September 1, 2026

To,
Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers, Dalal Street,
Mumbai – 400 001

Scrip Code: 508954

To,
The Manager – Compliance Department
National Stock Exchange of India Limited
'Exchange Plaza' Bandra Kurla Complex,
Bandra (East) Mumbai 400051

NSE Symbol: FINKURVE

Subject: Notice of Annual General Meeting to be held on Wednesday, September 30, 2026.

Dear Sir,

The 42nd Annual General Meeting (AGM) of the members of Finkurve Financial Services Limited will be held on Wednesday, September 30, 2026, at 3:00 PM. (IST) through Video Conferencing ("VC")/ Other Audio Visual Means ("OAVM") without the physical presence of the members in accordance with the applicable provisions of the Companies Act, 2013, and the Listing Regulations.

We herewith enclose a copy of the Notice of the AGM including instructions for e-voting.

Kindly take the same on your records.

Thanking you.

For Finkurve Financial Services Limited

Kajal Kunal Parmar

Digitally signed by Kajal Kunal Parmar
Date: 2026.09.01 17:47:41 +05'30'

Kajal Parmar
Company Secretary & Compliance Officer
Membership No. A65484

Encl. As above

NOTICE

Notice is hereby given that the 42nd Annual General Meeting ('AGM') of the Members of Finkurve Financial Services Limited ("The Company") will be held on Wednesday, 30th day of September, 2026 at 3.00 p.m. Indian Standard Time ("IST"), through Video Conferencing ('VC') / Other Audio-Visual Means ('OAVM') to transact the following businesses:

ORDINARY BUSINESS:

Item No. 1 – To approve and adopt Audited Financial Statements of the Company for the year ended March 31, 2026 along with Auditor's Report and Board's Report:

To consider and, if thought fit, to pass with or without modification, the following resolution as an **Ordinary Resolution**: -

"RESOLVED THAT the Audited Financial Statements of the Company for the financial year ended March 31, 2026, together with schedules and annexures thereto and the reports of Auditors and Board of Directors, as circulated to the Members and laid before meeting, be and are hereby received, considered, approved and adopted."

Item No. 2 – To Re-appoint Mr. Ketan Bhawarlal Kothari (DIN: 00230725) as a Director liable to retire by rotation

To consider and, if thought fit, to pass with or without modification, the following resolution as an **Ordinary Resolution**: -

"RESOLVED THAT pursuant to the provisions of section 152 of the Companies Act, 2013, Mr. Ketan Bhawarlal Kothari (DIN: 00230725), who retires by rotation at the 42nd Annual General Meeting and being eligible, offers himself for re-appointment, be and is hereby re-appointed as a Director of the Company, liable to retire by rotation."

SPECIAL BUSINESS:

Item No. 3 – To Approve Material Related Party Transactions pertaining to grant of loans to Related Parties from the conclusion of 42nd Annual General Meeting till the conclusion of 43rd Annual General Meeting to be held in the Year 2027.

To consider and, if thought fit, to pass the following Resolution as an **Ordinary Resolution:**

"**RESOLVED THAT** pursuant to Regulation 23 and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("SEBI Listing Regulations"), and Section 188, if and to the extent applicable, and other applicable provisions of the Companies Act, 2013 ("Act") read with the Rules framed thereunder (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), and the Company's Policy on "Materiality of Related Party Transactions and also on dealing with Related Party Transactions", and based on the recommendation of the Audit Committee and the approval of the Board of Directors of the Company ("Board"), the consent of the Members of the Company be and is hereby accorded to the Board (hereinafter referred to as the "Board", which term shall include any Committee constituted by the Board or any person(s) authorised by the Board to exercise its powers, including the powers conferred by this Resolution) to enter into and/or continue with contracts, arrangements and transactions (whether an individual transaction or transactions taken together or a series of transactions or otherwise) with Related Parties, whether individually and/or in the aggregate, including material modifications thereto, with the Related Parties named below, by way of granting of Loan(s) in the

Ordinary Course of Business, for the period from the conclusion of the 42nd Annual General Meeting till the conclusion of the 43rd Annual General Meeting of the Company to be held in the year 2027, as per details given below:

Nature of Transaction: Granting of Loan in Ordinary Course of Business
Duration: From conclusion of the 42nd Annual General Meeting till conclusion of the 43rd Annual General Meeting to be held in the year 2027.

Sr. No.	Name of the Related Party	Nature of Relationship	Principal Loan alongwith Interest Amount outstanding at any given point in time (₹ In Crore)
1.	M/s. Aranath Real Estate Private Limited	A Private Company in which relative of Director is a Director.	50.00
2.	M/s. Augmont Enterprises Limited (Formerly known as Augmont Enterprises Private Limited)	A Public Company in which a Director or Manager is a Director and holds along with his/her relatives, more than two per cent of its paid-up share capital.	50.00

RESOLVED FURTHER THAT in terms of Regulation 23(4) of the SEBI Listing Regulations, no Related Party shall vote to approve this Resolution, whether or not such Related Party is a party to the particular transaction or not, subject to applicable law.

RESOLVED FURTHER THAT any of the Directors or the Company Secretary of the Company be and are hereby severally authorised to do all such acts, deeds, matters and things, to finalise the terms and conditions of the transactions with the aforesaid parties, and to execute or authorize any person to execute all such documents, instruments and writings as may be considered necessary, relevant, usual, customary, proper and/or expedient for giving effect to this resolution."

Item No. 4 – To Approve Material Related Party Transactions pertaining to acceptance of loans from Related Parties from the conclusion of 42nd Annual General Meeting till the conclusion of 43rd Annual General Meeting to be held in the Year 2027.

To consider and, if thought fit, to pass the following Resolution as an **Ordinary Resolution:**

"RESOLVED THAT pursuant to Regulation 23and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (hereinafter referred to as " SEBI Listing Regulations") and Section 188, if and to the extent applicable, and other applicable provisions of the Companies Act, 2013 ('Act') read with the Rules framed there under (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), the Company's Policy on "Materiality of Related Party Transactions and also on dealing with Related Party Transactions" and based on the recommendation of the Audit Committee and the approval of the Board of Directors of the Company ("Board"), the consent of the Members of the Company be and is hereby accorded to the Board (hereinafter referred to as the "Board", which term shall include any Committee constituted by the Board or any person(s) authorised by the Board to exercise its powers, including the powers conferred by this Resolution) to enter into and/or continue with contracts, arrangements and transactions (whether an individual transaction or transactions taken together or a series of transactions or otherwise) with Related Parties, whether individually and/or in the aggregate, including material modifications thereto, with the Related Parties named below, by way of acceptance of Loan(s) in the Ordinary Course of Business, for the period from the conclusion of the 42nd Annual General Meeting till the conclusion of the 43rd Annual General Meeting of the Company to be held in the year 2027, as per details given below:

Nature of Transaction: Acceptance of Loan in Ordinary Course of Business
Duration: From conclusion of the 42nd Annual General Meeting till conclusion of the 43rd Annual General Meeting to be held in the year 2027.

Sr. No.	Name of the Related Party	Nature of Relationship	Principal Loan alongwith Interest Amount outstanding at any given point in time (₹ In Crore)
1.	M/s. Aranath Real Estate Private Limited	A Private Company in which relative of Director is a Director	200.00
2.	M/s. Augmont Goldtech Private Limited	A Private Company in which Director is a Director	50.00
3.	M/s. Augmont Enterprises Limited (Formerly known as Augmont Enterprises Private Limited)	A Public Company in which a Director or Manager is a Director and holds along with his/her relatives, more than two per cent of its paid-up share capital.	200.00
4.	M/s. HR Commercials Private Limited	A private company in which a director or manager or his relative is a member or director	25.00
5.	M/s. Ideal Fiscal Services Limited	A Public Company in which a Director or Manager is a Director and holds along with his/her relatives, more than two per cent of its paid-up share capital;	50.00

RESOLVED FURTHER THAT in terms of Regulation 23(4) of the SEBI Listing Regulations, no Related Party shall vote to approve this Resolution, whether or not such Related Party is a party to the particular transaction or not, subject to applicable law.

RESOLVED FURTHER THAT any of the Directors or the Company Secretary of the Company be and are hereby severally authorised to do all such acts, deeds, matters and things, to finalise the terms and conditions of the transactions with the aforesaid parties, and to execute or authorize any person to execute all such documents, instruments and writings as may be considered necessary, relevant, usual, customary, proper and/or expedient for giving effect to this resolution."

Item No. 5 – To Approve Material Related Party Transactions pertaining to making payment/receiving payment towards Service Fees, Commission and Other Charges (including Brand Usage and Tech Support) to/from M/s. Augmont Goldtech Private Limited from the conclusion of 42nd Annual General Meeting till the conclusion of 43rd Annual General Meeting to be held in the Year 2027.

To consider and if thought fit, to pass the following resolution as an **Ordinary Resolution**:

"**RESOLVED THAT** pursuant to Regulation 23 and other applicable Regulations of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("SEBI Listing Regulations"), and Section 188, if and to the extent applicable, and other applicable provisions of the Companies Act, 2013 ("Act") read with the Rules framed thereunder (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), and the Company's Policy on "Materiality of Related Party Transactions and also on dealing with Related Party Transactions", and based on the recommendation of the Audit Committee and the approval of the Board of Directors of the Company ("Board"), the consent of the Members of the Company be and is hereby accorded to the Board (hereinafter referred to as the "Board", which term shall include any Committee constituted by the Board or any person(s) authorised by the Board to exercise its powers, including the powers conferred by this Resolution) to enter into and/or continue with contracts, arrangements and transactions (whether an individual transaction or transactions taken together or a series of transactions or otherwise) with M/s. Augmont Goldtech Private Limited, pertaining to making payment/receiving payment towards Service Fees, Commission and Other Charges (including Brand Usage and Tech Support), for the period from the conclusion of the 42nd Annual General Meeting till the conclusion of the 43rd Annual General Meeting of the Company to be held in the year 2027, as per details given below:

Nature of Transaction: To make payments/ receive payments towards Service Fees, Commission and Other Charges (including Brand Usage and Tech Support)

Duration: From conclusion of the 42nd Annual General Meeting till conclusion of the 43rd Annual General Meeting to be held in the year 2027.

Sr. No.	Name of the Related Party	Nature of Relationship	Nature of Transaction	Amount up to (₹ In Crore)
1.	M/s. Augmont Goldtech Private Limited	A Private Company in which Director is a director	To make payments/ receive payments towards Service Fees, Commission and Other Charges (including Brand Usage and Tech Support)	25.00

RESOLVED FURTHER THAT in terms of Regulation 23(4) of the SEBI Listing Regulations, no Related Party shall vote to approve this Resolution, whether or not such Related Party is a party to the particular transaction or not, subject to the applicable law.

RESOLVED FURTHER THAT any of the Directors or the Company Secretary of the Company be and are hereby severally authorised to do all such acts, deeds, matters and things, to finalise the terms and conditions of the transactions with the aforesaid parties, and to execute or authorize any person to execute all such documents, instruments and writings as may be considered necessary, relevant, usual, customary, proper and/or expedient for giving effect to this resolution."

Item No. 6 – To approve power to borrow funds pursuant to the provisions of Section 180(1)(c) of the Companies Act, 2013, not exceeding ₹ 5000 Crore (Rupees Five Thousand Crore Only)

To consider, and if thought fit, to pass, the following resolution as a **Special Resolution**:

"**RESOLVED THAT** in supersession of all earlier resolutions passed on the matter and pursuant to the provisions of Section 180(1)(a) and Section 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder (including any statutory modifications or re-enactment thereof, for the time being in force), and the relevant regulations/directions as may be prescribed from time to time (including any amendment(s), modification(s) thereof) and the Articles of Association of the Company, and the approval of the Board of Directors of the Company ("Board"), the consent of the Members of the Company be and is hereby accorded to the Board (hereinafter referred to as the "Board", which term shall include any Committee constituted by the Board or any person(s) authorised by the Board to exercise its powers, including the powers conferred by this Resolution):

(a) to borrow, by obtaining loans, overdraft facilities, lines of credit, commercial papers, non-convertible debentures, external commercial borrowings (loans/bonds), INR denominated offshore bonds or in any other forms from Banks, Financial Institutions, Insurance Companies, Mutual Funds or other Corporates or other eligible investors, including by way of availing credit limits through Non-Fund based limits i.e. Bank Guarantee, Letter of Credit, etc. or by any other means as deemed fit by it, against the security of term deposits, movables, immovable or such other assets as may be required or as unsecured, at any time or from time to time, any sum or sums of money(ies) which together with monies already borrowed by the Company (apart from temporary loans obtained or to be obtained from the Company's Bankers in the ordinary course of business), exceeding the aggregate of paid-up share capital of the Company, its free reserves and Securities Premium, provided that the total amount so borrowed by the Board shall not at any time exceed ₹ 5,000 Crore (Rupees Five Thousand Crore Only); and

(b) to create, from time to time, such charge(s), mortgage(s) and/or hypothecation(s), in addition to the existing charges, if any, created by the Company, on all or any of the movable and/or immovable properties and assets of the Company, both present and future, and/or the whole or substantially the whole of the undertaking(s) of the Company, in such form, manner and ranking, and on such terms as the Board may deem fit, in favour of the lenders, security trustees and/or agents, for securing the borrowings availed or to be availed by the Company as aforesaid, together with interest, additional interest, compound interest, costs, charges, expenses and all other monies payable by the Company in respect of such borrowings, provided that the aggregate value of the properties/assets on which such charge, mortgage and/or hypothecation may be created shall not exceed ₹ 5,000 Crore (Rupees Five Thousand Crore Only) at any point in time.

