

FAMILIARIZATION PROGRAMME FOR INDEPENDENT DIRECTORS

*(Pursuant to Regulation 25(7) Securities and Exchange Board of India
(Listing Obligations and Disclosure Requirements) Regulations, 2015)*

As per Regulation 25(7) of Securities and Exchange Board of India, (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), the Company shall familiarize the independent directors through various programmes about the Company, including the following:

- (a) nature of the industry in which the listed entity operates;
- (b) business model of the listed entity;
- (c) roles, rights, responsibilities of independent directors; and
- (d) any other relevant information

As part of discussions, presentations are made to the Board of Directors / Audit Committee / Nomination & Remuneration Committee / Stakeholders Relationship Committee on various related matters where the Directors get an opportunity to ask questions. Presentations inter alia covers, Company's performance, market size, market share, operations, product offerings, finance, investments, risk management framework, technology and quarterly/annual results. The minutes of meeting of committee(s) are circulated to the Board Members during the next meeting. The Board members are updated on various regulatory and other amendments and developments by way of presentations by consultants or internal experts. The Independent Directors were also given a detailed overview of the SEBI (LODR) Regulations, 2015 as amended from time to time.

Pursuant to the Familiarization Programmes for Independent Directors of the Company, the Independent Directors have full access to the information within the Company.

As statutorily required, the Company issues detailed letter of appointment to the Independent Directors covering their roles and duties to be performed as an Independent Director on the Board of the Company.

Familiarization imparted immediately upon appointment of the Director:

Independent directors of the Company are made aware of their role, responsibilities, liabilities, performance evaluation process and obligations on disclosures at the time of their appointment, through a formal letter of appointment, which also stipulates various terms and conditions of their engagement. They are also made aware of the Company's Board and Board committee framework, policies and procedures.

The Company makes consistent efforts to acquaint the Board with the overall business performance by way of presenting performance of the Company, product category and corporate function, business updates and other relevant areas, from time to time. In addition, periodic updates on changes in laws are also briefed to the Board.

In compliance of the above provisions, details of familiarization programmes imparted to independent directors by the Company are as under:

For the Financial Year 2025-26

- (i) Number of Programmes attended by the Independent Directors

Year	Time	Topic
2025-26	1 hour	Preferential allotment of Equity Shares
	1 hour	RBI New guidelines on Gold Loans
	1 hour	Shifting of Registered office – Process and Timelines
	1 hour	Roles and responsibilities of Independent Directors

- (ii) Number of hours spent by the Independent Directors in such programmes
 (iii) Other relevant details

S.No	Name of the Independent Director	No. of Programmes attended	Cumulative basis till date	No. of hours attended	Cumulative basis till date
1.	Neethu Subramoniyam	3	8	3	8
2.	Indu Kamala Ravindran	4	9	4	9
3.	Peeyus A Kottam	1	1	1	1

For the Financial Year 2024-25

- (i) Number of Programmes attended by the Independent Directors

2024-25	1 hour	Private Placement of Unlisted Non- Convertible Debentures
	1 hour	Public Issue of Non- Convertible Debentures

- (ii) Number of hours spent by the Independent Directors in such programmes and
 (iii) Other relevant details

S.No	Name of the Independent Director	No. of Programmes attended	Cumulative basis till date	No. of hours attended	Cumulative basis till date
1.	Neethu Subramoniyam	2	5	2	5
2.	Indu Kamala Ravindran	2	5	2	5

For the Financial Year 2023-24

- (i) Number of Programmes attended by the Independent Directors

2023-24	1 hour	Roles and responsibilities of Board of Directors
---------	--------	--

- (ii) Number of hours spent by the Independent Directors in such programmes and

(iii) Other relevant details

S.No	Name of the Independent Director	No. of Programmes attended	Cumulative basis till date	No. of hours attended	Cumulative basis till date
1.	Neethu Subramoniyam	1	3	1	3
2.	Indu Kamala Ravindran	1	3	1	3

For the Financial Year 2022-23

(i) Number of Programmes attended by the Independent Directors

2022-23	1 hour	Business Model and Structure of the Company
---------	--------	---

(ii) Number of hours spent by the Independent Directors in such programmes and

(iii) Other relevant details

S.No	Name of the Independent Director	No. of Programmes attended	Cumulative basis till date	No. of hours attended	Cumulative basis till date
1.	Neethu Subramoniyam	1	2	1	2
2.	Indu Kamala Ravindran	1	2	1	2

For the Financial Year 2021-22

(i) Number of Programmes attended by the Independent Directors

2021-22	30 minutes	Roles and responsibilities of Independent Directors
---------	------------	---

S.No	Name of the Independent Director	No. of Programmes attended	Cumulative basis till date	No. of hours attended	Cumulative basis till date
1.	Neethu Subramoniyam	1	1	1	1
2.	Indu Kamala	1	1	1	1

	Ravindran				
--	-----------	--	--	--	--

*The above directors were appointed on October 11, 2021.