SMFG IndiaCredit
Pragati Ki Nayi Pehchaan

SMFG India Credit Company Limited ('SMICC')

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

Funding Concentration based on significant counterparty (both deposit and borrowings)

Sr. No.	No. of Significant Counterparties	As at June 30, 2026 (₹ lakhs)	% of total Deposits	% of Total Liabilities
1	19	3,796,615	Not Applicable	76.8%

Note:
1) A "Significant counterparty" is defined as a single counterparty or group of connected or affiliated counterparties accounting in aggregate for more than 1% of total liabilities.
2) Funding concentration from significant counterparties represents principal outstanding as at June 30, 2026.
3) Includes securitisation liabilities exposure.

Top 20 large deposits: Not applicable

Top 10 Borrowings

Particulars	As at June 30, 2026 (₹ lakhs)
Total amount of top 10 borrowings	3,006,457
% of Total Borrowings	67.1%

1. Borrowing represents principal outstanding as at June 30, 2026.
2. Includes securitisation liabilities exposure

Funding concentration based on significant instrument / product:

Sr No	Name of the instrument	As at June 30, 2026 (₹ lakhs)	% of Total Liabilities
1	Non-Convertible Debentures (NCD)	774,717	15.7%
2	Term Loan	1,939,380	39.2%
3	External Commercial Borrowings	1,176,334	23.8%
4	Commercial Paper	122,500	2.5%
5	Sub-ordinated Liabilities (includes Perpetual Debt)	172,000	3.5%
6	Securitisation Liabilities	32,131	0.7%
7	Working capital facilities	265,000	5.4%

Note:
1) A "Significant instrument" is defined as a single instrument or group of similar instruments which in aggregate amount to more than 1% of total liabilities.
2) Total liabilities excludes shareholders fund.
3) Funding concentration for significant instrument represents principal outstanding as at June 30, 2026.

Stock Ratios:

Sr No	Name of the instrument	30-Jun-26 As a % of Total public funds	As a % of Total liabilities	As a % of Total assets
1	Commercial papers	2.6%	2.5%	2.0%
2	Other short-term liabilities	32.0%	30.1%	24.2%
3	Non-convertible debentures (original maturity of less than one year)	-	-	-

Note:
1) Other Short-term Liabilities includes borrowings(Principal and interest Outstanding), for which repayment is due in next 12 months from the reporting date excluding commercial papers and non-convertible debentures with original maturity less than one year
2) Total liabilities excludes shareholders fund.
3) Public Funds as per RBI definition

Institutional Setup of Risk Management

The Company's Board of Directors (BOD) is responsible for setting the strategic direction for the Company. This includes, establishing the liquidity risk appetite and the liquidity required to fulfil its strategic initiatives, setting boundaries/limits within such levels of tolerance and approving the policies that govern risk management under business as usual and stressed conditions.

The Company's liquidity risk is managed by Asset Liability Committee (ALCO) based on guidelines provided by Risk Oversight Committee (ROC). ALCO is responsible for ensuring adherence to the liquidity risk appetite and asset-liability management limits set by the BOD and to oversee implementation of the strategic direction articulated by the BOD.The risk management policies and systems are reviewed regularly to reflect changes in market conditions and the Company's activities.

SMFG India Credit Company Limited has an Institutional Governance setup for Risk Management as below:
1)Board of Directors (BOD)
2)Risk Oversight Committee(ROC)
3)Asset Liability Management Committee (ALCO)
4)ALM Support Group

The amount stated in this disclosure is based on the unaudited financial statement for quarter ended June 30, 2026.