RESOLVED FURTHER THAT any of the Directors or the Company Secretary of the Company or such person/s or such committee (by whatever name called), as may be authorized by the Board in this regard, be and are hereby severally authorized to arrange or settle the terms and conditions on which all such monies are to be borrowed and/or the charge(s)/mortgage(s)/hypothecation(s) are to be created, from time to time, as to interest, repayment, security, ranking or otherwise howsoever as it may think fit, and to do all other acts, deeds, matters and things as may be deemed necessary and incidental for giving effect to the above, including execution of all such documents, instruments and writings, as may be required."

Item No. 7 - To increase in threshold of loans/ guarantees, providing of securities and making of investments in securities under section 186 of the Companies Act, 2013:

To consider and if thought fit, to pass with or without modification(s), the following resolution as a **Special Resolution**:

"RESOLVED THAT in supersession of all earlier resolutions passed on the matter and pursuant to the provisions of Section 186 of the Companies Act, 2013 and any other applicable provisions of the Companies Act, 2013 and Rules made there under (including any statutory modification(s) or re-enactment thereof for the time being in force)and the approval of the Board of Directors of the Company ("Board"), the consent of the Members of the Company be and is hereby accorded to the Board (hereinafter referred to as the "Board", which term shall include any Committee constituted by the Board or any person(s) authorised by the Board to exercise its powers, including the powers conferred by this Resolution)
to:

(a) give any loan to any person or other body corporate;
(b) give any guarantee or provide security in connection with a loan to any other body corporate or person; and
(c) acquire by way of subscription, purchase or otherwise, the securities of any other body corporate,

from time to time in one or more tranches as the Board of Directors as in their absolute discretion deem beneficial and in the interest of the Company, for an amount not exceeding ₹ 5,000 Crore (Rupees Five Thousand Crore Only), notwithstanding that such investments, outstanding loans given or to be given and guarantees and/or security provided may collectively exceed the limits prescribed under Section 186 of the Companies Act, 2013.

RESOLVED FURTHER THAT any of the Directors or the Company Secretary of the Company or such person/s or such committee (by whatever name called), as may be authorized by the Board in this regards, be and are hereby authorized to take from time to time all decisions and such steps as may be necessary for giving loans, guarantees or providing securities or for making such investments and to execute such documents, deeds, writings, papers and/or agreements as may be required and do all such acts, deeds, matters and things, as it may in its absolute discretion, be deemed necessary, expedient or desirable."

Item No. 8 – To approve the issue of Non – Convertible Debentures on Private Placement Basis:
To consider, and if thought fit, to pass, the following resolution as a **Special Resolution**:

"RESOLVED THAT pursuant to the provisions of Sections 42 and Section 71 and other applicable provisions, if any, of the Companies Act, 2013 and the Rules made there under (including any statutory modification(s) or re-enactment thereof, for the time being in force), the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) (Amendment) Regulations, 2026, the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, including any amendment, modification, variation or re-enactment to any of the foregoing and other applicable rules / regulations / guidelines and provisions of the Articles of Association of the Company, and the approval of the Board of Directors of the Company ("Board"), the consent of the Members of the Company be and is hereby accorded to the Board (hereinafter referred to as the "Board", which term shall include any Committee constituted by the Board or any person(s) authorised by the Board to exercise its powers, including the powers conferred by this Resolution) to offer or issue Redeemable Non-Convertible Debentures (NCDs), secured or unsecured in one or more series / tranches aggregating up to an amount not exceeding ₹ 2000 Crore (Rupees Two

Thousand Crore Only) on a Private Placement basis, during a period of One (01) year from the date of passing this resolution, on such terms and conditions, as the Board may, from time to time, determine and consider proper and most beneficial to the Company including as to when the said NCDs be issued, the consideration for the issue, utilisation of the issue proceeds and all matters connected with or incidental thereto.

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, any of the Directors or the Company Secretary of the Company be and are hereby severally authorised to finalise and execute all deeds, documents and writings as may be necessary, desirable or expedient, and to do all such acts, deeds, matters and things, as it may, in its absolute discretion deem necessary, proper or desirable and to delegate all or any of these powers to the Director(s) or any other Officer(s) of the Company or to any other person."

Item No. 9- Continuation of Directorship of Mr. Himadri Bhattacharya (DIN: 02331474), as Non-Executive Independent Director of the Company, Post Attaining the Age of 75 (Seventy-Five) Year

To consider, and if thought fit, to pass, the following resolution as a **Special Resolution:**

"RESOLVED THAT pursuant to the provisions of Sections 149, 150 and 152 read with Schedule IV and other applicable provisions of the Companies Act, 2013 ("the Act") and the Companies (Appointment and Qualification of Directors) Rules, 2014, Regulation 17(1A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), the Articles of Association of the Company, and based on the recommendation of the Nomination and Remuneration Committee and the Board of Directors, the consent of the Members of the Company be and is hereby accorded, by way of a Special Resolution, for the continuation of directorship of Mr. Himadri Bhattacharya (DIN: 02331474), as an Independent Director of the Company, beyond the age of 75 (seventy-five) years, for the remainder of his current term, i.e., up to 13th November, 2029, on the terms of appointment approved by the Members at the Extraordinary General Meeting held on 8th January, 2025, pursuant to which he was appointed as an Independent Director of the Company for a term of five (5) consecutive years with effect from 14th November, 2024 up to 13th November, 2029.

RESOLVED FURTHER THAT any of the Directors or the Company Secretary of the Company be and are hereby severally authorised to do all such acts, deeds, matters and things, to finalise the terms and conditions of the transactions with the aforesaid parties, and to execute or authorize any person to execute all such documents, instruments and writings as may be considered necessary, relevant, usual, customary, proper and/or expedient for giving effect to this resolution."

By order of the Board of Directors
For Finkurve Financial Services Limited

Sd/-
Kajal Parmar
Company Secretary & Compliance Officer
ACS: 65484

Place: Mumbai
Date: 01st September, 2026

Registered office Address:
Unit No 1, Trade Garden, 1st Floor, Building No. A, Kamala Mills Compound, Lower Parel, Delisle Road, Mumbai, Maharashtra-400013

NOTES AND SHAREHOLDER INFORMATION:

A. CONVENING OF ANNUAL GENERAL MEETING THROUGH VIDEO CONFERENCING (“VC”) OR ANY OTHER AUDIO-VISUAL MEANS (“OVAM”) FACILITY

The Explanatory Statement pursuant to the provisions of Section 102 of the Companies Act, 2013 (“Act”) relating to the Special Business proposed to be transacted at the 42nd Annual General Meeting (“AGM”), is annexed hereto.

The Ministry of Corporate Affairs (“MCA”) permitted holding of the AGM through VC/OAVM, without physical presence of the Members at a common venue. Accordingly, in compliance with the MCA Circulars, AGM of the Company is being held through VC/OAVM. The Registered Office of the Company shall be deemed to be the venue for the AGM. [General Circular Nos. 14/2020 dated April 8, 2020 and 17/2020 dated April 13, 2020, in relation to “Clarification on passing of ordinary and special resolutions by companies under the Companies Act, 2013”, General Circular Nos. 20/2020 dated May 5, 2020 and subsequent circulars issued in this regard, the latest being 03/2025 dated September 22, 2025, collectively referred to as “MCA Circulars”] Members attending the AGM through VC/OAVM shall be counted for the purpose of determining the quorum. [Section 103 of the Companies Act, 2013 (“Act”)]

In case of joint holders, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company as on Wednesday, September 23, 2026 (“cut-off date”) will be entitled to vote during the AGM.

Pursuant to the provisions of the Act and SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), a Member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/her behalf and the proxy need not be a Member of the Company. Since this AGM is being held through VC/OAVM, physical attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxy (ies) by the Members will not be available for this AGM and hence, the proxy form, attendance slip and route map of AGM are not annexed to this Notice.

The facility of joining the AGM through VC/OAVM shall be open 90 minutes before the time scheduled for the AGM and the Members can join the AGM by following the procedure mentioned in this Notice. The facility of participation at the AGM through VC/OAVM will be made available on first come first serve basis.

The Company’s Registrar and Transfer Agents for its share registry work is M/s. MUFG Intime India Private Limited. The name of Registrar and Transfer Agent of the Company is changed to MUFG Intime India Private Limited (RTA) from Link Intime India Private Limited, with effect from December 31, 2024.

Authorised representatives of the corporate Members intending to participate in the AGM pursuant to Section 113 of the Act, are requested to send to the Company, a certified copy (in PDF/JPG format) of the relevant Board Resolution/Authority Letter, etc. authorising them to attend the AGM, by email to finkurvefinancial@gmail.com.

B. CIRCULATION OF NOTICE OF THE AGM ALONG WITH INTEGRATED ANNUAL REPORT ELECTRONICALLY:

Notice of the AGM along with the Integrated Annual Report for financial year ("FY") 2026 is being sent by electronic mode to those Members whose email address is registered with the Company or MUFG Intime India Private Limited (formerly Link Intime India Private Limited), Registrar & Share Transfer Agent ("RTA") or National Securities Depository Limited ("NSDL")/Central Depository Services (India) Limited ("CDSL"), collectively ("Depositories"). Additionally, the Company will also send a letter to shareholders providing the web-link for accessing the Integrated Annual Report to those Members who have not registered their email address with the Company or RTA or Depositories. [Regulation 36(1) of the SEBI Listing Regulations].

The Notice of the AGM along with the Integrated Annual Report for FY 2026 is available on the following websites:

(a) Company – https://www.arvog.com/investors
(b) BSE Limited - https://www.bseindia.com
(c) National Stock Exchange of India Limited - https://www.nseindia.com and
(d) NSDL - https://www.evoting.nsdl.com

C. **MEMBERS TO INTIMATE CHANGE IN THEIR DETAILS:**

Members are requested to intimate changes, if any, pertaining to their name, postal address, email address, telephone/mobile no., PAN, mandates, choice of nominations, power of attorney, bank details viz. name of the bank and branch details, bank account, MICR code, IFSC etc., in the following manner:

a. For shares held in dematerialized form: to their DPs.

b. For shares held in physical form: to the Company/RTA in prescribed Form ISR-1 and other forms. [SEBI Master Circular No. SEBI/HO/MIRSD/SECFATF/P/ CIR/2023/169 dated October 12, 2023 read with SEBI Master Circular No. HO/38/13/(4)2026-MIRSDPOD/I/4298/2026 dated February 6, 2026]

D. DEMATERIALIZATION OF SHARES:

SEBI has mandated the listed companies to process service requests# for issue of securities in dematerialized form only, subject to folio being KYC compliant. Accordingly, Members are requested to submit duly filled and signed Form ISR-4. The Form is available on website of Company at Investor FAQs and RTA at MUFG Intime.

With effect from April 2, 2026, SEBI has dispensed with the requirement of issuance of a Letter of Confirmation (LOC) by the Company/RTA while processing service request#. Accordingly, securities will be credited directly to the shareholder's demat account upon submission of valid demat account details along with the latest Client Master List. [SEBI Master Circular No. HO/38/13/(4)2026-MIRSD-POD/I /4298/2026 dated February 6, 2026]

#Issue of duplicate securities certificate; claim from unclaimed suspense account; renewal/exchange of securities certificate; endorsement; sub-division/splitting of securities certificate; consolidation of securities certificates/ folios; transmission and transposition.

Request for transfer, transmission and transposition of securities shall be effected only in dematerialized form. In view of the same, to eliminate all risks associated with physical shares and to avail various benefits of dematerialization, Members are advised to dematerialize the shares held by them in physical form. Members can contact the Company/RTA for assistance in this regard. [Regulation 40(1) of the SEBI Listing Regulations]

E. SPECIAL WINDOW FOR LODGEMENT OF PHYSICAL SHARE TRANSFER REQUESTS:

A special window, as per mandate of SEBI, is available till February 4, 2027, to facilitate lodgement of transfer requests executed before April 1, 2019 but were either not lodged for transfer or were lodged and subsequently rejected, returned or not attended due to deficiency in the documents. Eligible shareholders are requested to submit the requisite documents before February 4, 2027 to Company/RTA. Securities transferred through this mechanism shall be credited only in dematerialized form and will remain under a one year lock-in, during which they cannot be transferred, lien-marked, or pledged. [SEBI Master Circular No. HO/38/13/(4)2026-MIRSD-POD/ I/4298/2026 dated February 6, 2026]

F. INSTRUCTIONS FOR E-VOTING AND JOINING THE AGM ARE AS FOLLOWS:

1. VOTING THROUGH ELECTRONIC MEANS

The Members are provided with the facility to cast their vote electronically, through the e-voting services provided by NSDL, on all the resolutions set forth in this Notice. [Section 108 of the Act, read with Rule 20 of the Companies (Management and Administration) Rules, 2014, as amended from time to time, Regulation 44 of the SEBI Listing Regulations and SEBI Circular no. SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020 in relation to "e-voting Facility Provided by Listed Entities"]

The remote e-voting period commences on Sunday, September 27, 2026 from 9.00 a.m. (IST) and ends on Tuesday, September 29, 2026 till 5.00 p.m. (IST). During this period, Members holding shares either in physical form or in dematerialized form, as on Wednesday, September 23, 2026, i.e., cut-off date, may cast their vote electronically.

