Date: 04-11-2026

To,
National Stock Exchange of India Limited
Listing department, Exchange Plaza,
Bandra- Kurla Complex, Bandra (E)
Mumbai- 400 051

Sub: Intimation under Regulation NSE Compliance Regulation 50(1) & 50(1)(d) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

In accordance with the provisions of **Regulation 50(1) & 50(1)(d)** of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby intimate that, a meeting of the Board of Directors of **Vedika Credit Capital Limited** is scheduled to be held on **12TH Day of November, 2026** inter alia to consider and approve the unaudited financial statements & Limited Review Report of the Company for the quarter and half year ended **30th September, 2026** including other reports thereon and other Agenda Items more fully described in attached Agenda.

Detailed agenda has been enclosed herewith for your information and necessary record

You are request you to please take the same on record.

Thanking You

For Vedika Credit Capital Limited
For Vedika Credit Capital Ltd
Gaurav Kumar Vohra
Company Secretary

Gaurav Kumar Vohra
Company Secretary & Compliance Officer

AGENDA PAPER

AGENDA FOR THE 115TH (ONE HUNDRED AND FIFTEENTH) MEETING OF THE BOARD OF DIRECTORS OF "VEDIKA CREDIT CAPITAL LTD" (CIN: U67120WB1995PLC069424) TO BE HELD ON THURSDAY, 12TH DAY OF NOVEMBER, 2026 AT 01:30 PM (IST) AT THE OFFICE OF THE COMPANY SITUATED AT XV, KOKAR INDUSTRIAL AREA, OPPOSITE SADHU MADAN, KOKAR, RANCHI, JHARKHAND – 834001.

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1. TO ELECT THE CHAIRMAN OF THE MEETING AND ASCERTAIN QUORUM

The Chairman of the Board shall take the chair. In the absence of the Chairman, the Directors present shall elect one of themselves as Chairman of the meeting. The Chairman shall thereafter ascertain that the requisite quorum is present in terms of Section 174 of the Companies Act, 2013.

2. TO GRANT LEAVE OF ABSENCE, IF ANY

Leave of absence shall be granted to those Directors who have communicated their inability to attend the meeting.

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Registered Office Address:
C/O Mr. Subir Dhara, Village - Choto Khataliya, P.O.- Shiuli Telini Para, Dist. - 24 North Parganas, P.S.- Titagar, West Bengal – 700121

3. TO TAKE NOTE OF THE MINUTES OF THE PREVIOUS MEETING OF THE BOARD AND OF THE MEETINGS OF THE COMMITTEES OF THE BOARD

The minutes of the 114th (One Hundred and Fourteenth) Meeting of the Board of Directors held on Friday, 14th August, 2026, and the minutes of the following meetings of the Committees of the Board held on Friday, 14th August, 2026, are placed before the Board for noting: (a) 43rd (Forty-Third) Meeting of the Grievance Redressal Committee; (b) 32nd (Thirty-Second) Meeting of the IT Strategy Committee; (c) 29th (Twenty-Ninth) Meeting of the Nomination & Remuneration Committee; (d) 40th (Fortieth) Meeting of the Risk Management Committee; (e) 42nd (Forty-Second) Meeting of the Audit Committee; (f) 33rd (Thirty-Third) Meeting of the Corporate Social Responsibility Committee; and (g) 39th (Thirty-Ninth) Meeting of the Assets & Liability Committee. The minutes of the meetings of any other Committee of the Board held since the last meeting of the Board, if any, will also be placed before the Board for noting.

The Board is requested to consider and, if thought fit, pass the following resolution as Resolution No. 1:

"RESOLVED THAT pursuant to the applicable provisions of Section 118 of the Companies Act, 2013 read with Rule 25 of the Companies (Management and Administration) Rules, 2014 and Secretarial Standard-1 (SS-1) on Meetings of the Board of Directors (including any statutory modification(s) or re-enactment thereof for the time being in force), the minutes of the 114th (One Hundred and Fourteenth) Meeting of the Board of Directors held on Friday, 14th August, 2026 and the minutes of the meetings of the Committees of the Board held on Friday, 14th August, 2026 and thereafter, if any, as circulated and placed before the Board, be and are hereby noted and taken on record.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to make the requisite entries in the Minutes Book or applicable records of the Company, to issue certified true copies of this resolution, and to do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable to give effect to this resolution and for matters connected therewith or incidental thereto."

