SMFG IndiaCredit
Pragati Ki Nayi Pehchaan

SMFG India Credit Company Limited ('SMICC')

Public Disclosure on Liquidity Risk - for the quarter ended March 31 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

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

Sr. No.	No. of Significant Counterparties	As at March 31, 2026 (₹ lakhs)	% of total Deposits	% of Total Liabilities
1	19	3,741,251	Not Applicable	76%

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 on March 31, 2026.
3) Includes securitisation liabilities exposure.

ii) Top 20 large deposits: Not applicable

iii) Top 10 Borrowings

Particulars	As at March 31, 2026 (₹ lakhs)
Total amount of top 10 borrowings	2,970,515
% of Total Borrowings	66%

1. Borrowing represents principal outstanding as on March 31, 2026.
2. Includes securitisation liabilities exposure

iv) Funding concentration based on significant instrument / product:

Sr No	Name of the instrument	As at March 31, 2026 (₹ lakhs)	% of Total Liabilities
1	Non-Convertible Debentures (NCD)	726,217	15%
2	Term Loan	1,949,064	39%
3	External Commercial Borrowings	1,176,334	24%
4	Commercial Paper	162,500	3%
5	Sub-ordinated Liabilities (includes Perpetual Debt)	174,100	4%
6	Securitisation Liabilities	36,786	1%
7	Working capital facilities	265,000	5%

Note:
1) A "Significant instrument" is defined as a single instrument of 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 on March 31, 2026.

v) Stock Ratios:

Sr No	Name of the instrument	As a % of Total public funds	As a % of Total liabilities	As a % of Total assets
1	Commercial papers	3%	3%	3%
2	Non-convertible debentures (original maturity of less than one year)	-	-	-
3	Other short-term liabilities	29%	28%	23%

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

vi) 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 audited financial statement for year ended March 31, 2026.