The e-voting module shall be disabled by NSDL for voting thereafter. Members have the option to cast their vote on any of the resolutions using the remote e-voting facility, either during the period commencing from Sunday, September 27, 2026 to Tuesday, September 29, 2026 or during the AGM. Members who have voted on some of the resolutions during the said voting period are also eligible to vote on the remaining resolutions during the AGM.

Members who have cast their vote by remote e-voting prior to the AGM may also attend/ participate in the AGM through VC/OAVM but shall not be entitled to cast their vote on such resolution again.

The voting rights of Members shall be in proportion to their shares in the paid-up equity share capital of the Company.

The Board of Directors has appointed Mr. Mayank Arora, Partner of M/s Mayank Arora & Co. Practicing Company Secretaries, Mumbai (Membership No. FCS10378, COP NO. 13609) as the Scrutinizer to scrutinize the e-voting process in a fair and transparent manner.

Any person holding shares in physical form and non-individual shareholders, who acquires shares of the Company and becomes a member of the Company after sending the Notice along with the Integrated Annual Report and holding shares as of the cut-off date, may obtain the User ID and Password by sending a request at evoting@nsdl.com. However, if member is already registered with NSDL for remote e-voting then the Members can use their existing User ID and Password for casting the vote.

In case of individual shareholders holding securities in dematerialized form and who acquires shares and becomes a Member of the Company after sending of the Notice and holding shares as of the cut-off date may follow steps mentioned under "Login method for remote e-voting and joining virtual meeting for individual shareholders holding securities in dematerialized form".

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING GENERAL MEETING ARE AS UNDER: -

The remote e-voting period begins on Sunday, 27th September 2026 (9:00 a.m. IST) and ends on Tuesday, 29th September 2026 (5:00 p.m. IST). The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. Wednesday, 23rd September 2026 may cast their vote electronically. The voting right of Members shall be in proportion to their share in the Paid-up Equity Share Capital of the Company as on the cut-off date, being Wednesday, 23rd September 2026.

How do I vote electronically using NSDL e-Voting system?

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting and joining virtual meeting for Individual Members holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual Members holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Members are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual Members holding securities in demat mode is given below:

Type of Members	**Login Method**
Individual Members holding securities in demat mode with NSDL.	Existing **IDeAS** user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "**Beneficial Owner**" icon under "**Login**" which is available under '**IDeAS**' section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "**Access to e-Voting**" under e-Voting services and you will be able to see e-Voting page. Click on Company name or **e-Voting service provider i.e. NSDL** and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "**Register Online for IDeAS Portal**" or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp

	Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on Company name or **e-Voting service provider i.e. NSDL** and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Members/Members can also download NSDL Mobile App “**NSDL Speede**” facility by scanning the QR code mentioned below for seamless voting experience. **NSDL Mobile App is available on** App Store Google Play
Individual Members holding securities in demat mode with CDSL	Users who have opted for Easi / Easiest, they can login through their user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasi/home/login or www.cdslindia.com and click on New System Myeasi. Tab and then user your existing my easi username & password. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible Companies where the evoting is in progress as per the information provided by Company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers’ website directly. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on

	login & New System Myeasi Tab and then click on registration option. Alternatively, the user can directly access e-Voting page by providing demat Account Number and PAN No. from a link in www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the demat Account. After successful authentication, user will be provided links for the respective ESP i.e. **NSDL** where the e-Voting is in progress.
Individual Members (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on Company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Members holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Individual Members holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at 022 - 4886 7000 and 022 - 2499 7000
Individual Members holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at 022-23058738 or 022-23058542-43

B) Login Method for e-Voting and joining virtual meeting for Members other than Individual Members holding securities in demat mode and Members holding securities in physical mode.

How to Log-in to NSDL e-Voting website?

Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile.
Once the home page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section.
A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.
Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at https://eservices.nsdl.com/ with your existing IDEAS login. Once you log-in to NSDL eservices after

using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	**Your User ID is:**
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12************** then your user ID is 12**************
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the Company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

Password details for Members other than Individual Members are given below:
If you are already registered for e-Voting, then you can user your existing password to login and cast your vote.

If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

How to retrieve your 'initial password'?
If your email ID is registered in your demat account or with the Company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
If your email ID is not registered, please follow steps mentioned below in **process for those Members whose email ids are not registered.**

If you are unable to retrieve or have not received the " Initial password" or have forgotten your password:
Click on "**Forgot User Details/Password?**"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
Physical User Reset Password?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.co.in mentioning your demat account number/folio number, your PAN, your name and your registered address etc.
Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
Now, you will have to click on "Login" button.
After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system?
1. After successful login at Step 1, you will be able to see all the Companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status. 2. Select "EVEN" of Company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join General Meeting". 3. Now you are ready for e-Voting as the Voting page opens. 4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted. 5. Upon confirmation, the message "Vote cast successfully" will be displayed. 6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page. **7.** Once you confirm your vote on the resolution, you will not be allowed to modify your vote.
General Guidelines for Members 1. Institutional Members (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to cs@mayankarora.co.in with a copy marked to evoting@nsdl.co.in. 2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password. 3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call on toll free no.: 1800 1020 990 and 1800 22 44 30 or send a request to at evoting@nsdl.co.in

Process for those Members whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this notice:

1. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by email to finkurvefinancial@gmail.com.

2. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) to finkurvefinancial@gmail.com. If you are an Individual Members holding securities in demat mode,

you are requested to refer to the login method explained at **step 1 (A)** i.e. **Login method for e-Voting and joining virtual meeting for Individual Members holding securities in demat mode**.

3. Alternatively shareholder/Members may send a request to evoting@nsdl.co.in for procuring user id and password for e-voting by providing above mentioned documents.

4. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual Members holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Members are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

THE INSTRUCTIONS FOR MEMBERS FOR e-VOTING ON THE DAY OF THE AGM ARE AS UNDER: -

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.

2. Only those Members, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.

3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.

4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for **Access to NSDL e-Voting system**. After successful login, you can see link of "VC/OAVM link" placed under **"Join General meeting"** menu against Company name. You are requested to click on VC/OAVM link placed under Join General Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the Members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.

2. Members are encouraged to join the Meeting through Laptops for better experience.

3. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

4. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.

5. Members who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at finkurvefinancial@gmail.com. The same will be replied by the Company suitably.

6. Members who would like to express their views or ask questions during the AGM may pre-register themselves as a speaker by sending their request from their registered e-mail address mentioning their name, DP ID and Client ID/folio number, PAN, mobile number at finkurvefinancial@gmail.com between September 20, 2025 (9:00 a.m. IST) to September 22, 2025 (5:00 p.m. IST). The Company reserves the right to restrict the number of questions and speakers depending on the availability of time for the AGM. Further, the sequence in which the Members will be called upon to speak will be solely determined by the Company.

DETAILS OF DIRECTORS SEEKING APPOINTMENT/RE-APPOINTMENT AT THE AGM
Pursuant to Companies Act, 2013, Secretarial Standard-2 on General Meetings

Name of the Director	**Mr. Ketan Kothari**
DIN	00230725
Date of Birth and Age	June 4, 1981 Age 45 years
Nationality	Indian
Date of first appointment on the Board	December 10, 2010
Experience (including Qualification, expertise in specific functional area)/Brief Resume	Ketan Kothari, a dynamic leader and finance expert with a finance double major from Nottingham University Business School and advanced studies in Fintech from MIT and BGEI from Harvard, showcases a deep understanding and innovative approach to the financial industry. Recognized by prestigious platforms like Business World's 40 under 40 and as a Precious ICON of the industry by the Time Group, Ketan sets a benchmark in his field.
Remuneration/ Sitting Fees last drawn	Not Applicable
Remuneration proposed to be paid	Not Applicable
Terms and Conditions of Appointment/Reappointment	As per Item No. 2 of the Notice of this meeting, he is being proposed to be re-appointed as Non-Executive Director of the Company.
Directorships in other Companies (excluding Foreign Companies)	• Jito Entrepreneurs Forum; • Anirath Overseas Limited; • Akoirah Diamonds Private Limited *(formerly known as Aprikot Jewellery Private Limited)*; • Augmont Goldtech Private Limited; • Ideal Fiscal Services Limited; • Augmont IFSC Private Limited; • Augmont International Limited; • Augmont Foundation; • Ainiti Services Private Limited. • Alevate Overseas Private Limited • Augmont Enterprises Limited

<table>
<tr><td></td><td>(Formerly known as Augmont Enterprises Private Limited)</td></tr>
<tr><td>Memberships / Chairmanships of other companies</td><td>
<table>
<tr><td colspan="2">Augmont Enterprises Limited</td></tr>
<tr><td>Chairperson</td><td>Corporate Social Responsibility Committee</td></tr>
<tr><td>Member</td><td>Stakeholders Relationship Committee</td></tr>
<tr><td>Member</td><td>IPO Committee</td></tr>
</table>
<table>
<tr><td colspan="2">Augmont Goldtech Private Limited</td></tr>
<tr><td>Member</td><td>Nomination and Remuneration Committee</td></tr>
<tr><td>Member</td><td>Corporate Social Responsibility Committee</td></tr>
<tr><td>Member</td><td>Finance Committee</td></tr>
</table>
<table>
<tr><td colspan="2">Ideal Fiscal Services Limited</td></tr>
<tr><td>Member</td><td>Corporate Social Responsibility Committee</td></tr>
</table>
</td></tr>
<tr><td>No. of shares (including shareholding as beneficial owner) held in the Company</td><td>2,55,31,337 Equity Shares</td></tr>
<tr><td>Relationship with other Directors/Key Managerial Personnel</td><td>Mr. Priyank Kothari is extended family member of Mr. Ketan Kothari</td></tr>
<tr><td>No. of Board Meeting attending during FY 2026-27 (till the date of signing of the AGM Notice)</td><td>Attended 2(Two) meeting</td></tr>
<tr><td>Equity Listed Companies from which director has resigned in the past three years</td><td>None</td></tr>
</table>

EXPLANATORY STATEMENT:

STATEMENT PURSUANT TO SECTION 102(1) OF THE COMPANIES ACT, 2013 ("The Act")

Item No. 3

The Company enters into various Non-Banking Financial Transactions with Related Parties from time to time. These transactions usually occur on a repetitive basis and are expected to exceed the prescribed threshold limits under the Listing Regulations so as to qualify as Material Related Party Transactions.

Pursuant to Regulation 23 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 ("Listing Regulations") read with Schedule XII thereto, all Related Party Transactions shall require prior approval of the Audit Committee and all Material Transactions with related parties require approval of the Members of the Company through Ordinary Resolution. A transaction with a Related Party shall be computed with reference to the Company's Annual Standalone/Consolidated Turnover (as applicable) as per its last Audited Financial Statements, or any other materiality threshold as may be applicable under law/SEBI Regulations from time to time, and including material modifications to any such transactions..

The proposed transactions involve granting of loans to the following related parties in accordance with the provisions of the Companies Act, 2013 and applicable rules:

- **M/s. Aranath Real Estate Private Limited**, a Private Company in which a relative of a Director of the Company holds a position as Director, thereby making it a related party under Section 2(76) of the Companies Act, 2013.
- **M/s. Augmont Enterprises Limited**, a Public Company in which a Director of the Company is also a Director and holds, along with his relatives, more than two per cent of its paid-up share capital, thereby qualifying as a related party under Section 2(76) of the Companies Act, 2013.

All the above entities are considered related parties due to the directorships held by the Company's Director(s) or their relatives, and the transactions with them are proposed to be undertaken in the **ordinary course of business and on an arm's length basis**, in compliance with applicable legal and regulatory requirements.

Justification for why the proposed transactions is in the interest of the Company;

The Company, being a registered Non-Banking Financial Company (NBFC), is engaged in the business of providing various types of loans and financial facilities, including inter-corporate loans, loans against gold jewellery, and other forms of secured and unsecured lending to individuals and entities, as part of its ordinary course of business.

The proposed transaction involving the granting of loans to related parties is aligned with the Company's regular business operations and will be undertaken on an arm's length basis, ensuring fair market terms and conditions. These transactions contribute directly to the revenue-generating activities of the Company, thereby strengthening its financial performance.

Moreover, such transactions provide the Company with opportunities to deploy surplus funds efficiently, generate interest income, and maintain optimal liquidity management. Since the related parties are well-known, reliable entities with established creditworthiness, the risk involved is minimized, ensuring commercial viability and mutual benefit.

Accordingly, the proposed transaction is in the best interest of the Company and supports its business objectives of financial intermediation, profitability, and sustainable growth.

Given the repetitive nature of the lending transactions with the aforesaid Related Parties, and in accordance with the Company's Policy on Materiality of Related Party Transactions and on dealing with Related Party Transactions, the Company has already obtained the requisite omnibus approval of the Audit Committee for the said transactions under Section 177 of the Companies Act, 2013, read with Regulation 23(3) of the Listing Regulations. The Company is now seeking approval of the Members for the said transactions under Regulation 23(4) of the Listing Regulations.
The omnibus approval so granted by the Audit Committee, and the approval now being sought from the Members, shall be valid from the conclusion of the 42nd Annual General Meeting till the conclusion of the 43rd Annual General Meeting to be held in the year 2027, not exceeding a maximum period of 15 months, after which fresh approval shall be obtained in accordance with the Listing Regulations.