4. TO CONSIDER THE INSPECTION AND RISK ASSESSMENT REPORT (IRAR) ISSUED BY THE RESERVE BANK OF INDIA AND APPROVE THE PLAN FOR MITIGATION OF RISKS AND REDRESSAL OF OBSERVATIONS

The Reserve Bank of India, under Section 45N of the Reserve Bank of India Act, 1934, carried out an Inspection for Supervisory Evaluation of the Company with reference to its financial position as on 31st March, 2026, and has forwarded the Inspection and Risk Assessment Report (IRAR) to the Company, with the advice that the IRAR be placed before the Board at its next meeting and that a Board-approved plan for mitigation of risks and redressal of the observations be finalized.

The Reserve Bank of India has further advised that instances of non-compliance be rectified forthwith and a certificate to that effect be submitted within 45 days, and that compliance on the observations marked as "Action" be furnished within 60 days, from the date of receipt of its letter. In view of its confidential nature, the IRAR, together with the proposed plan for mitigation of risks and redressal of observations and the Risk Mitigation Plan communicated by the Reserve Bank of India, if any, will be tabled at the meeting.

The Board is requested to discuss the same in detail and, if thought fit, pass the following resolution as Resolution No. 2:

"RESOLVED THAT pursuant to Section 45N of the Reserve Bank of India Act, 1934 and the applicable directions issued by the Reserve Bank of India (including any statutory modification(s) or re-enactment thereof for the time being in force), the Inspection and Risk Assessment Report issued by the Reserve Bank of India with reference to the financial position of the Company as on 31st March, 2026, as tabled before the Board, be and is hereby noted and taken on record, after detailed discussion.

RESOLVED FURTHER THAT the plan for mitigation of risks and redressal of the observations contained in the said report, as tabled before the Board, be and is hereby approved, and the management be and is hereby strictly directed to implement the same on an urgent basis, rectify the instances of non-compliance forthwith, and ensure full compliance within the timelines prescribed by the Reserve Bank of India.

RESOLVED FURTHER THAT the status of implementation of the said plan be placed before the Board periodically, till all the observations are complied with and closed.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to submit the compliance certificate and the compliance on the observations to the Senior Supervisory Manager of the Reserve Bank of India within the prescribed timelines, to furnish such further information as may be required, to issue certified true copies of this resolution, and to do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable to give effect to this resolution and for matters connected therewith or incidental thereto."

5. TO CONSIDER AND APPROVE THE UNAUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF-YEAR ENDED 30TH SEPTEMBER, 2026 TOGETHER WITH LIMITED REVIEW REPORT (Q2 FY 2026-27)

The unaudited financial results of the Company for the quarter and half-year ended 30th September, 2026, together with the Limited Review Report issued by the Statutory Auditors thereon, as reviewed and recommended by the Audit Committee at its 43rd (Forty-Third) Meeting held on Thursday, 12th November, 2026, will be placed before the Board.

The Chief Financial Officer will present the financial results, and the Statutory Auditors will present the Limited Review Report.

The Board is requested to consider and, if thought fit, approve the financial results by passing the following resolution as Resolution No. 3:

"RESOLVED THAT pursuant to the applicable provisions of the Companies Act, 2013, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, to the extent applicable, and other applicable laws (including any statutory modification(s) or re-enactment thereof for the time being in force), and on the recommendation of the Audit Committee, the unaudited financial results of the Company for the quarter and half-year ended 30th September, 2026, together with the Limited Review Report issued by the Statutory Auditors thereon, as placed before the Board, be and are hereby approved.

