

FAMILIARISATION PROGRAMME OF

INDEPENDENT DIRECTORS

Preamble

In terms of Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company is required to familiarize its Independent Directors through various programmes regarding their roles, rights, responsibilities in the Company, nature of the industry in which the Company operates, business model of the Company, regulatory environment and overall business operations.

The Familiarisation Programme aims to provide the Independent Directors with an insight into the Company's business and operations, enable them to understand the industry dynamics, regulatory framework and governance practices and thereby contribute effectively in the Board and Committee Meetings of the Company.

Outline of the Familiarization process.

The Company follows a structured familiarisation process for its Independent Directors with a view to continuously update and enhance their knowledge and understanding of the Company, its business and the regulatory environment in which it operates.

At the time of appointment, Independent Directors are apprised about their roles, duties, rights and responsibilities as prescribed under the Companies Act, 2013, SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable laws and regulations. They are also informed about the Company's organizational structure, business activities, operational framework, internal control systems and risk management practices.

The Board of Directors, including Independent Directors, are periodically updated through detailed presentations and discussions on various matters relating to:

- Amendments and updates under the Companies Act, 2013, SEBI Regulations and Secretarial Standards;

- Business performance, financial performance and operational developments of the Company;
- Industry outlook, market conditions and emerging opportunities and risks in the NBFC sector;
- Internal financial controls, compliance framework and risk management systems;
- Business strategies, operational plans and corporate governance practices of the Company.

The Company also provides relevant documents, reports, policies, codes and regulatory updates to the Independent Directors from time to time to enable them to familiarize themselves with the Company's procedures, practices and compliance requirements.

Periodic presentations are made by the senior management and functional heads before the Board and Committees on operational performance, strategic initiatives, business developments and regulatory changes impacting the Company and the industry.

The Independent Directors are also encouraged to interact with the senior management team to gain better understanding of the Company's operations and business environment. Separate meetings of Independent Directors are conducted, without the presence of the management, to discuss matters relating to the Company's affairs, Board processes, governance standards and performance of management.

The familiarisation programmes are conducted through Board Meetings, Committee Meetings, presentations, discussions and interactive sessions on a continuous basis.

**DETAILS OF FAMILIARISATION PROGRAMME IMPARTED
TO INDEPENDENT DIRECTORS:**

During the Financial Year 2025-26, the Company conducted familiarisation programmes for the Independent Directors with an aim to familiarize them with the Company, their roles, rights, responsibilities in the Company, nature of the industry in which the Company operates, business model of the Company and the regulatory environment applicable to the Company.

The details of familiarisation programmes imparted to Independent Directors are as under:

S. No.	Subject Matter of the Programme	No. of Programmes attended by Independent Directors	No. of hours spent by Independent Directors	Name of Independent Directors Attended	Date of Familiarisation Programme
1	Presentation on Information Technology Trends in the NBFC Sector	2	4	Mr. Ajay Prakash Narain, Mr. Rajesh Kumar	22-07-2025
2	Presentation on Regulatory Aspects under SEBI Listing Regulations and RBI Guidelines	1	2	Mr. Ajay Prakash Narain, Mr. Rajesh Kumar	19-01-2026
3	Business Update and Operational Strategy	2	4	Mr. Ajay Prakash Narain, Mr. Rajesh Kumar	19-01-2026