The Company proposes to enter into transactions of granting loans to Related Parties as provided in Resolution No. 3, from time to time, at the agreed terms of the transactions between the parties, on an arm’s length and in the ordinary course of business of the Company.

The Audit Committee has reviewed and noted the aforesaid transactions are in the ordinary course of business and are at arm’s length, and qualify as Material Related Party Transactions under the Listing Regulations. Accordingly, the Members’ approval is sought for the same by way of an Ordinary Resolution.

Minimum information to be provided to the Audit Committee and shareholder for approval of Related Party Transactions as per RPT Industry Standards:

Sr. No	**Particulars of the information**	**Information provided by the management**	
Part A: Minimum information of the proposed RPT			
A(1) Basic details of the related party			
1.	Name of the related party	M/s. Aranath Real Estate Private Limited (CIN:U27104MH1997PTC109545)	M/s. Augmont Enterprises Limited (CIN: U27104MH1997PTC109545)
2.	Country of incorporation of the related party	India	India
3.	Nature of business of the related party	The Company is primarily engaged in the business of infrastructure and real estate development, including planning, construction, operation and management of residential, commercial and industrial projects. The Company also provides engineering, technology and management consultancy services and is engaged in the trading of metals, precious metals, precious stones,	The Company is engaged in the business of manufacturing, processing, trading, importing and exporting gold, silver, platinum, diamonds, precious and semi-precious stones, jewellery and related products. It may undertake mining, exploration, extraction, processing, refining and dealing in gold, silver, iron and other minerals and ores. The Company may acquire, lease, develop and operate mines, mineral lands and mining

<table>
<tr><td></td><td></td><td>diamonds, jewellery and other commodities.</td><td>rights. It may also undertake activities relating to commodities, precious metals and stones in spot, futures and derivative markets, as permitted under applicable laws. The Company may act as brokers, sub-brokers, market makers, arbitrageurs and hedgers and participate in commodity exchanges and related trading and settlement activities.</td></tr>
<tr><td colspan="4">A(2) Relationship and ownership of the related party</td></tr>
<tr><td rowspan="4">1.</td><td>Relationship between the listed entity (in case of transaction involving the subsidiary) and the related party – including nature of its concern (financial or otherwise) and the following:</td><td>A Private Company in which relative of Director is a Director</td><td>A Public Company in which a Director or Manager is a Director and holds along with his relatives, more than two per cent of its paid up Share Capital</td></tr>
<tr><td>Shareholding of the listed entity, whether direct or indirect, in the related party.</td><td>None</td><td>None</td></tr>
<tr><td>Where the related party is a partnership firm or a sole proprietorship concern or a body corporate without share capital, then capital contribution, if any, made by the listed entity.</td><td>Not applicable</td><td>Not applicable</td></tr>
<tr><td>Shareholding of the related party, whether direct or indirect, in the listed entity</td><td>None</td><td>None</td></tr>
<tr><td colspan="4">A(3) Details of previous transactions with the related party</td></tr>
<tr><td>1.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party during the last financial year</td><td>Details of the Transactions<table><tr><th>Sr. No</th><th>Nature of transaction for FY 26</th><th>Amount (₹ crore)</th></tr><tr><td>1.</td><td>Grant of loan</td><td>Nil</td></tr></table></td><td>Details of the Transactions<table><tr><th>Sr. No</th><th>Nature of transaction for FY 26</th><th>Amount (₹ crore)</th></tr><tr><td>1.</td><td>Grant of loan</td><td>Nil</td></tr></table></td></tr>
</table>

<table>
<tr><td>2.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party in the current financial year up to the quarter immediately preceding the quarter in which the approval is sought.</td><td><table><tr><th>Sr. No</th><th>Nature of transaction (1st April, 2026 to 30th June, 2026) (Unaudited)</th><th>Amount (₹ crore)</th></tr><tr><td>1.</td><td>Grant of loan</td><td>Nil</td></tr></table></td><td><table><tr><th>Sr. No</th><th>Nature of transaction (1st April, 2026 to 30th June, 2026) (Unaudited)</th><th>Amount (₹ crore)</th></tr><tr><td>1.</td><td>Grant of loan</td><td>Nil</td></tr></table></td></tr>
<tr><td>3.</td><td>Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity during the last financial year</td><td>No</td><td>No</td></tr>
<tr><td colspan="4">A(4) Amount of the proposed transactions (All types of transactions taken together)</td></tr>
<tr><td>1.</td><td>Amount of the proposed transactions being placed for approval in the meeting of the Audit Committee/ shareholders.</td><td>Rs. 50 Crore (being the principal loan together with interest amount outstanding at any given point in time)</td><td>Rs. 50 Crore (being the principal loan together with interest amount outstanding at any given point in time)</td></tr>
<tr><td>2.</td><td>Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT?</td><td>Yes</td><td>Yes</td></tr>
<tr><td>3.</td><td>Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year.</td><td>4.67% (of the Company's total loan book)</td><td>4.67% (of the Company's total loan book</td></tr>
<tr><td>4.</td><td>Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction)</td><td>Not Applicable</td><td>Not Applicable</td></tr>
<tr><td>5.</td><td>Value of the proposed transactions as a percentage of the related party's annual consolidated turnover (if</td><td>Not Available</td><td>0.05%</td></tr>
</table>

<table>
<tr><td></td><td>consolidated turnover is not available, calculation to be made on standalone turnover of related party) for the immediately preceding financial year, if available.</td><td></td><td></td></tr>
<tr><td>6.</td><td>Financial performance of the related party for the immediately preceding financial year.</td><td>The audited financial statements for FY 2024-25 have been considered, as the financial statements for FY 2025-26 are currently under preparation.

Details of FY 2024-25 are:<table><tr><th>Particulars for FY25</th><th>Amount (₹ crore)</th></tr><tr><td>Turnover</td><td>30.92</td></tr><tr><td>Profit After Tax</td><td>7.24</td></tr><tr><td>Net worth</td><td>373.49</td></tr></table></td><td>Details of FY 2025-26 are:<table><tr><th>Particulars for FY26</th><th>Amount (₹ crore)</th></tr><tr><td>Turnover</td><td>82,475.15</td></tr><tr><td>Profit After Tax</td><td>152.82</td></tr><tr><td>Net worth</td><td>623.40</td></tr></table></td></tr>
<tr><td colspan="4">A(5) Basis details of proposed transactions</td></tr>
<tr><td>1.</td><td>Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/services, giving loan, borrowing etc.)</td><td>Granting of loans</td><td>Granting of loans</td></tr>
<tr><td>2.</td><td>Details of the proposed transaction</td><td>Granting of loans to related party up to an aggregate amount of ₹50 crore, comprising the principal amount together with interest outstanding at any point in time, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties</td><td>Granting of loans to related party up to an aggregate amount of ₹50 crore, comprising the principal amount together with interest outstanding at any point in time, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties.</td></tr>
<tr><td>3.</td><td>Tenure of the proposed transaction (tenure in number of years or months to be specified)</td><td>Granting of Loans in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42nd AGM to the conclusion of 43th AGM (not exceeding 15 months).</td><td>Granting of Loans in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42nd AGM to the conclusion of 43th AGM (not exceeding 15 months).</td></tr>
<tr><td>4.</td><td>Whether omnibus approval is being sought?</td><td>Yes</td><td>Yes</td></tr>
</table>

5.	Value of the proposed transaction during a financial year. If the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise	₹50 Crore (being the principal loan together with interest amount outstanding at any given point in time).	₹50 Crore (being the principal loan together with interest amount outstanding at any given point in time).
6.	Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity.	The Company, being a registered Non-Banking Financial Company (NBFC), is engaged in the business of providing various types of loans and financial facilities, including inter-corporate loans, loans against gold jewellery, and other forms of secured and unsecured lending to individuals and entities, as part of its ordinary course of business. The proposed transaction involving the granting of loans to related parties is aligned with the Company's regular business operations and will be undertaken on an arm's length basis, ensuring fair market terms and conditions. These transactions contribute directly to the revenue generating activities of the Company, thereby strengthening its financial performance. Moreover, such transactions provide the Company with opportunities to deploy surplus funds efficiently, generate interest income, and maintain optimal liquidity management. Since the related parties are well-known, reliable entities with established creditworthiness, the risk involved is minimized, ensuring commercial viability and mutual benefit. Accordingly, the proposed transaction is in the best interest of the Company and supports its business objectives of financial intermediation, profitability, and sustainable growth.	
7.	Details of the promoter(s)/ director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly. a. Name of the director / KMP b. Shareholding of the director / KMP, whether direct or indirect, in the related party	1. Mr. Ketan Kothari – Promoter and Non-Executive Director 2. Mrs. Mohinidevi Kothari – Promoter 3. Mrs. Devkumari Kothari – Promoter 4. Mrs. Kalawati Kothari – Promoter Mr. Ketan Kothari does not hold any direct shareholding in M/s. Aranath Real Estate Private Limited. However, his relative, Mrs. Mohinidevi Kothari is a shareholder of M/s. Aranath Real Estate Private Limited and accordingly, Mr. Ketan Kothari may be deemed to have an indirect interest in the proposed transaction.	1. Mr. Ketan Kothari – Promoter and Non-Executive Director 2. Mrs. Mohinidevi Kothari – Promoter 3. Mrs. Devkumari Kothari – Promoter 4. Mrs. Kalawati Kothari – Promoter 5. Mr. Priyank Kothari- Director Mr. Ketan Kothari does not hold any direct shareholding in M/s. Augmont Enterprises Limited. However, his relative, Mrs. Mohinidevi Kothari (Mother) and Mrs. Namita Kothari (Wife) are a shareholders of M/s. Augmont Enterprises Limited and

			accordingly, Mr. Ketan Kothari may be deemed to have an indirect interest in the proposed transaction. Mr. Priyank Kothari holds shares in AEL.
8.	A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	Not Applicable.	Not Applicable.
9.	Other information relevant for decision making.	All RPTs entered/ to be entered into with above mentioned parties would be within the purview of the Company's Memorandum of Association and Articles of Association, in furtherance of the business objectives of the Company, on arm's length basis and on terms and conditions as similarly placed with unrelated parties considering the nature of RPT.	
Part B: Additional Information			
1	Source of funds in connection with the proposed transaction.	Not Applicable to Listed NBFC Company	
2	Where any financial indebtedness is incurred to give loan, intercorporate deposit or advance, specify the following: a. Nature of indebtedness b. Total cost of borrowing c. Tenure d. Other details	Not Applicable to Listed NBFC Company	
3	Rate of interest at which the listed entity or its subsidiary is borrowing from its bankers/ other lenders.	Not Applicable to Listed NBFC Company	
4	Proposed interest rate to be charged by listed entity or its subsidiary from the related party.	As may be mutually agreed between the parties and in line with market rates.	As may be mutually agreed between the parties and in line with market rates.
5	Maturity / due date	As may be mutually agreed between the parties and determined based on prevailing market conditions at the time of transaction.	As may be mutually agreed between the parties and determined based on prevailing market conditions at the time of transaction.
6	Repayment schedule & terms	As may be mutually agreed between the parties and determined based on prevailing market conditions at the	As may be mutually agreed between the parties and determined based on prevailing market conditions at the time of

		time of transaction and in the interest of the Company	transaction and in the interest of the Company
7	Whether secured or unsecured?	Unsecured	Unsecured
8	If secured, the nature of security & security coverage ratio	NA	NA
9	The purpose for which the funds will be utilized by the ultimate beneficiary of such funds pursuant to the transaction	Business Purpose	Business Purpose
Part C: Information to be provided only if a specific type of RPT mentioned below proposed to be undertaken is a material RPT and is in addition to Part A and B			
C(1) Disclosure only in case of transactions relating to any loans and advances (other than trade advances), inter-corporate deposits given by the listed entity or its subsidiary – NOT APPLICABLE			

The Members may please note that in terms of provisions of the Listing Regulations, none of the related party(ies) (whether such related party(ies) are a party to the proposed transactions or not), shall vote to approve the Ordinary Resolution at Item No. 3 of the Notice. Thus the said proposal is being placed before the non-related party Members for their approval.

None of the Directors, Key Managerial Personnel or their relatives are in any way concerned or interested in the resolution except Mr. Ketan Kothari and Mr. Priyank Kothari.

The Directors recommend the Resolution No. 3 of the Notice for approval of the Members by way of an Ordinary Resolution.

Item No. 4

The Company enters into various Non-Banking Financial Transactions with Related Parties from time to time. These transactions usually occur on a repetitive basis and are expected to exceed the prescribed threshold limits under the Listing Regulations so as to qualify as Material Related Party Transactions.

Pursuant to Regulation 23 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 (“Listing Regulations”) read with Schedule XII thereto, all Related Party Transactions shall require prior approval of the Audit Committee and all Material Transactions with related parties require approval of the Members of the Company through Ordinary Resolution. A transaction with a Related Party shall be computed with reference to the Company’s Annual Standalone/Consolidated Turnover (as applicable) as per its last Audited Financial Statements, or any other materiality threshold as may be applicable under law/SEBI Regulations from time to time, and including material modifications to any such transactions.