RESOLVED FURTHER THAT **Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer** of the Company, be and are hereby jointly and/or severally authorised to sign and submit the said financial results, along with the Limited Review Report, to the stock exchange(s), lenders, regulators and other authorities, to arrange for their publication, as applicable, to issue certified true copies of this resolution, and to do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable to give effect to this resolution and for matters connected therewith or incidental thereto."

6. TO REVIEW THE USERS OF THE DAKSH PORTAL FOR THE QUARTER ENDED 30TH SEPTEMBER, 2026 AND APPROVE THE CHANGE THEREIN

In accordance with the circular of the Reserve Bank of India (CO.DOS.RSD.No.S438/31-01-105/2023-2024) dated April 24, 2023 on Implementation and Usage of DAKSH by Supervised Entities (SEs), and in particular Para 2J thereof, a periodic review of the users of DAKSH is required to be carried out by the Supervised Entities. The list of users of the DAKSH portal of the Company for the quarter ended 30th September, 2026 will be placed before the Board for review. Consequent to a change in the user requirements of the Company, it is proposed that the access of Mr. Chandan Kumar Malaviya to the DAKSH portal be withdrawn and that Mr. Kunal Pandey be added as a user in his place, for which the necessary steps have been initiated. The remaining five users of the DAKSH portal shall continue without any change.

The Board is requested to review the same and, if thought fit, pass the following resolution as Resolution No. 4:

"RESOLVED THAT pursuant to the circular of the Reserve Bank of India (CO.DOS.RSD.No.S438/31-01-105/2023-2024) dated April 24, 2023 on Implementation and Usage of DAKSH by Supervised Entities (SEs), and in particular Para 2J thereof (including any statutory modification(s) or re-enactment thereof for the time being in force), the list of users of the DAKSH portal of the Company for the quarter ended 30th September, 2026, as placed before the Board, be and is hereby reviewed and taken on record.

RESOLVED FURTHER THAT the approval of the Board be and is hereby accorded for the withdrawal of the access of Mr. Chandan Kumar Malaviya to the DAKSH portal and the addition of Mr. Kunal Pandey as a user in his place, and that the actions, if any, already taken in this regard be and are hereby ratified, and the remaining five users of the DAKSH portal shall continue without any change.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to make the necessary changes, updation and reporting on the DAKSH portal, to furnish such information and documents as may be required, to issue certified true copies of this resolution, and to do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable to give effect to this resolution and for matters connected therewith or incidental thereto."

7. TO CONSIDER AND APPROVE THE REGISTRATION OF THE COMPANY WITH NATIONAL E-GOVERNANCE SERVICES LIMITED (NeSL), AN INFORMATION UTILITY, AND THE AUTHORISATION OF OFFICIALS IN THIS REGARD

In terms of Section 215 of the Insolvency and Bankruptcy Code, 2016, a financial creditor is required to submit financial information, and information relating to assets in relation to which any security interest has been created, to an Information Utility in such form and manner as may be specified by the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017. National E-Governance Services Limited (NeSL) has been registered by the Insolvency and Bankruptcy Board of India as an Information Utility under the said Regulations. Further, the Reserve Bank of India, vide its circular DBR.No.Leg.BC.98/09.08.019/2017-18 dated December 19, 2017, addressed inter alia to all NBFCs, has advised all financial creditors regulated by it to adhere to the relevant provisions of the Code and the said Regulations, and to put in place appropriate systems and procedures to ensure compliance therewith.

Accordingly, it is proposed that the Company be registered with NeSL, and that the Directors and Key Managerial Personnel named in the resolution be authorised to complete the registration and to authorise suitable officials of the Company as users on the NeSL platform. The Board is requested to consider and, if thought fit, pass the following resolution as Resolution No. 5:

