SMFG India Credit Company Limited
Composition of Board and its Committees with effect from 30 October, 2026

A) Composition of Board

Board of Directors

Mr. Rajeev Kannan	Chairman & Non-Executive Director
Mr. Toshitake Funaki	Non-Executive Director
Mr. Ravi Narayanan	Chief Executive Officer & Managing Director
Mr. Hiroyuki Mesaki	Executive Director & Deputy Chief Executive Officer
Ms. Seema Bahuguna	Independent Director
Mr. Diwakar Gupta	Independent Director
Mr. Colathur Narayanan Ram	Independent Director
Mr. Murali Ramakrishnan	Independent Director

B) Board sub committees

Audit Committee

Mr. Diwakar Gupta	Chairman
Ms. Seema Bahuguna	Member
Mr. Colathur Narayanan Ram	Member
Mr. Murali Ramakrishnan	Member
Mr. Toshitake Funaki	Member
Mr. Hiroyuki Mesaki	Member

Risk Oversight Committee

Mr. Murali Ramakrishnan	Chairman
Mr. Diwakar Gupta	Member
Mr. Toshitake Funaki	Member
Mr. Ravi Narayanan	Member
Mr. Hiroyuki Mesaki	Member

IT Strategy Committee

Mr. Colathur Narayanan Ram	Chairman
Ms. Seema Bahuguna	Member
Mr. Rajeev Kannan	Member
Mr. Toshitake Funaki	Member
Mr. Ravi Narayanan	Member

Nomination and Remuneration Committee

Mr. Colathur Narayanan Ram	Chairman
Ms. Seema Bahuguna	Member
Mr. Diwakar Gupta	Member
Mr. Murali Ramakrishnan	Member
Mr. Rajeev Kannan	Member
Mr. Toshitake Funaki	Member

Corporate Social Responsibility Committee

Mr. Toshitake Funaki	Chairman
Ms. Seema Bahuguna	Member
Mr. Ravi Narayanan	Member
Mr. Hiroyuki Mesaki	Member

Stakeholders Relationship Committee

Mr. Toshitake Funaki	Chairman
Ms. Seema Bahuguna	Member
Mr. Hiroyuki Mesaki	Member

Wilful Defaulter Review Committee

Mr. Ravi Narayanan	Chairman
Mr. Toshitake Funaki	Member
Mr. Diwakar Gupta	Member
Mr. Hiroyuki Mesaki	Member

Customer Service Committee

Mr. Seema Bahuguna	Chairperson
Mr. Diwakar Gupta	Member
Mr. Ravi Narayanan	Member
Mr. Toshitake Funaki	Member
Mr. Hiroyuki Mesaki	Member