The proposed transactions involve the acceptance of loans from the following related parties, in accordance with the provisions of the Companies Act, 2013 and applicable rules:

- **M/s. Aranath Real Estate Private Limited,** a Private Company in which a relative of a Director of the Company holds a position as Director, thereby making it a related party under Section 2(76) of the Companies Act, 2013.
- **M/s. Augmont Goldtech Private Limited**, a Private Company in which a Director of the Company is also a Director, establishing a direct related party relationship.

- **M/s. Augmont Enterprises Limited**, a Public Company in which a Director of the Company is also a Director and holds, along with his relatives, more than two per cent of its paid-up share capital, thereby qualifying as a related party under Section 2(76) of the Companies Act, 2013.
- **M/s. HR Commercials Private Limited**, a Private Company in which a relative of a Director of the Company is Member, thereby making it a related party under Section 2(76) of the Companies Act, 2013.
- **M/s. Ideal Fiscal Services Limited**, a Public Company in which a Director of the Company is also a Director and holds, along with his relatives, more than two per cent of its paid-up share capital, and hence falls within the ambit of related party as defined under Section 2(76) of the Companies Act, 2013.

All the above entities are considered related parties due to the directorships held by the Company's Director(s) or their relatives, and the transactions with them are proposed to be undertaken in the **ordinary course of business and on an arm's length basis**, in compliance with applicable legal and regulatory requirements.

Justification for why the proposed transactions is in the interest of the Company;

The Company, being a registered Non-Banking Financial Company (NBFC), is engaged in the business of providing various types of loans and financial services, including inter-corporate lending, loans against gold jewellery, and other secured and unsecured credit facilities, as part of its ordinary course of business.

The proposed transaction involving the acceptance of loans from related parties is consistent with the Company's regular funding practices and is intended to be undertaken on an arm's length basis, with terms and conditions comparable to those available in the open market.

Such arrangements allow the Company to access timely and cost-effective funding, which supports its liquidity requirements and enhances its ability to deploy capital efficiently across its lending portfolio. This, in turn, facilitates continued business growth, improves interest spread, and contributes to overall profitability.

Given that the related parties are financially sound and known entities, the Company is assured of the credibility and reliability of the source of funds. Furthermore, borrowing from related parties may reduce dependence on external borrowings, thereby potentially lowering financing costs and mitigating exposure to market volatility.

Accordingly, the acceptance of loans from related parties is in the best interest of the Company, as it enables efficient fund management, supports the core lending business, and promotes operational flexibility and financial sustainability.

Given the repetitive nature of these Loan acceptance transactions with the aforesaid Related Parties, and in accordance with the Company's Policy on Materiality of Related Party Transactions and on dealing with Related Party Transactions, the Company has already obtained the requisite omnibus approval of the Audit Committee for the said transactions under Section 177 of the Companies Act, 2013, read with Regulation 23(3) of the Listing Regulations. The Company is now seeking approval of the Members for the said transactions under Regulation 23(4) of the Listing Regulations.

The omnibus approval so granted by the Audit Committee, and the approval now being sought from the Members, shall be valid from the conclusion of the 42nd Annual General Meeting till the conclusion of the 43rd Annual General Meeting to be held in the year 2027, not exceeding a maximum period of 15 months, after which fresh approval shall be obtained in accordance with the Listing Regulations.

The Company proposes to enter into transactions of accepting loans from Related Parties as provided in Resolution No. 4, from time to time, at the agreed terms of the transactions between the parties, on an arm's length and in the ordinary course of business of the Company.

The Audit Committee has reviewed and noted the aforesaid transactions are in the ordinary course of business and are at arm's length, and qualify as Material Related Party Transactions under the Listing Regulations. Accordingly, the Members' approval is sought for the same by way of an Ordinary Resolution.

Minimum information to be provided to the Audit Committee and shareholder for approval of Related Party Transactions as per RPT Industry Standards:

Sr. No	Particulars of the information	Information provided by the management	
Part A: Minimum information of the proposed RPT			
A(1) Basic details of the related party			
1.	Name of the related party	M/s. Aranath Real Estate Private Limited (CIN:U27104MH1997PTC109545)	M/s. Augmont Enterprises Limited (CIN: U27104MH1997PTC109545)
2.	Country of incorporation of the related party	India	India
3.	Nature of business of the related party	The Company is primarily engaged in the business of infrastructure and real estate development, including planning, construction, operation and management of residential, commercial and industrial projects. The Company also provides engineering, technology and management consultancy services and is engaged in the trading of metals, precious metals, precious stones, diamonds, jewellery and other commodities.	The Company is engaged in the business of manufacturing, processing, trading, importing and exporting gold, silver, platinum, diamonds, precious and semi-precious stones, jewellery and related products. It may undertake mining, exploration, extraction, processing, refining and dealing in gold, silver, iron and other minerals and ores. The Company may acquire, lease, develop and operate mines, mineral lands and mining rights. It may also undertake activities relating to commodities, precious metals and stones in spot, futures and derivative markets, as permitted under applicable laws. The Company may act as brokers, sub-brokers, market makers, arbitrageurs and hedgers and participate in commodity exchanges and related trading and settlement activities.
A(2) Relationship and ownership of the related party			

<table>
<tr><td>1.</td><td>Relationship between the listed entity (in case of transaction involving the subsidiary) and the related party – including nature of its concern (financial or otherwise) and the following:</td><td>A Private Company in which relative of Director is a Director</td><td>A Public Company in which a Director or Manager is a Director and holds along with his relatives, more than two per cent of its paid up Share Capital</td></tr>
<tr><td></td><td>Shareholding of the listed entity, whether direct or indirect, in the related party.</td><td>None</td><td>None</td></tr>
<tr><td></td><td>Where the related party is a partnership firm or a sole proprietorship concern or a body corporate without share capital, then capital contribution, if any, made by the listed entity.</td><td>Not applicable</td><td>Not applicable</td></tr>
<tr><td></td><td>Shareholding of the related party, whether direct or indirect, in the listed entity</td><td>None</td><td>None</td></tr>
<tr><td colspan="4">A(3) Details of previous transactions with the related party</td></tr>
<tr><td>1.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party during the last financial year</td><td>Details of the Transactions
<table><tr><td>Sr. No</td><td>Nature of transaction for FY26</td><td>Amount (₹ crore)</td></tr><tr><td>1.</td><td>Acceptance of loan</td><td>134.13</td></tr></table></td><td>Details of the Transactions
<table><tr><td>Sr. No</td><td>Nature of transaction for FY26</td><td>Amount (₹ crore)</td></tr><tr><td>1.</td><td>Acceptance of loan</td><td>103.50</td></tr></table></td></tr>
<tr><td>2.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party in the current financial year up to the quarter immediately preceding the quarter in which the approval is sought.</td><td><table><tr><td>Sr. No</td><td>Nature of transaction (1st April, 2026 to 30th June, 2026) (Unaudited)</td><td>Amount (₹ crore)</td></tr><tr><td>1.</td><td>Acceptance of loan</td><td>48.17</td></tr></table></td><td><table><tr><td>Sr. No</td><td>Nature of transaction (1st April, 2026 to 30th June, 2026) (Unaudited)</td><td>Amount (₹ crore)</td></tr><tr><td>1.</td><td>Acceptance of loan</td><td>Nil</td></tr></table></td></tr>
<tr><td>3.</td><td>Any default, if any, made by a related party concerning any</td><td>No</td><td>No</td></tr>
</table>

	obligation undertaken by it under a transaction or arrangement entered into with the listed entity during the last financial year		
A(4) Amount of the proposed transactions *(All types of transactions taken together)*			
1.	Amount of the proposed transactions being placed for approval in the meeting of the Audit Committee/ shareholders.	Rs. 200 Crore (being the principal loan together with interest amount outstanding at any given point in time)	Rs. 200 Crore (being the principal loan together with interest amount outstanding at any given point in time)
2.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT?	Yes	Yes
3.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year.	18.69% (of the Company's total loan book)	18.69% (of the Company's total loan book)
4.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction)	Not Applicable	Not Applicable
5.	Value of the proposed transactions as a percentage of the related party's annual consolidated turnover (if consolidated turnover is not available, calculation to be made on standalone turnover of related party) for the immediately preceding financial year, if available.	Not Available	0.21%
6.	Financial performance of the related party for the immediately preceding financial year.	The audited financial statements for FY 2024-25 have been considered, as the financial statements for FY 2025-26 are currently under preparation.	Details of FY 2025-26 are: <table><tr><td>Particulars for FY26</td><td>Amount (₹ crore)</td></tr></table>

<table>
<tr><td></td><td></td><td>Details of FY 2024-25 are:
<table><tr><td>Particulars for FY25</td><td>Amount (₹ crore)</td></tr><tr><td>Turnover</td><td>30.92</td></tr><tr><td>Profit After Tax</td><td>7.24</td></tr><tr><td>Net worth</td><td>373.49</td></tr></table></td><td><table><tr><td>Turnover</td><td>82,475.15</td></tr><tr><td>Profit After Tax</td><td>152.82</td></tr><tr><td>Net worth</td><td>623.40</td></tr></table></td></tr>
<tr><td colspan="4">A(5) Basis details of proposed transactions</td></tr>
<tr><td>1.</td><td>Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/services, giving loan, borrowing etc.)</td><td>Borrowing</td><td>Borrowing</td></tr>
<tr><td>2.</td><td>Details of the proposed transaction</td><td>Acceptance of loans from related party up to an aggregate amount of ₹200 crore, comprising the principal amount together with interest outstanding at any point in time, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties</td><td>Acceptance of loans from related party up to an aggregate amount of ₹200 crore, comprising the principal amount together with interest outstanding at any point in time, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties.</td></tr>
<tr><td>3.</td><td>Tenure of the proposed transaction (tenure in number of years or months to be specified)</td><td>Acceptance of loans in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42nd AGM to the conclusion of 43th AGM (not exceeding 15 months).</td><td>Acceptance of loans in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42nd AGM to the conclusion of 43th AGM (not exceeding 15 months).</td></tr>
<tr><td>4.</td><td>Whether omnibus approval is being sought?</td><td>Yes</td><td>Yes</td></tr>
<tr><td>5.</td><td>Value of the proposed transaction during a financial year. If the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise</td><td>₹200 Crore (being the principal loan together with interest amount outstanding at any given point in time).</td><td>₹200 Crore (being the principal loan together with interest amount outstanding at any given point in time).</td></tr>
<tr><td>6.</td><td>Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity.</td><td colspan="2">The Company, being a registered Non-Banking Financial Company (NBFC), is engaged in the business of providing various types of loans and financial facilities, including inter-corporate loans, loans against gold jewellery, and other forms of secured and unsecured lending to individuals and entities, as part of its ordinary course of business.

The proposed transaction involving the acceptance of loans from related parties is consistent with the Company's regular funding practices and is intended to be</td></tr>
</table>

		undertaken on an arm's length basis, with terms and conditions comparable to those available in the open market. Such arrangements allow the Company to access timely and cost-effective funding, which supports its liquidity requirements and enhances its ability to deploy capital efficiently across its lending portfolio. This, in turn, facilitates continued business growth, improves interest spread, and contributes to overall profitability. Given that the related parties are financially sound and known entities, the Company is assured of the credibility and reliability of the source of funds. Furthermore, borrowing from related parties may reduce dependence on external borrowings, thereby potentially lowering financing costs and mitigating exposure to market volatility. Accordingly, the acceptance of loans from related parties is in the best interest of the Company, as it enables efficient fund management, supports the core lending business, and promotes operational flexibility and financial sustainability.	
7.	Details of the promoter(s)/ director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly. a. Name of the director / KMP b. Shareholding of the director / KMP, whether direct or indirect, in the related party	1. Mr. Ketan Kothari – Promoter and Non-Executive Director 2. Mrs. Mohinidevi Kothari – Promoter 3. Mrs. Devkumari Kothari – Promoter 4. Mrs. Kalawati Kothari – Promoter Mr. Ketan Kothari does not hold any direct shareholding in M/s. Aranath Real Estate Private Limited. However, his relative, Mrs. Mohinidevi Kothari is a shareholder of M/s. Aranath Real Estate Private Limited and accordingly, Mr. Ketan Kothari may be deemed to have an indirect interest in the proposed transaction.	1. Mr. Ketan Kothari – Promoter and Non-Executive Director 2. Mrs. Mohinidevi Kothari – Promoter 3. Mrs. Devkumari Kothari – Promoter 4. Mrs. Kalawati Kothari – Promoter 5. Mr. Priyank Kothari- Director Mr. Ketan Kothari does not hold any direct shareholding in M/s. Augmont Enterprises Limited (AEL). However, his relative, Mrs. Mohinidevi Kothari (Mother) and Mrs. Namita Kothari (Wife) are a shareholders of M/s. Augmont Enterprises Limited and accordingly, Mr. Ketan Kothari may be deemed to have an indirect interest in the proposed transaction. Mr. Priyank Kothari holds shares in AEL.
8.	A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	Not Applicable.	Not Applicable.
9.	Other information relevant for decision making.	All RPTs entered/ to be entered into with above mentioned parties would be within the purview of the Company's Memorandum of Association and Articles of Association, in furtherance of the business objectives of the Company, on	

		arm's length basis and on terms and conditions as similarly placed with unrelated parties considering the nature of RPT.	
Part B: Additional Information			
1	Material covenants of the proposed transaction	Acceptance of loan(s) from M/s. Aranath Real Estate Private Limited up to an aggregate limit of ₹200 Crore (being the principal loan together with interest amount outstanding at any given point in time).	Acceptance of loan(s) from M/s. Augmont Enterprises Limited up to an aggregate limit of ₹200 Crore (being the principal loan together with interest amount outstanding at any given point in time).
2	Interest rate	As may be mutually agreed between the parties and in line with market rates.	
3	Cost of borrowing	As may be mutually agreed between the parties and determined based on prevailing market conditions at the time of transaction.	
4	Maturity / due date	As per the terms agreed between the parties from time to time.	
5	Repayment schedule & terms	Repayable as per mutually agreed terms.	
6	Whether secured or unsecured	Unsecured.	
7	If secured, the nature of security & security coverage ratio	Not Applicable.	
8	The purpose for which the funds will be utilized by the listed entity/ subsidiary	For business operations, lending activities, working capital requirements and general corporate purposes.	
Part C: Information to be provided only if a specific type of RPT mentioned below proposed to be undertaken is a material RPT and is in addition to Part A and B			
C(4) Disclosure only in case of transactions relating to borrowings by the listed entity or its subsidiary – NOT APPLICABLE			