"RESOLVED THAT pursuant to Section 215 of the Insolvency and Bankruptcy Code, 2016 read with the Insolvency and Bankruptcy Board of India (Information Utilities) Regulations, 2017, the circular of the Reserve Bank of India DBR.No.Leg.BC.98/09.08.019/2017-18 dated December 19, 2017 and other applicable directions issued by the Reserve Bank of India (including any statutory modification(s) or re-enactment thereof for the time being in force), the approval of the Board be and is hereby accorded for the registration of the Company with National E-Governance Services Limited (NeSL), an Information Utility registered with the Insolvency and Bankruptcy Board of India, and for the submission of financial information, including information relating to defaults and security interests, to NeSL in the manner and within the timelines specified.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to apply for and complete the registration of the Company with NeSL, to sign and execute the necessary applications, agreements, forms, declarations, undertakings and other documents, to pay the applicable fees and charges, and to do all such acts, deeds, matters and things as may be necessary in this regard.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to further authorize, appoint, add, modify or remove such officers or employees of the Company as administrator(s) or user(s) on the NeSL platform, from time to time, to issue letters of authority to them, and to ensure that the financial information of the Company is submitted to NeSL in accordance with the applicable provisions.

RESOLVED FURTHER THAT a certified true copy of this resolution under the hand of any Director or the Company Secretary of the Company be furnished to NeSL or any other authority or person concerned, as may be required."

8. TO CONSIDER AND APPROVE THE EARLY REDEMPTION OF CERTAIN OUTSTANDING UNLISTED NON-CONVERTIBLE DEBENTURES OF THE COMPANY

The Company has outstanding unlisted Non-Convertible Debentures ("NCDs") of face value ₹1,00,000 each, issued on a private placement basis, including the following:

ISIN	Number of NCDs	Number of holders
INE04HY07070	**35**	**2**
INE04HY07088	**30**	**3**
INE04HY07104	**70**	**3**
INE04HY07112	**10**	**2**
Total	**145**	**10**

With a view to rationalizing its outstanding debt securities and the compliance requirements associated therewith, the Company has obtained the consent of all the holders of the above NCDs for their redemption prior to the scheduled maturity.

Accordingly, it is proposed to redeem the above 145 NCDs, aggregating ₹1,45,00,000 (Rupees One Crore Forty-Five Lakh only), at par together with the interest accrued thereon, on Thursday, 12th November, 2026, in terms of the consent obtained and the issue documents, and to take the consequential actions, including in respect of the security created therefor, in coordination with the Debenture Trustee.

The Board is requested to consider and, if thought fit, pass the following resolution as Resolution No. 6:

"RESOLVED THAT pursuant to Sections 71 and 179 and other applicable provisions of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014, the Depositories Act, 1996, the applicable directions issued by the Reserve Bank of India and the Articles of Association of the Company (including any statutory modification(s) or re-enactment thereof for the time being in force), and in terms of the consent obtained from all the holders thereof and the issue documents, the approval of the Board be and is hereby accorded for the early redemption, at par, of 145 (One Hundred and Forty-Five) unlisted Non-Convertible Debentures of face value ₹1,00,000 each, aggregating ₹1,45,00,000 (Rupees One Crore Forty-Five Lakh only), issued under ISINs INE04HY07070, INE04HY07088, INE04HY07104 and INE04HY07112, together with the interest accrued thereon up to the date of redemption, by payment to the respective debenture holders on Thursday, 12th November, 2026, after deduction of applicable taxes.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to make payment of the redemption amount, intimate the redemption to the Debenture Trustee, the Registrar and Share Transfer Agent, the depositories and other authorities, carry out the corporate action for the extinguishment of the redeemed debentures, take the necessary steps in coordination with the Debenture Trustee for the modification or satisfaction of the charge, as applicable, file the requisite e-forms with the Registrar of Companies, make the requisite entries in the statutory registers, issue certified true copies of this resolution, and do all such acts, deeds, matters and things as may be necessary to give effect to this resolution."

