution Professional (IRP)/Resolution Professional (RP))

Director

***DIN of the Director; or PAN of the Interim Resolution Professional (IRP) or Resolution Professional (RP) or Liquidator**

0*5*8*5*

***To be digitally signed by**

☒ Company Secretary ☐ Company secretary in practice

***Whether associate or fellow:**

☒ Associate ☐ Fellow

Membership number

2*6*5

Certificate of practice number

Note: Attention is drawn to provisions of Section 448 and 449 of the Companies Act, 2013 which provide for punishment for false statement / certificate and punishment for false evidence respectively.

For office use only:

eForm Service request number (SRN)

AC4909457

eForm filing date (DD/MM/YYYY)

10/08/2026

This eForm has been taken on file maintained by the Registrar of Companies through electronic mode and on the basis of statement of correctness given by the company