Sr. No	**Particulars of the information**	**Information provided by the management**	
Part A: Minimum information of the proposed RPT			
A(1) Basic details of the related party			
1.	Name of the related party	M/s. Augmont Goldtech Private Limited (CIN:U51909MH2020PTC337639)	M/s. HR Commercials Private Limited (CIN: U45400DL2015PTC287318)
2.	Country of incorporation of the related party	India	India

<table>
<tr><td>3.</td><td>Nature of business of the related party</td><td>Trading, wholesale and retail of gold, silver, precious metals, jewellery and precious stones through online and offline platforms, including manufacturing, import, export and related services.</td><td>Industrial demolition, liquidation asset recovery, and trading of scrap metals and related materials.</td></tr>
<tr><td colspan="4">A(2) Relationship and ownership of the related party</td></tr>
<tr><td rowspan="4">1.</td><td>Relationship between the listed entity (in case of transaction involving the subsidiary) and the related party – including nature of its concern (financial or otherwise) and the following:</td><td>A Private Company in which the Directors are Directors.</td><td>A Private Company in which a Director or Manager or his relative is a Member or Director.</td></tr>
<tr><td>Shareholding of the listed entity, whether direct or indirect, in the related party.</td><td>None</td><td>None</td></tr>
<tr><td>Where the related party is a partnership firm or a sole proprietorship concern or a body corporate without share capital, then capital contribution, if any, made by the listed entity.</td><td>Not applicable</td><td>Not applicable</td></tr>
<tr><td>Shareholding of the related party, whether direct or indirect, in the listed entity</td><td>None</td><td>None</td></tr>
<tr><td colspan="4">A(3) Details of previous transactions with the related party</td></tr>
<tr><td>1.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party during the last financial year</td><td>Details of the Transactions
<table>
<tr><th>Sr. No</th><th>Nature of transaction for FY26</th><th>Amount (₹ crore)</th></tr>
<tr><td>1.</td><td>Acceptance of loan</td><td>NIL</td></tr>
</table></td><td>Details of the Transactions
<table>
<tr><th>Sr. No</th><th>Nature of transaction for FY26</th><th>Amount (₹ crore)</th></tr>
<tr><td>1.</td><td>Acceptance of loan</td><td>NIL</td></tr>
</table></td></tr>
<tr><td>2.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party in the current financial year up to the quarter immediately preceding the quarter in which the approval is sought.</td><td><table>
<tr><th>Sr. No</th><th>Nature of transaction (1st April, 2026 to 30th June, 2026) (Unaudited)</th><th>Amount (₹ crore)</th></tr>
</table></td><td><table>
<tr><th>Sr. No</th><th>Nature of transaction (1st April, 2026 to 30th June, 2026) (Unaudited)</th><th>Amount (₹ crore)</th></tr>
</table></td></tr>
</table>

		1. Acceptance of loan Nil	1. Acceptance of loan Nil
3.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity during the last financial year	No	No
A(4) Amount of the proposed transactions *(All types of transactions taken together)*			
1.	Amount of the proposed transactions being placed for approval in the meeting of the Audit Committee/ shareholders.	Rs. 50 Crore (being the principal loan together with interest amount outstanding at any given point in time)	Rs. 25 Crore (being the principal loan together with interest amount outstanding at any given point in time)
2.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT?	Yes	Yes
3.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year.	4.67% (of the Company's total loan book)	2.33% (of the Company's total loan book)
4.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction)	Not Applicable	Not Applicable
5.	Value of the proposed transactions as a percentage of the related party's annual consolidated turnover (if consolidated turnover is not available, calculation to be made on standalone turnover of related party) for the immediately preceding financial year, if available.	0.64%	Not Available

<table>
<tr><td></td><td></td><td></td><td></td></tr>
<tr><td>6.</td><td>Financial performance of the related party for the immediately preceding financial year.</td><td>Details of FY 2025-26 are:<table><tr><th>Particulars for FY26</th><th>Amount (₹ crore)</th></tr><tr><td>Turnover</td><td>7756.02</td></tr><tr><td>Profit After Tax</td><td>60.97</td></tr><tr><td>Net worth</td><td>94.81</td></tr></table></td><td>The audited financial statements for FY 2024-25 have been considered, as the financial statements for FY 2025-26 are currently under preparation Details of FY 2024-25 are:<table><tr><th>Particulars for FY25</th><th>Amount (₹ crore)</th></tr><tr><td>Turnover</td><td>182.85</td></tr><tr><td>Profit After Tax</td><td>0.65</td></tr><tr><td>Net worth</td><td>115.61</td></tr></table></td></tr>
<tr><td colspan="4">A(5) Basis details of proposed transactions</td></tr>
<tr><td>1.</td><td>Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/services, giving loan, borrowing etc.)</td><td>Borrowing</td><td>Borrowing</td></tr>
<tr><td>2.</td><td>Details of the proposed transaction</td><td>Acceptance of loans from related party up to an aggregate amount of ₹50 crore, comprising the principal amount together with interest outstanding at any point in time, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties</td><td>Acceptance of loans from related party up to an aggregate amount of ₹25 crore, comprising the principal amount together with interest outstanding at any point in time, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties.</td></tr>
<tr><td>3.</td><td>Tenure of the proposed transaction (tenure in number of years or months to be specified)</td><td>Acceptance of loans in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42^{nd} AGM to the conclusion of 43th AGM (not exceeding 15 months).</td><td>Acceptance of loans in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42^{nd} AGM to the conclusion of 43th AGM (not exceeding 15 months).</td></tr>
<tr><td>4.</td><td>Whether omnibus approval is being sought?</td><td>Yes</td><td>Yes</td></tr>
<tr><td>5.</td><td>Value of the proposed transaction during a financial year. If the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise</td><td>₹50 Crore (being the principal loan together with interest amount outstanding at any given point in time).</td><td>₹25 Crore (being the principal loan together with interest amount outstanding at any given point in time).</td></tr>
<tr><td>6.</td><td>Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity.</td><td colspan="2">The Company, being a registered Non-Banking Financial Company (NBFC), is engaged in the business of providing various types of loans and financial facilities, including inter-corporate loans, loans against gold jewellery, and</td></tr>
</table>

		other forms of secured and unsecured lending to individuals and entities, as part of its ordinary course of business. The proposed transaction involving the acceptance of loans from related parties is consistent with the Company's regular funding practices and is intended to be undertaken on an arm's length basis, with terms and conditions comparable to those available in the open market. Such arrangements allow the Company to access timely and cost-effective funding, which supports its liquidity requirements and enhances its ability to deploy capital efficiently across its lending portfolio. This, in turn, facilitates continued business growth, improves interest spread, and contributes to overall profitability. Given that the related parties are financially sound and known entities, the Company is assured of the credibility and reliability of the source of funds. Furthermore, borrowing from related parties may reduce dependence on external borrowings, thereby potentially lowering financing costs and mitigating exposure to market volatility. Accordingly, the acceptance of loans from related parties is in the best interest of the Company, as it enables efficient fund management, supports the core lending business, and promotes operational flexibility and financial sustainability.	
7.	Details of the promoter(s)/ director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly. a. Name of the director / KMP b. Shareholding of the director / KMP, whether direct or indirect, in the related party	Mr. Ketan Kothari – Promoter and Non-Executive Director Mrs. Mohinidevi Kothari – Promoter Mr. Priyank Kothari- Director Mr. Ketan Kothari does not hold any direct shareholding in Augmont Goldtech Private Limited. However,Augmont Enterprises Limited is the Holding Company of Augmont Goldtech Private Limited wherein his relatives, are the shareholders and accordingly, Mr. Ketan Kothari may be deemed to have an indirect interest in the proposed transaction. Mr. Priyank Kothari does not hold any direct shareholding in Augmont Goldtech Private Limited. However, he is a shareholder of Augmont Enterprises Limited, which is the holding company of Augmont Goldtech Private Limited.	Mr. Ketan Kothari- Promoter and Non-Executive Director Mrs. Devkumari Kothari- Promoter Mrs. Kalawati Kothari – Promoter Mrs. Mohinidevi Kothari – Promoter Mr. Ketan Kothari and Mrs. Mohinidevi Kothari do not hold any direct shareholding in HR Commercials Private Limited. However, they are associated with ARKA Trust, which holds shares in HR Commercials Private Limited. Mrs. Kalawati Kothari does not hold any direct shareholding in HR Commercials Private Limited. However, she is associated with VDH Trust, which holds shares in HR Commercials Private Limited.Mrs. Devkumari Kothari does not hold any direct shareholding in HR Commercials Private Limited. However, her

			relative, holds shares in HR Commercials Private Limited..
8.	A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	Not Applicable.	Not Applicable.
9.	Other information relevant for decision making.	All RPTs entered/ to be entered into with above mentioned parties would be within the purview of the Company's Memorandum of Association and Articles of Association, in furtherance of the business objectives of the Company, on arm's length basis and on terms and conditions as similarly placed with unrelated parties considering the nature of RPT.	
Part B: Additional Information			
1	Material covenants of the proposed transaction	Acceptance of loan(s) from M/s. Augmont Goldtech Private Limited up to an aggregate limit of ₹50 Crore (being the principal loan together with interest amount outstanding at any given point in time).	Acceptance of loan(s) from M/s. HR Commercial Private Limited up to an aggregate limit of ₹25 Crore (being the principal loan together with interest amount outstanding at any given point in time).
2	Interest rate	As may be mutually agreed between the parties and in line with market rates.	
3	Cost of borrowing	As may be mutually agreed between the parties and determined based on prevailing market conditions at the time of transaction.	
4	Maturity / due date	As per the terms agreed between the parties from time to time.	
5	Repayment schedule & terms	Repayable as per mutually agreed terms.	
6	Whether secured or unsecured	Unsecured.	
7	If secured, the nature of security & security coverage ratio	Not Applicable.	
8	The purpose for which the funds will be utilized by the listed entity/ subsidiary	For business operations, lending activities, working capital requirements and general corporate purposes.	
Part C: Information to be provided only if a specific type of RPT mentioned below proposed to be undertaken is a material RPT and is in addition to Part A and B			
C(4) Disclosure only in case of transactions relating to borrowings by the listed entity or its subsidiary – NOT APPLICABLE			

<table>
<tr><th>Sr. No</th><th>Particulars of the information</th><th>Information provided by the management</th></tr>
<tr><td colspan="3">Part A: Minimum information of the proposed RPT</td></tr>
<tr><td colspan="3">A(1) Basic details of the related party</td></tr>
<tr><td>1.</td><td>Name of the related party</td><td>M/s. Ideal Fiscal Services Limited
(CIN: U46498RJ1995PLC034694)</td></tr>
<tr><td>2.</td><td>Country of incorporation of the related party</td><td>India</td></tr>
<tr><td>3.</td><td>Nature of business of the related party</td><td>Trading and dealing in gold, silver, platinum, precious metals, jewellery, diamonds, gemstones and related commodities, including manufacturing, import, export and commodity market activities. The Company also undertakes consultancy, advisory, management and professional services across various sectors, including corporate, financial, industrial and commercial activities.</td></tr>
<tr><td colspan="3">A(2) Relationship and ownership of the related party</td></tr>
<tr><td rowspan="4">1.</td><td>Relationship between the listed entity (in case of transaction involving the subsidiary) and the related party – including nature of its concern (financial or otherwise) and the following:</td><td>A Public Company in which a Director or Manager is a Director and holds along with his relatives, more than two per cent of its paid-up share capital</td></tr>
<tr><td>Shareholding of the listed entity, whether direct or indirect, in the related party.</td><td>None</td></tr>
<tr><td>Where the related party is a partnership firm or a sole proprietorship concern or a body corporate without share capital, then capital contribution, if any, made by the listed entity.</td><td>Not applicable</td></tr>
<tr><td>Shareholding of the related party, whether direct or indirect, in the listed entity</td><td>None</td></tr>
<tr><td colspan="3">A(3) Details of previous transactions with the related party</td></tr>
<tr><td>1.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party during the last financial year</td><td>Details of the Transactions<table><tr><th>Sr. No</th><th>Nature of transaction for FY26</th><th>Amount (₹ crore)</th></tr><tr><td>1.</td><td>Acceptance of loan</td><td>Nil</td></tr></table></td></tr>
<tr><td>2.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party in the current financial year up to the quarter immediately preceding the quarter in which the approval is sought.</td><td><table><tr><th>Sr. No</th><th>Nature of transaction
(1st April, 2026 to 30th June, 2026) (Unaudited)</th><th>Amount (₹ crore)</th></tr></table></td></tr>
</table>