9. TO CONSIDER AND APPROVE THE EARLY REDEMPTION (PRE-CLOSURE) OF THE LISTED NON-CONVERTIBLE DEBENTURES OF THE COMPANY

The Company has issued 3,000 (Three Thousand) Non-Convertible Debentures ("NCDs") of face value ₹1,00,000 each, aggregating ₹30,00,00,000 (Rupees Thirty Crore only), on a private placement basis under ISIN INE04HY07385, which are listed on the National Stock Exchange of India Limited ("NSE"). The issue documents of the said NCDs stipulate certain financial covenants, including the maintenance of the ratio of Total Debt to Net Owned Fund within 4.5 times. As on 31st March, 2026, the said ratio stood at approximately 4.66 times, which was duly communicated by the Company.

Accordingly, in terms of the issue documents, the process for the early redemption (pre-closure) of the said NCDs, in coordination with the Debenture Arranger, the Debenture Trustee and the debenture holders have been initiated.

The necessary procedure in this regard has been duly followed in accordance with the issue documents and the applicable regulations including meeting of the investors, in coordination with the Debenture Trustee, and the consent of the debenture holders, the Debenture Trustee and the Debenture Arranger to the pre-closure has been obtained.

The record date for the pre-closure has been fixed as Thursday, 29th October, 2026. Accordingly, it is proposed to redeem the said NCDs at par, together with the interest accrued thereon, on Friday, 13th November, 2026, to the debenture holders as on the record date, and to take the consequential actions, including in respect of the security created therefor, in coordination with the Debenture Trustee.

The Board is requested to consider and, if thought fit, pass the following resolution as Resolution No. 7:

"RESOLVED THAT pursuant to Sections 71 and 179 and other applicable provisions of the Companies Act, 2013 read with the Companies (Share Capital and Debentures) Rules, 2014, the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Depositories Act, 1996, the applicable directions issued by the Reserve Bank of India and the Articles of Association of the Company (including any statutory modification(s) or re-enactment thereof for the time being in force), and in terms of the issue documents and the consent obtained from the debenture holders, the Debenture Trustee and the Debenture Arranger, the approval of the Board be and is hereby accorded for the early redemption (pre-closure), at par, of 3,000 (Three Thousand) listed Non-Convertible Debentures of face value ₹1,00,000 each, aggregating ₹30,00,00,000 (Rupees Thirty Crore only), issued under ISIN INE04HY07385, together with the interest accrued thereon up to the date of redemption, by payment on Friday, 13th November, 2026, after deduction of applicable taxes, to the debenture holders whose names appeared in the register of beneficial owners maintained by the depositories as on the record date, i.e. Thursday, 29th October, 2026.

RESOLVED FURTHER THAT the actions taken by the Company in this regard, including the procedure followed in accordance with the issue documents and the applicable regulations, the consents obtained and the fixing of the record date, be and are hereby noted, approved and ratified.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to make payment of the redemption amount, make the requisite intimations and submissions to NSE, inform the Debenture Trustee and the Debenture Arranger of the redemption, intimate the depositories and the Registrar and Share Transfer Agent for the extinguishment of the redeemed debentures and the said ISIN, take the necessary steps in coordination with the Debenture Trustee for the modification or satisfaction of the charge, as applicable, file the requisite e-forms with the Registrar of Companies, make the requisite entries in the statutory registers, issue certified true copies of this resolution, and do all such acts, deeds, matters and things as may be necessary to give effect to this resolution."

10. TO CONSIDER AND APPROVE THE SITTING FEES PAYABLE TO INDEPENDENT DIRECTORS AND NON-EXECUTIVE DIRECTORS

Pursuant to Section 197(5) of the Companies Act, 2013 read with Rule 4 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, a Director may receive sitting fees as may be decided by the Board, subject to the limit prescribed therein. Further, under Section 149(9) of the Companies Act, 2013, Independent Directors may receive sitting fees and reimbursement of expenses for participation in meetings.

With a view to rationalizing the compensation structure for the Independent Directors and Non-Executive Directors, the Nomination & Remuneration Committee, at its 30th (Thirtieth) Meeting held on Thursday, 12th November, 2026, has recommended that, in supersession of all earlier resolutions passed in this regard, a sitting fee of ₹5,000 (Rupees Five Thousand only) per meeting be paid to each such Director only for attending meetings of the Board, which shall be the only sitting fee payable to such Directors, along with reimbursement of expenses actually incurred by them for attending meetings of the Board and its Committees. The proposed sitting fee is within the limit prescribed under Rule 4 and is uniform for all such Directors, including women Directors.

