

Disclosure on Liquidity Coverage ratio (LCR) for the quarter ended June 30, 2026 pursuant to the Reserve Bank of India (NonBanking Financial Companies – Asset Liability Management) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025

(₹ in crores)

LCR Disclosure		
Particulars	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets		
1 Total High Quality Liquid Assets (HQLA)	1,636	1,531
Cash Outflows		
2 Deposits (for deposit taking companies)	-	-
3 Unsecured wholesale funding	323	372
4 Secured wholesale funding	1,052	1,210
5 Additional requirements, of which		
(i) Outflows related to derivative exposures and other collateral requirements	-	-
(ii) Outflows related to loss of funding on debt products	-	-
(iii) Credit and liquidity facilities	-	-
6 Other contractual funding obligations	527	606
7 Other contingent funding obligations	1,500	1,725
8 TOTAL CASH OUTFLOWS	3,402	3,913
Cash Inflows		
9 Secured lending	-	-
10 Inflows from fully performing exposures	2,606	1,955
11 Other cash inflows	3,768	2,826
12 TOTAL CASH INFLOWS	6,374	4,781
		Total Adjusted Value
13 TOTAL HQLA		1,531
14 TOTAL NET CASH OUTFLOWS		978
15 LIQUIDITY COVERAGE RATIO (%)		156%

Notes:

- The average weighted and unweighted amounts are calculated taking average based on daily observation for the captioned quarter.
- Weighted values have been calculated after the application of respective haircuts (for HQLA) and LCR is calculated before and after applying the stress factors on inflows and outflows.
- During the quarter, the Company has maintained the HQLA (average) of ₹ 1,531 crores. Components of HQLA (average) are given below.

(₹ in crores)

Components of HQLA	Total Unweighted Value (average)	Total Weighted Value (average)
1 Cash on hand	7	7
2 Balances in current account	250	250
3 Government securities	680	680
4 Bonds/Commercial Papers	698	593
Total HQLA	1,636	1,531

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