		<table><tr><td>1.</td><td>Acceptance of loan</td><td>Nil</td></tr></table>
3.	Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity during the last financial year	**No**
A(4) Amount of the proposed transactions *(All types of transactions taken together)*		
1.	Amount of the proposed transactions being placed for approval in the meeting of the Audit Committee/ shareholders.	Rs. 50 Crore (being the principal loan together with interest amount outstanding at any given point in time)
2.	Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT?	Yes
3.	Value of the proposed transactions as a percentage of the listed entity's annual consolidated turnover for the immediately preceding financial year.	4.67% (of the Company's total loan book)
4.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction)	Not Applicable
5.	Value of the proposed transactions as a percentage of the related party's annual consolidated turnover (if consolidated turnover is not available, calculation to be made on standalone turnover of related party) for the immediately preceding financial year, if available.	0.89%
6.	Financial performance of the related party for the immediately preceding financial year.	**Details of FY 2025-26 are:** <table><tr><th>Particulars for FY26</th><th>Amount (₹ crore)</th></tr><tr><td>Turnover</td><td>5584.81</td></tr></table>

		Profit After Tax: 135.23 Net worth: 249.14
A(5) Basis details of proposed transactions		
1.	Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/services, giving loan, borrowing etc.)	Borrowing
2.	Details of the proposed transaction	Acceptance of loans from related party up to an aggregate amount of ₹50 crore, comprising the principal amount together with interest outstanding at any point in time, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties
3.	Tenure of the proposed transaction (tenure in number of years or months to be specified)	Acceptance of loans in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42^{nd} AGM to the conclusion of 43th AGM (not exceeding 15 months).
4.	Whether omnibus approval is being sought?	Yes
5.	Value of the proposed transaction during a financial year. If the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise	₹50 Crore (being the principal loan together with interest amount outstanding at any given point in time).
6.	Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity.	The Company, being a registered Non-Banking Financial Company (NBFC), is engaged in the business of providing various types of loans and financial facilities, including inter-corporate loans, loans against gold jewellery, and other forms of secured and unsecured lending to individuals and entities, as part of its ordinary course of business. The proposed transaction involving the acceptance of loans from related parties is consistent with the Company's regular funding practices and is intended to be undertaken on an arm's length basis, with terms and conditions comparable to those available in the open market. Such arrangements allow the Company to access timely and cost-effective funding, which supports its liquidity requirements and enhances its ability to deploy capital efficiently across its lending portfolio. This, in turn, facilitates continued business growth, improves interest spread, and contributes to overall profitability. Given that the related parties are financially sound and known entities, the Company is assured of the credibility and reliability of the source of funds. Furthermore, borrowing from related parties may reduce dependence on external borrowings, thereby potentially lowering financing costs and mitigating exposure to market volatility.

		Accordingly, the acceptance of loans from related parties is in the best interest of the Company, as it enables efficient fund management, supports the core lending business, and promotes operational flexibility and financial sustainability.
7.	Details of the promoter(s)/ director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly. a. Name of the director / KMP b. Shareholding of the director / KMP, whether direct or indirect, in the related party	Mr. Ketan Kothari – Promoter and Non-Executive Director 2. Mrs. Mohinidevi Kothari – Promoter 3. Mrs. Devkumari Kothari – Promoter 4. Mrs. Kalawati Kothari – Promoter 5. Mr. Priyank Kothari- Director Mr. Ketan Kothari and his relative hold shares in M/s. Ideal Fiscal Services Limited. Mr. Priyank Kothari does not hold any direct shareholding in Ideal Fiscal Services Limited. However, he is a shareholder of Augmont Enterprises Limited, which is the holding company of Ideal Fiscal Services Limited.
8.	A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	Not Applicable.
9.	Other information relevant for decision making.	All RPTs entered/ to be entered into with above mentioned parties would be within the purview of the Company's Memorandum of Association and Articles of Association, in furtherance of the business objectives of the Company, on arm's length basis and on terms and conditions as similarly placed with unrelated parties considering the nature of RPT.
Part B: Additional Information		
1	Material covenants of the proposed transaction	Acceptance of loan(s) from M/s. Ideal Fiscal Services Limited up to an aggregate limit of ₹50 Crore (being the principal loan together with interest amount outstanding at any given point in time).
2	Interest rate	As may be mutually agreed between the parties and in line with market rates.
3	Cost of borrowing	As may be mutually agreed between the parties and determined based on prevailing market conditions at the time of transaction.
4	Maturity / due date	As per the terms agreed between the parties from time to time.
5	Repayment schedule & terms	Repayable as per mutually agreed terms.
6	Whether secured or unsecured	Unsecured.
7	If secured, the nature of security & security coverage ratio	Not Applicable.

8	The purpose for which the funds will be utilized by the listed entity/ subsidiary	For business operations, lending activities, working capital requirements and general corporate purposes.
Part C: Information to be provided only if a specific type of RPT mentioned below proposed to be undertaken is a material RPT and is in addition to Part A and B		
C(4) Disclosure only in case of transactions relating to borrowings by the listed entity or its subsidiary – NOT APPLICABLE		

The Members may please note that in terms of provisions of the Listing Regulations, none of the related party(ies) (whether such related party(ies) are a party to the proposed transactions or not), shall vote to approve the Ordinary Resolution at Item No. 4 of the Notice. Thus the said proposal is being placed before the non-related party Members for their approval.

None of the Directors, Key Managerial Personnel or their relatives are in any way concerned or interested in the resolution except Mr. Ketan Kothari, and Mr. Priyank Kothari.

The Directors recommend the Resolution No. 4 of the Notice for approval of the Members by way of an Ordinary Resolution.

Item No. 5:

Pursuant to Regulation 23 of the SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 ("Listing Regulations") read with Schedule XII thereto, all Related Party Transactions shall require prior approval of the Audit Committee and all Material Transactions with related parties require approval of the Members of the Company through Ordinary Resolution. A transaction with a Related Party shall be computed with reference to the Company's Annual Standalone/Consolidated Turnover (as applicable) as per its last Audited Financial Statements, or any other materiality threshold as may be applicable under law/SEBI Regulations from time to time, and including material modifications to any such transactions.

Justification why the proposed transaction is in the interest of the Company;

The Company, being a registered Non-Banking Financial Company (NBFC), is engaged in the business of providing various types of loans and financial services, including loans against gold jewellery and other secured and unsecured credit facilities, as part of its ordinary course of business.

The proposed transactions with M/s. Augmont Goldtech Private Limited (AGTPL), as set out in Resolution No. 5, relate primarily to the Gold Loan product of the Company. Under this arrangement, the Company utilizes AGTPL's proprietary technology platform (both front-end and back-end) to source, on board, and manage its Gold Loan customers. The usage of the platform is exclusive to the Company, and AGTPL is entitled to receive service fees, reimbursements, and other charges, including brand usage and tech support fees. Further, AGTPL forms part of Augmont group which is a very well -known brand in the precious metals industry which is directly related to Gold Loan product. With the proposed business arrangement with AGTPL, the Company also gets benefited with the usage of the brand "Augmont" while marketing its Gold Loan product.

Such arrangements enable the Company to leverage an advanced technological platform, providing an operational edge over other NBFCs in the gold loan segment. Additionally, the Company's widespread branch network facilitates cross-selling of AGTPL's precious metal products, including Digigold, gold and silver coins, and jewellery, thereby generating additional commission and service fees income.

They are in the best interest of the Company, as they support efficient operations, enhance customer acquisition and management capabilities, enable revenue diversification through cross-selling, and contribute to the overall profitability and sustainability of the business.

Given the repetitive nature of the aforesaid transactions with the aforesaid Related Parties, and in accordance with the Company's Policy on Materiality of Related Party Transactions and on dealing with Related Party Transactions, the Company has already obtained the requisite omnibus approval of the Audit Committee for the said transactions under Section 177 of the Companies Act, 2013, read with Regulation 23(3) of the Listing Regulations. The Company is now seeking approval of the Members for the said transactions under Regulation 23(4) of the Listing Regulations.

The omnibus approval so granted by the Audit Committee, and the approval now being sought from the Members, shall be valid from the conclusion of the 42nd Annual General Meeting till the conclusion of the 43rd Annual General Meeting to be held in the year 2027, not exceeding a maximum period of 15 months, after which fresh approval shall be obtained in accordance with the Listing Regulations.

The Company proposes to enter into transactions with Related Party as provided in Resolution No. 5, from time to time, at the agreed terms of the transactions between the parties, on an arm’s length and in the ordinary course of business of the Company.

The Audit Committee has reviewed and noted the aforesaid transactions, together with the other transactions with AGTPL, are in the ordinary course of business and are at arm’s length, and qualify as Material Related Party Transactions under the Listing Regulations. Accordingly, the Members’ approval is sought for the same by way of an Ordinary Resolution.

Minimum information to be provided to the Audit Committee and shareholder for approval of Related Party Transactions as per RPT Industry Standards:

Sr. No	Particulars of the information	Information provided by the management
Part A: Minimum information of the proposed RPT		
A(1) Basic details of the related party		
1.	Name of the related party	M/s. Augmont Goldtech Private Limited (CIN:U51909MH2020PTC337639)
2.	Country of incorporation of the related party	India
3.	Nature of business of the related party	Trading, wholesale and retail of gold, silver, precious metals, jewellery and precious stones through online and offline platforms, including manufacturing, import, export and related services.
A(2) Relationship and ownership of the related party		
1.	Relationship between the listed entity (in case of transaction involving the subsidiary) and the related party – including nature of its concern (financial or otherwise) and the following:	A Private Company in which the Directors are Directors.
	Shareholding of the listed entity, whether direct or indirect, in the related party.	None

<table>
<tr><td></td><td>Where the related party is a partnership firm or a sole proprietorship concern or a body corporate without share capital, then capital contribution, if any, made by the listed entity.</td><td>Not applicable</td></tr>
<tr><td></td><td>Shareholding of the related party, whether direct or indirect, in the listed entity</td><td>None</td></tr>
<tr><td colspan="3">A(3) Details of previous transactions with the related party</td></tr>
<tr><td>1.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party during the last financial year</td><td>Details of the Transactions
<table>
<tr><th>Sr. No</th><th>Nature of transaction for FY26</th><th>Amount
(₹ crore)</th></tr>
<tr><td>1</td><td>Fees & Commission paid</td><td>6.57</td></tr>
<tr><td>2.</td><td>Business Promotion paid</td><td>0.08</td></tr>
</table></td></tr>
<tr><td>2.</td><td>Total amount of all the transactions undertaken by the listed entity with the related party in the current financial year up to the quarter immediately preceding the quarter in which the approval is sought.</td><td>
<table>
<tr><th>Sr. No</th><th>Nature of transaction
(1st April, 2026 to 30th June, 2026) (Unaudited)</th><th>Amount
(₹ crore)</th></tr>
<tr><td>1</td><td>Fees & Commission paid</td><td>1.63</td></tr>
</table></td></tr>
<tr><td>3.</td><td>Any default, if any, made by a related party concerning any obligation undertaken by it under a transaction or arrangement entered into with the listed entity during the last financial year</td><td>No</td></tr>
<tr><td colspan="3">A(4) Amount of the proposed transactions (All types of transactions taken together)</td></tr>
<tr><td>1.</td><td>Amount of the proposed transactions being placed for approval in the meeting of the Audit Committee/ shareholders.</td><td>Rs. 25 Crore</td></tr>
<tr><td>2.</td><td>Whether the proposed transactions taken together with the transactions undertaken with the related party during the current financial year would render the proposed transaction a material RPT?</td><td>Yes</td></tr>
<tr><td>3.</td><td>Value of the proposed transactions as a percentage of the listed entity's annual</td><td>12.06%</td></tr>
</table>

	consolidated turnover for the immediately preceding financial year.	
4.	Value of the proposed transactions as a percentage of subsidiary's annual standalone turnover for the immediately preceding financial year (in case of a transaction involving the subsidiary, and where the listed entity is not a party to the transaction)	Not Applicable
5.	Value of the proposed transactions as a percentage of the related party's annual consolidated turnover (if consolidated turnover is not available, calculation to be made on standalone turnover of related party) for the immediately preceding financial year, if available.	Not Applicable
6.	Financial performance of the related party for the immediately preceding financial year.	**Details of FY 2025-26 are:** <table><tr><th>Particulars for FY26</th><th>Amount (₹ crore)</th></tr><tr><td>Turnover</td><td>7756.02</td></tr><tr><td>Profit After Tax</td><td>60.97</td></tr><tr><td>Net worth</td><td>94.81</td></tr></table>
A(5) Basis details of proposed transactions		
1.	Specific type of the proposed transaction (e.g. sale of goods/services, purchase of goods/services, giving loan, borrowing etc.)	To make payments/ receive payments towards Service Fees, Commission and Other Charges (including Brand Usage and Tech Support)
2.	Details of the proposed transaction	Platform usage charges, service fees, commission arrangements, tech support charges, brand usage and reimbursements under the gold loan product ecosystem from related party up to an aggregate amount of ₹25 crore, which may be availed in one or more tranches on such terms and conditions as may be mutually agreed between the parties.
3.	Tenure of the proposed transaction (tenure in number of years or months to be specified)	Platform usage charges, service fees, commission arrangements, tech support charges, brand usage and reimbursements under the gold loan product ecosystem in Ordinary Course of Business of repetitive nature, for a period from conclusion of 42nd AGM to the conclusion of 43th AGM (not exceeding 15 months).
4.	Whether omnibus approval is being sought?	Yes