The Board is requested to consider and, if thought fit, approve the recommendation of the Nomination & Remuneration Committee by passing the following resolution as Resolution No. 8, with or without modification(s):

"RESOLVED THAT pursuant to the provisions of Sections 149(9), 178 and 197(5) of the Companies Act, 2013 read with Rule 4 of the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, the Articles of Association and the Nomination and Remuneration Policy of the Company (including any statutory modification(s) or re-enactment thereof for the time being in force), and on the recommendation of the Nomination & Remuneration Committee, and in supersession of all earlier resolutions passed in this regard, the consent of the Board be and is hereby accorded for payment of a sitting fee of ₹5,000 (Rupees Five Thousand only) per meeting to each Independent Director and Non-Executive Director of the Company only for attending meetings of the Board of Directors, which shall be the only sitting fee payable to such Directors, along with reimbursement of expenses actually incurred by them for attending meetings of the Board and its Committees, with effect from 12th November, 2026, subject to applicable taxes.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to give effect to this resolution, including making payment of the sitting fees and reimbursements after deduction of applicable taxes, to issue certified true copies of this resolution, and to do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable in this regard." None of the Directors or Key Managerial Personnel of the Company is concerned or interested, financially or otherwise, in the resolution, except the Independent Directors and Non-Executive Directors to the extent of the sitting fees and reimbursement of expenses payable to them.

11. TO CONSIDER AND APPROVE THE ANNUAL ACTION PLAN FOR CSR ACTIVITIES FOR THE FINANCIAL YEAR 2026-27

Pursuant to Rule 5(2) of the Companies (Corporate Social Responsibility Policy) Rules, 2014, the CSR Committee formulates and recommends to the Board an Annual Action Plan in pursuance of the CSR Policy of the Company, and the Board may alter the Annual Action Plan during the financial year on the recommendation of the CSR Committee, based on reasonable justification. The Corporate Social Responsibility Committee, at its 34th (Thirty-Fourth) Meeting held on Thursday, 12th November, 2026, has reviewed the CSR obligation, expenditure and activities of the Company for the financial year 2026-27 till date, and has recommended the Annual Action Plan for the financial year 2026-27, or the modifications thereto, as the case may be, for the approval of the Board.

The Board is requested to consider and, if thought fit, pass the following resolution as Resolution No. 9:

"RESOLVED THAT pursuant to Section 135 of the Companies Act, 2013 read with Schedule VII thereto, Rule 5(2) of the Companies (Corporate Social Responsibility Policy) Rules, 2014 and the CSR Policy of the Company (including any statutory modification(s) or re-enactment thereof for the time being in force), and on the recommendation of the Corporate Social Responsibility Committee, the Annual Action Plan for CSR activities for the financial year 2026-27, or the modifications thereto, as placed before the Board, be and is hereby approved.

RESOLVED FURTHER THAT the CSR obligation, expenditure and activities of the Company for the financial year 2026-27 till date, as reviewed by the Corporate Social Responsibility Committee, be and are hereby noted, and the management be directed to ensure that the balance CSR obligation is spent within the prescribed timelines through eligible implementing agencies.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to implement the Annual Action Plan, release funds to the implementing agencies in accordance therewith, issue certified true copies of this resolution, and do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable to give effect to this resolution and for matters connected therewith or incidental thereto."

12. TO CONSIDER THE MODE OF FUNCTIONING OF THE IPO COMMITTEE OF THE BOARD

The Board, at its 114th (One Hundred and Fourteenth) Meeting held on Friday, 14th August, 2026, constituted the IPO Committee and approved its terms of reference in connection with the proposed initial public offering of the equity shares of the Company. The timing of the proposed initial public offering shall be determined by the Board at an appropriate time, having regard to the business priorities of the Company. Accordingly, it is proposed that the IPO Committee be kept in abeyance with immediate effect till further approval of the Board, and shall exercise the powers delegated to it only as and when so directed by the Board.

