

FAMILIARIZATION PROGRAM FOR INDEPENDENT DIRECTORS

Preamble:

In accordance with requirements of Clause 49 of the Listing Agreement the Company is required to conduct familiarization program of Independent Directors to familiarize them about the Company, their roles, rights, responsibilities in the Company, nature of the industry in which the Company operates, business model of the Company, etc., through various programs.

DETAILS OF FAMILIARIZATION PROGRAM FOR INDEPENDENT DIRECTORS

2015-2016

Date Of Program	Name of Independent Directors	No. of Sessions attended	No. of hours	Areas Covered
10/02/2016	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary	1	3	<ul style="list-style-type: none">• Brief Information about Company• Role of Independent Directors• Business Model of the Company,• Impact of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

2016-2017

Date Of Program	Name of Independent Directors	No. of Sessions attended	No. of hours	Areas Covered
12/05/2016	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary	1	3	<ul style="list-style-type: none">• Non-Banking Financial Company-Micro Finance Institutions (Reserve Bank) Directions, 2011 – Acting as Channelizing Agents for Schemes operated by Central/State Government Agencies• Business Strategy outlook

03/10/2016	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary	1	2.5	<ul style="list-style-type: none"> Economic Outlook, Key Company Highlights Domestic Business of the Company covering Market Trend, Growth Trend etc. SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015
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2017-2018

Date Of Program	Name of Independent Directors	No. of Sessions attended	No. of hours	Areas Covered
25/07/2017	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary	1	2.5	<ul style="list-style-type: none"> Industry outlook & Organizational overview Insight on Two-wheeler Industry and Company's Performance on Loans Given by the company
15/11/2017	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary	1	1.5	<ul style="list-style-type: none"> Directions on Managing Risks and Code of Conduct in Outsourcing of Financial Services by NBFCs Business Strategy outlook
06/03/2018	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary	1	1	<ul style="list-style-type: none"> Ombudsman Scheme for Non-Banking Financial Companies, 2018 - Appointment of the Nodal Officer/Principal Nodal Officer Corporate governance and Listing regulations

2018-2019

Date Of Program	Name of Independent Directors	No. of Sessions attended	No. of hours	Areas Covered
11/06/2018	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary 3. Mr. Sumit Gupta	1	3	Roles, Rights & Responsibilities of Independent Directors
14/07/2018	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary 3. Mr. Sumit Gupta	1	3	Lending Business- focusing on MSME/SME Finance, Loan syndication, project finance, working capital loan & ECB/ICD
09/08/2018	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary 3. Mr. Sumit Gupta	1	3	Indian Accounting Standards (IND-AS)

2019-2020

Date Of Program	Name of Independent Directors	No. of Sessions attended	No. of hours	Areas Covered
06/06/2019	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary 3. Mr. Sumit Gupta	1	2	<ul style="list-style-type: none"> • Discussion about reports on expansion in Jharkhand, Rajasthan and Mumbai. • Extension of relaxation on the guidelines to NBFCs on securitization transactions
10/01/2020	1.Mr. Vikash Kedia 2. Mr. Pritam Kumar Choudhary 3. Mr. Sumit Gupta	1	2.5	<ul style="list-style-type: none"> • Liquidity Risk Management Framework for Non-Banking Financial Companies and Core Investment Companies • Extension of relaxation on the guidelines to NBFCs on securitization transactions