5.	Value of the proposed transaction during a financial year. If the proposed transaction will be executed over more than one financial year, provide estimated break-up financial year-wise	₹25 Crore
6.	Justification as to why the RPTs proposed to be entered into are in the interest of the listed entity.	The proposed transaction as mentioned in Resolution No. 5 is majorly in reference to the Gold Loan Product of the Company wherein the Company uses the Tech Platform (Front End and Back End) of M/s. Augmont Goldtech Private Limited (AGTPL) to source, onboard and manage its Gold Loan customers. Further, such usage is exclusive for the Company and AGTPL also indulges in extensive marketing of its Platform and is therefore entitled for the Service Fee (including Brand Usage and Tech Support), reimbursements and other charges (including brand usage). The exclusive usage of the said Platform of AGTPL provides an edge to the Company over other Gold Loan providing NBFC's. Further, as the Company has a widespread network of branches across India offering Gold Loan Product, it is in the interest of the Company to cross sell the precious metals products offered like Digigold, Gold and Silver Coins/Jewellery, etc. by AGTPL through its branches and earn Commission/Service Fees towards such cross selling.
7.	Details of the promoter(s)/ director(s) / key managerial personnel of the listed entity who have interest in the transaction, whether directly or indirectly. a. Name of the director / KMP b. Shareholding of the director / KMP, whether direct or indirect, in the related party	Mr. Ketan Kothari – Promoter and Non-Executive Director Mrs. Mohinidevi Kothari – Promoter Mr. Priyank Kothari- Director Mr. Ketan Kothari does not hold any direct shareholding in Augmont Goldtech Private Limited. However, Augmont Enterprises Limited is the Holding Company of Augmont Goldtech Private Limited wherein his relatives, are the shareholders and accordingly, Mr. Ketan Kothari may be deemed to have an indirect interest in the proposed transaction. Mr. Priyank Kothari does not hold any direct shareholding in Augmont Goldtech Private Limited. However, he is a shareholder of Augmont Enterprises Limited, which is the holding company of Augmont Goldtech Private Limited.
8.	A copy of the valuation or other external party report, if any, shall be placed before the Audit Committee.	Not Applicable.
9.	Other information relevant for decision making.	All RPTs entered/ to be entered into with above mentioned parties would be within the purview of the Company's Memorandum of Association and Articles of Association, in furtherance of the business objectives of the Company, on arm's length basis and on terms and conditions as similarly placed with unrelated parties considering the nature of RPT.

Part B: Additional Information		
1	Number of bidders / suppliers / vendors / traders / distributors / service providers from whom bids / quotations were received with respect to the proposed transaction along with details of process followed to obtain bids.	Not applicable. No bids/quotations were invited from third parties for this transaction. [See point 4 for justification]
2	Best bid / quotation received. If comparable bids are available, disclose the price and terms offered.	Not applicable, as no competing bids were invited/received. [See point 5 for basis of pricing determination]
3	Additional cost / potential loss to the listed entity or the subsidiary in transacting with the related party compared to the best bid / quotation received.	Not applicable, since no third-party bid exists for comparison. The Company believes there is no additional cost to the Company as the pricing is at arm's length basis as explained in point 5 below.
4	Where bids were not invited, the fact shall be disclosed along with the justification for the same.	The proposed transactions pertain to platform usage, service fees, commission, technology support arrangements availed by the Company from Augmont Goldtech Private Limited, being the group entity that owns and operates the platform and the technology infrastructure used in the gold loan business. The Company utilises this platform and technology infrastructure for sourcing, processing and servicing its gold loan business. These services are proprietary to the related party and are not available from unrelated third parties in the market on a comparable basis. Accordingly, inviting competitive bids was not feasible or commercially meaningful, and no bids were invited.
5	Wherever comparable bids are not available, state what is basis to recommend to the Audit Committee that the terms of proposed RPT are beneficial to the shareholders.	The Audit Committee has evaluated the terms based on: a. The rates being in line with industry practice for similar brand-usage/platform/tech-support arrangements in the gold loan lending ecosystem; b. The transaction being in the ordinary course of business and necessary for business continuity, given the Company's reliance on the related party's brand recall, distribution network, and technology platform for sourcing and servicing gold loan customers; c. Confirmation that terms are not more favourable to the related party than terms available to/from unrelated parties, based on management representation and Audit Committee review. Based on the above, the Audit Committee is of the view that the transaction is in the interest of the Company and its shareholders.
Part C: Information to be provided only if a specific type of RPT mentioned below proposed to be undertaken is a material RPT and is in addition to Part A and B		

C(4) Disclosure only in case of transactions relating to borrowings by the listed entity or its subsidiary – NOT APPLICABLE

The Members may please note that in terms of provisions of the Listing Regulations, none of the related party(ies) (whether such related party(ies) are a party to the proposed transactions or not), shall vote to approve the Ordinary Resolution at Item No. 5 of the Notice. Thus the said proposal is being placed before the non-related party Members for their approval.

None of the Directors, Key Managerial Personnel or their relatives are in any way concerned or interested in the resolution except Mr. Ketan Kothari, and Mr. Priyank Kothari.

The Directors recommend the Resolution No. 5 of the Notice for approval of the Members by way of an Ordinary Resolution.

Item No. 6

The Members of the Company at their meeting held on September 30, 2025 considered and authorized the Company to Borrow upto ₹ 2500 Crore (Rupees Two Thousand Five Hundred Crore Only) by way of Inter Corporate Deposits, Short Terms and Long Term Loans, External Commercial Borrowings or through issue of any securities, instruments, etc. pursuant to Section 180(1)(c) and other applicable provisions, if any, of Companies Act, 2013. Considering the business requirements of the Company, it is proposed to increase the said limit of borrowings to ₹ 5000 Crore (Rupees Five Thousand Crore Only), including the existing borrowings already made by the Company.

The Board of Directors of the Company, at its meeting held on August 13, 2026, approved seeking the consent of the Members, by way of a Special Resolution, for authorizing the Board to borrow monies and to create charge(s)/mortgage(s)/hypothecation(s) on the assets of the Company, in terms of Section 180(1)(a) and Section 180(1)(c) of the Companies Act, 2013 ("Act"), up to an aggregate amount not exceeding ₹5,000 Crore (Rupees Five Thousand Crore Only).

The provisions of Section 180 of the Companies Act, 2013 requires the Companies to pass Special resolution to authorize the Board to borrow funds which will exceed the aggregate of the paid-up capital and free reserves. In view thereof, it is proposed to obtain a fresh approval of Members by a Special Resolution.

None of the Directors and Key Managerial Personnel of the Company or their relatives is, in any way, concerned or interested, financially or otherwise, in the resolution set out at Item No. 6 of the Notice.

The above proposal is in the interest of the Company and the Board recommends the Resolution No. 6 of the Notice for approval of the Members by way of a Special Resolution.

Item No. 7

Considering that the Company is an NBFC, the Company, in its ordinary course of business grants loans and advances to its customers under its Gold Loan and Personal Loans Product. The Company also provides inter-corporate loans to other body corporates. Although the granting of loans falls under ordinary course of business of the Company, the provisions of Section 186 of the Companies Act, 2013 requires the Company to take the requisite approvals for the Members.

Members may note that pursuant to Section 186 of the Companies Act, 2013 ("Act"), the Company can give loan or give any guarantee or provide security in connection with a loan to any other body corporate or person and acquire securities of any other body corporate, in excess of 60% of its paid up share capital, free reserves and securities premium account or 100% of its free reserves and securities premium account, whichever is more, with the approval of Members by special resolution passed at the general meeting.

Pursuant to Section 186 and other applicable provisions, if any, of Companies Act, 2013 and considering the business requirements of the Company, it is proposed to increase the limit from ₹ 3000 Crore (Rupees Three Thousand Crore Only), by way of special resolution, up to a limit of ₹ 5000 Crore (Rupees Five Thousand Crore Only), as proposed in the Notice.

None of the Directors or Key Managerial Personnel or their relatives are in any way concerned with or interested, financially or otherwise in the said resolution set out at Item No. 7 of the Notice.

The above proposal is in the interest of the Company and the Board recommends the Resolution as set out at Item No. 7 for approval by the Members of the Company as Special Resolution.

Item No. 8

In order to augment long term resources for financing, inter alia, for the strategic business expansion in future and for general corporate purposes, the Company is planning to mobilize funds through issue of Non-Convertible Debentures.

It is proposed to offer or invite subscriptions for NCD’s on Private Placement basis, in one or more tranches, during the period of one year from the date of passing of this Special Resolution by the Members upto ₹ 2,000 Crore (Rupees Two Thousand Crore Only) as may be approved by the Members from time to time, with the authority to the Board of Directors (hereinafter referred to as “the Board” which term shall be deemed to include any Committee which the Board may constitute to exercise its powers, including the powers conferred by Resolution No. 8 to determine the terms and conditions including the issue price of NCDs, interest, repayment, security or otherwise, as it may deem expedient and to do all such acts, deeds, matters and things in connection therewith and incidental hereto as the Board shall in its absolute discretion deems fit, without being required to seek any further consent or approval from Members or otherwise to the end and intent that they shall be deemed to have given their approval thereto expressly by the authority of the resolution.

As per the provisions of Section 42 of the Companies Act, 2013 (“the Act”) and Rule 14 of the Companies (Prospectus and Allotment of Securities) Rules, 2014, a Company offering or making an invitation to subscribe to Redeemable Non-Convertible Debentures (NCDs) secured or unsecured on a Private Placement basis is required to obtain prior approval of the Members by way of Special Resolution. Such approval by a Special Resolution can be obtained once a year for all the offer(s) and invitation(s) for such NCDs to be made during the yearAccordingly, the approval of the Members is being sought by way of a Special Resolution pursuant to Section 42 and other applicable provisions, if any, of the Companies Act, 2013 (“Act”) and the rules made thereunder, as set out in Item No. 8 of the Notice.

None of the Directors and Key Managerial Personnel of the Company or their relatives are, in any way, concerned or interested, financially or otherwise, in the resolution set out at Item No. 8 of the Notice.

The above proposal is in the interest of the Company and the Board recommends the Resolution No. 8 of the Notice for approval of the Members by way of a Special Resolution.

Item No. 9:

The Members of the Company, at the Extraordinary General Meeting held on 8th January, 2025, approved the appointment of Mr. Himadri Bhattacharya (DIN: 02331474) as an Independent Director of the Company for a term of five (5) consecutive years, with effect from 14th November, 2024 up to 13th November, 2029.

Mr. Himadri Bhattacharya will attain the age of 75 (seventy-five) years on 8th January, 2027, during the currency of his present term as an Independent Director of the Company.

In terms of Regulation 17(1A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), with effect from 1st January, 2022, no listed entity shall appoint or continue the directorship of any non-executive director, including an Independent Director, who has attained the age of 75 (seventy-five) years, unless a Special Resolution is passed to that effect, and the explanatory statement annexed to the notice for such approval indicates the justification for appointing such a person.

Board's justification

The Board of Directors, based on the recommendation of the Nomination and Remuneration Committee, is of the view that:

(a) Mr. Bhattacharya possesses specialized domain expertise in central banking, financial risk management, and regulatory/policy matters, acquired over a career spanning more than three decades, including his tenure with the Reserve Bank of India and his continuing engagement with apex regulatory consultative bodies;

(b) his ongoing association with international fintech risk management practices and with a public sector bank as a risk management adviser keeps him current with evolving global and domestic risk and regulatory frameworks, which is of considerable value to the Company;

(c) his continuation on the Board would ensure continuity of high-quality guidance, particularly in matters relating to risk management, financial oversight, and regulatory compliance, and would be beneficial to the Company, its Members and other stakeholders;

(d) he continues to meet the criteria of independence as prescribed under Section 149(6) of the Companies Act, 2013 and Regulation 16(1)(b) of the SEBI Listing Regulations, and has furnished a declaration to this effect; and

(e) his continuation beyond the age of 75 years, for the remainder of his current term of appointment i.e. up to 13th November, 2029, is desirable and in the best interest of the Company.

Except Mr. Himadri Bhattacharya, being the appointee director, and his relatives, to the extent of their shareholding, if any, in the Company, none of the other Directors, Key Managerial Personnel of the Company or their relatives are, in any way, concerned or interested, financially or otherwise, in the said resolution.

The Board recommends the Special Resolution set out at Item No. 9 of the Notice for approval by the Members.

By order of the Board of Directors
For Finkurve Financial Services Limited

Sd/-
Kajal Parmar
Company Secretary & Compliance Officer
ACS:65484

Place: Mumbai
Date: 01st September, 2026