



SMFG
IndiaCredit

Pragati Ki Nayi Pehchaan

31 July, 2026

To,
The General Manager,
Listing Department
National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, Plot No. C-1, Block-G,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051.

Ref: Regulation 51(2) read with Part B of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Sub: Proceedings of the 31st Annual General Meeting of SMFG India Credit Company Limited ("the Company") held on 31 July, 2026

Dear Sir/Madam,

We wish to inform you that the 31st Annual General Meeting ("AGM") of the Company was held today i.e Friday, 31 July, 2026 at 9:00 a.m. IST through two-way video conferencing/other audio-visual means.

Pursuant to Regulation 51(2) read with clause (23) of Para A Part B of Schedule III of the SEBI Listing Regulations, please find enclosed herewith the Proceedings of the 31st AGM. Kindly note that the above is also being placed on the website of the Company at www.smfgindiadcredit.com.

This is for your information and records please.

Thanking you,

For SMFG India Credit Company Limited

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SURYAKANT
TAWRE
Digitally signed by
SAGAR SURYAKANT
TAWRE
Date: 2026.07.31
20:42:55 +05'30'

Sagar Tawre
Company Secretary & Compliance Officer
Membership No: A24645

Encl: As below

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.smfgindiadcredit.com | CIN: U65191TN1994PLC079235



PROCEEDINGS OF THE 31ST ANNUAL GENERAL MEETING

The 31st Annual General Meeting ("AGM"/"Meeting") of the members of **SMFG India Credit Company Limited** ("the Company") was held on Friday, 31 July, 2026 at 9:00 a.m. IST through two-way video conferencing/other audio-visual means ("VC/OAVM"). The proceedings of the AGM were deemed to be conducted at the Registered Office of the Company which was the deemed venue of the Meeting.

The Meeting was held in compliance with the applicable General Circulars issued by the Ministry of Corporate Affairs ("MCA") and as per the applicable provisions of the Companies Act, 2013 and the Rules made thereunder ("the Act").

Mr. Rajeev Kannan, Chairman of the Board of Directors of the Company took the Chair. It was informed that 6 (Six) members (including 1 representative of corporate member) attended the Meeting. It was confirmed that all efforts feasible under the circumstances had been made to enable members to participate and vote on items being considered at the Meeting.

The requisite quorum, as required in terms of the provisions of the Act, being present, the Chairman called the Meeting to order and welcomed all the members and Directors present at the Meeting. It was informed that the representatives of M/s. Walker Chandiok & Co LLP & M/s. G.D. Apte & Co, the Joint Statutory Auditors of the Company and M/s. Vinod Kothari & Company, the Secretarial Auditors of the Company also attended the Meeting. The Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee also attended the Meeting.

The relevant statutory registers and other documents referred to in the explanatory statement of the Notice of AGM were made available for inspection till the conclusion of the Meeting, as prescribed under the Act.

It was further informed that the Annual Report for the financial year 2025-26, *inter alia*, containing the Notice of the 31st AGM was sent electronically (by email) to all the members in compliance with the applicable circulars issued by the MCA.

With the consent of the members present, the Notice convening the 31st AGM was taken as read. It was further informed that there were no qualifications, observations, adverse comments, reservations or remarks in the Secretarial Audit Report and the Joint Statutory Auditors Report for the financial year ended 31 March, 2026 and thus they were not required to be read at the Meeting.

It was then stated that the Meeting had been convened to seek the approval of the members on the ordinary and special business items as set out in the Notice of the AGM.

The rationale for the resolutions being put to vote was presented at the Meeting. On being enquired, no clarifications were sought on the matters proposed.

Thereafter, the following items of business as mentioned in the Notice of AGM were transacted at the Meeting and resolutions were approved unanimously by the members present by way of show of hands:



Sr. No.	Particulars	Type of Resolution
Ordinary Business		
1.	To receive, consider and adopt: a) the Audited Standalone Financial Statements of the Company for the financial year ended 31 March, 2026, together with the Reports of the Directors' and the Auditors' thereon; and b) the Audited Consolidated Financial Statements of the Company for the financial year ended 31 March, 2026, together with the Report of the Auditors' thereon.	Ordinary Resolution
2.	To appoint a director in place of Mr. Rajeev Kannan (DIN: 01973006), who retires by rotation and being eligible, offers himself for re-appointment.	Ordinary Resolution
Special Business		
3.	Appointment of Secretarial Auditors of the Company.	Ordinary Resolution
4.	Appointment of Mr. Hiroyuki Mesaki (DIN:11612994) as a Director.	Ordinary Resolution
5.	Appointment of Mr. Hiroyuki Mesaki (DIN:11612994) as Executive Director and Deputy Chief Executive Officer.	Special Resolution
6.	To approve renewal of Payment of Remuneration to Independent Directors.	Special Resolution
7.	To approve power to borrow funds pursuant to the provisions of Section 180(1)(c) of the Companies Act, 2013, not exceeding INR 80,000 crores.	Special Resolution
8.	To approve the power to create charge on the assets of the Company to secure borrowings up to INR 80,000 crores, pursuant to Section 180(1)(a) of the Companies Act, 2013.	Special Resolution

There being no other business to be transacted, the Meeting ended at 9:15 a.m. IST with the vote of thanks to the Chair.

Thanking You,

For SMFG India Credit Company Limited

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SURYAKANT
TAWRE

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Date: 2026.07.31
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Sagar Tawre

Company Secretary & Compliance Officer

Membership No: A24645