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**DISCLOSURE PURSUANT TO REGULATION 14 OF THE SECURITIES AND EXCHANGE BOARD OF INDIA
(SHARE BASED EMPLOYEE BENEFITS AND SWEAT EQUITY) REGULATIONS, 2021 – FY 2025-26**

A. Relevant disclosures in terms of the accounting standards prescribed by the Central Government in terms of section 133 of the Companies Act, 2013 (18 of 2013) including the 'Guidance note on accounting for employee share-based payments' issued in that regard from time to time.

Refer Note No.24.8 of Standalone and Consolidated Financial Statements of the Company for the Financial Year 2025-26.

B. Diluted EPS on issue of shares pursuant to all the schemes covered under the regulations shall be disclosed in accordance with 'Accounting Standard 20 - Earnings Per Share' issued by Central Government or any other relevant accounting standards as issued from time to time.

Diluted EPS for the Consolidated Financial Statements for the Financial Year ended March 31, 2026, is INR 87.80 and for Standalone Financial Statements for the Financial Year ended March 31, 2026, is INR 89.20.

C. Details related to ESOP Schemes of the Company

i. Description of ESOP Scheme that existed any time during the year:

Particulars	ESOP 2016	ESOP 2018	RSU 2020	ESOP 2022	RSU 2022
Date of approval of Shareholders	April 22, 2016	July 27, 2018	January 21, 2021	July 26, 2022	July 26, 2022
Total number of options/Units approved by the shareholders	41,88,459	24,13,000	5,00,000	20,00,000	8,50,000
Additional Grants in number pursuant to Rights Issue	3,35,510	9,13,936	22,146	-	-
Vesting requirements	Vesting takes place on staggered basis over a maximum period of five years.	Vesting takes place on staggered basis over a maximum period of six years.	Vesting takes place on staggered basis over a maximum period of four years.	Vesting takes place on staggered basis over a maximum period of four years.	Vesting takes place on staggered basis over a maximum period of four years.
Exercise Price or pricing formula	Exercise price of each ESOP will be the Fair Market Value of each share on the date of the ESOP grant as approved by the Nomination and Remuneration Committee which shall be the closing price of share of the Company on the stock exchange where there is highest trading volume, on the day immediately prior to the date of grant.	Exercise price of each ESOP will be the Fair Market Value of each share on the date of the ESOP grant as approved by the Nomination and Remuneration Committee which shall be the closing price of share of the Company on the stock exchange where there is highest trading volume, on the day immediately prior to the date of grant.	INR 10 per equity share	Exercise price of each ESOP will be the Fair Market Value of each share on the date of the ESOP grant as approved by the Nomination and Remuneration Committee which shall be the closing price of share of the Company on the stock exchange where there is highest trading immediately prior to the date of grant.	INR 10 per equity share
Maximum term of options granted	Three years from the date of the vesting of respective options	Three years from the date of the vesting of respective options	One year from the date of the vesting of respective units	Three years from the date of the vesting of respective units	One year from the date of the vesting of respective units
Sources of shares (primary, secondary or combination)	Primary	Primary	Primary	Primary	Primary
Variation in terms of options	Nil	Nil	Nil	Nil	Nil

ii. Method used to account for ESOS - Intrinsic or fair value: Fair Value Method

iii. Where the company opts for expensing of the options using the intrinsic value of the options, the difference between the employee compensation cost so computed and the employee compensation cost that shall have been recognized if it had used the fair value of the options shall be disclosed. The impact of this difference on profits and on EPS of the company shall also be disclosed. Not Applicable

iv. Option movement during the year pursuant to Original grant (For each ESOS):

Particulars	Details				
	ESOP 2016	ESOP 2018	RSU 2020	ESOP 2022	RSU 2022
Number of options outstanding at the beginning of the period	3,45,000	10,60,042	1,26,700	2,26,400	-
Number of options granted during the year	-	9,48,500	2,84,600	-	2,34,508
Number of options forfeited/ lapsed during the year	3,50,122	4,91,204	26,532	48,960	9,000
Number of options vested during the year	-	3,03,443	30,960	56,460	-
Number of options exercised during the year	2,29,990	1,74,764	58,468	46,010	-
Number of shares arising as a result of exercise of options	2,29,990	1,74,764	58,468	46,010	-
Money realized by exercise of options (INR), if scheme is implemented directly by the company	10,21,27,059.50	10,26,63,569.50	5,84,680	2,31,65,231.50	-
Loan repaid by the Trust during the year from exercise price received	-	-	-	-	-
Number of options outstanding at the end of the year	-	13,30,875	3,55,000	1,26,000	2,25,508
Number of options exercisable at the end of the year	10	3,95,992	2,728	29,590	-

Option movement during the year pursuant to Rights Issue grant (For each ESOS):

Particulars	Details				
	ESOP 2016	ESOP 2018	RSU 2020	ESOP 2022	RSU 2022
Number of options outstanding at the beginning of the period	1,00,430	1,42,724	2,992	-	-
Number of options granted during the year	-	-	-	-	-
Number of options forfeited/ lapsed during the year	1,05,611	1,64,409	0	-	-
Number of options vested during the year	-	53,390	1,282	-	-
Number of options exercised during the year	66,954	42,331	6,018	-	-
Number of shares arising because of exercise of options	66,954	42,331	6,018	-	-
Money realized by exercise of options (INR), if scheme is implemented directly by the company	2,97,30,923.70	2,54,40,795.30	60,180	-	-
Loan repaid by the Trust during the year from exercise price received	-	-	-	-	-
Number of options outstanding at the end of the year	0	53,418	1,710	-	-
Number of options exercisable at the end of the year	0	1,73,596	-	-	-