The Board is requested to consider and, if thought fit, pass the following resolution as Resolution No. 10:

"RESOLVED THAT pursuant to Section 179 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification(s) or re-enactment thereof for the time being in force), the timing of the proposed initial public offering of the equity shares of the Company shall be determined by the Board at an appropriate time, and the IPO Committee constituted by the Board at its 114th (One Hundred and Fourteenth) Meeting held on Friday, 14th August, 2026 be and is hereby kept in abeyance with immediate effect till further approval of the Board, and shall exercise the powers delegated to it only as and when so directed by the Board.

RESOLVED FURTHER THAT the actions taken by the IPO Committee, if any, up to the date of this resolution, be and are hereby noted and ratified.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to communicate this decision to the intermediaries and advisors concerned, to issue certified true copies of this resolution, and to do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable to give effect to this resolution and for matters connected therewith or incidental thereto."

13. TO REVIEW THE CYBER SECURITY INCIDENT AND ATTEMPTED FRAUD ON THE VEDIKAONE LENDING PLATFORM

The Board is informed that, during the period from 14th October, 2026 to 2nd November, 2026, an outside party gained unauthorized access to the Company's lending platform, VedikaOne, and attempted to divert customer disbursements by altering the bank details of certain customers. The attempted payouts were stopped by system controls and the team, and the payouts which left the Company's account were returned by the beneficiary bank, resulting in nil net financial loss to the Company. No customer has suffered any monetary loss. The incident also involved unauthorized access to certain customer and operational data. The incident has been contained, a forensic review has been carried out, and the incident has been reported to CERT-In and the Reserve Bank of India as a cyber security incident and an attempted fraud. Remediation measures, including strengthening of access and password controls, rotation of credentials, maker-checker control over changes in customer bank details and a vulnerability assessment and penetration testing of the systems, are in progress. The incident is being reviewed by the IT Strategy Committee, the Risk Management Committee and the Audit Committee at their meetings held earlier on the same day, and the outcome of these reviews will be placed before the Board.

The Board is requested to review the incident and the remediation measures and, if thought fit, pass the following resolution as Resolution No. 11:

"RESOLVED THAT pursuant to the applicable directions and guidelines issued by the Reserve Bank of India, including those relating to Information Technology Governance, Risk, Controls and Assurance Practices and Fraud Risk Management, the directions issued by CERT-In and the policies of the Company (including any statutory modification(s) or re-enactment thereof for the time being in force), the report on the cyber security incident and attempted fraud on the VedikaOne lending platform, together with the containment measures taken, the reporting made to the authorities, the remediation measures and the outcome of the reviews by the IT Strategy Committee, the Risk Management Committee and the Audit Committee, as placed before the Board, be and is hereby noted and taken on record.

RESOLVED FURTHER THAT the management be and is hereby directed to complete the remediation measures and the strengthening of the internal controls identified, including the examination of staff accountability, and to place an action taken report before the Board at its next meeting.

RESOLVED FURTHER THAT Mr. Gautam Jain, Chairman & Managing Director, Mr. Vikram Jain, Whole Time Director, Mr. Gaurav Kumar Vohra, Company Secretary & Chief Compliance Officer and Mr. Abhishek Agarwal, Chief Financial Officer of the Company, be and are hereby jointly and/or severally authorised to submit such follow-up information as may be required to CERT-In, the Reserve Bank of India and other authorities, to issue certified true copies of this resolution, and to do all such acts, deeds, matters and things as may be necessary, proper, expedient or desirable to give effect to this resolution and for matters connected therewith or incidental thereto."

14. TO CONSIDER ANY OTHER BUSINESS WITH THE PERMISSION OF THE CHAIR

Any item not included in the agenda may be taken up with the permission of the Chairman and with the requisite consent of the Directors present, as per the applicable laws.