- v. Weighted-average exercise prices and weighted-average fair values of options shall be disclosed separately for options whose exercise price either equals or exceeds or is less than the market price of the stock

	ESOP 2018					RSU 2020		RSU 2022	
Grant Date	14-May-25	16-May-25	17-May-25	08-Aug-25	24-Dec-25	14-May-25	30-Sep-25	30-Sep-25	24-Dec-25
No of options granted	5,80,500	1,08,000	30,000	30,000	200000	109600	175000	202000	32508
Weighted average exercise price per option (In INR)	1092.2	1074.3	1072.1	758.7	932.85	10	10	10	10

- vi. Employee wise details (name of employee, designation, number of options granted during the year, exercise price) of options granted to:

Senior managerial personnel as defined under Regulation 16(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015	<table> <tr> <th>Name and designation of Senior managerial personnel</th><th>Options/RSUs granted</th><th>Exercise Price INR</th></tr> <tr> <td>Mr. Ajai Kumar Shukla, Managing Director & CEO (appointed wef December 18, 2025)</td><td>200000</td><td>932.85</td></tr> <tr> <td>Mr. Ajai Kumar Shukla, Managing Director & CEO (appointed wef December 18, 2025)</td><td>32508</td><td>10</td></tr> <tr> <td>Mr. Girish Kousgi (resigned on July 30, 2026)</td><td>1,00,000</td><td>1074.30</td></tr> <tr> <td>Mr. Jatul Anand, Executive Director</td><td>30000</td><td>1092.2</td></tr> <tr> <td>Mr. Jatul Anand, Executive Director</td><td>40000</td><td>10</td></tr> <tr> <td>Mr. Vinay Gupta, Chief Financial Officer</td><td>25000</td><td>1092.2</td></tr> <tr> <td>Mr. Vinay Gupta, Chief Financial Officer</td><td>25000</td><td>10</td></tr> <tr> <td>Mr. Satish Kumar Singh, Chief People Officer (appointed as CPO wef May 31, 2025)</td><td>25000</td><td>1092.2</td></tr> <tr> <td>Mr. Satish Kumar Singh, Chief People Officer (appointed as CPO wef May 31, 2025)</td><td>25000</td><td>10</td></tr> <tr> <td>Ms. Valli Sekar, Chief Business Officer – Affordable Business (appointed as CBO wef May 20, 2025)</td><td>35000</td><td>1092.2</td></tr> <tr> <td>Ms. Valli Sekar, Chief Business Officer – Affordable Business (appointed as CBO wef May 20, 2025)</td><td>30000</td><td>10</td></tr> <tr> <td>Ms. Veena G Kamath, Company Secretary</td><td>15000</td><td>1092.2</td></tr> <tr> <td>Ms. Veena G Kamath, Company Secretary</td><td>10000</td><td>10</td></tr> <tr> <td>Mr. Krishna Kant, Chief Compliance Officer</td><td>15000</td><td>1072.2</td></tr> <tr> <td>Mr. Krishna Kant, Chief Compliance Officer</td><td>10000</td><td>10</td></tr> <tr> <td>Mr. Anshul Dalela, Chief of Operations & Customer Service</td><td>20000</td><td>1092.2</td></tr> <tr> <td>Mr. Anshul Dalela, Chief of Operations & Customer Service</td><td>15000</td><td>10</td></tr> <tr> <td>Mr. Anubhav Rajput, Chief Information Officer</td><td>11000</td><td>1092.2</td></tr> <tr> <td>Mr. Anubhav Rajput, Chief Information Officer</td><td>10000</td><td>10</td></tr> <tr> <td>Mr. Vikas Rana, Head of Construction Finance Business</td><td>15000</td><td>1092.2</td></tr> <tr> <td>Mr. Bhavya Taneja, Chief Marketing Officer (appointed as CMO wef May 31, 2025)</td><td>20000</td><td>1092.2</td></tr> <tr> <td>Mr. Bhavya Taneja, Chief Marketing Officer (appointed as CMO wef May 31, 2025)</td><td>10000</td><td>10</td></tr> <tr> <td>Mr. Neeraj Manchanda, Chief Risk Officer</td><td>8000</td><td>1074.3</td></tr> <tr> <td>Mr. Vipin Malhotra, Head - 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Any other employee who receives a grant in any one year of option amounting to 5% or more of option granted during that year;	None																																																																																								
Identified employees who were granted option, during any one year, equal to or exceeding 1% of the issued capital (excluding outstanding warrants and conversions) of the company at the time of grant.	None																																																																																								

vii. A description of the method and significant assumptions used during the year to estimate the fair value of options including the following information:

Details are given in Note 24.8 of Standalone and Consolidated Financial Statements for the Financial Year ended March 31, 2026.

viii. Disclosures in respect of grants made in three years prior to IPO under each ESOS

Until all options granted in the three years prior to the IPO have been exercised or have lapsed, disclosures of the information specified above in respect of such options shall also be made
- Disclosed Above.

D. Details related to ESPS: Not Applicable

E. Details related to SAR: Not Applicable

F. Details related to GEBS/RBS: Not Applicable

G. Details related to Trust: Not Applicable
