

Familiarization Program Financial Year 2025-26 - Provisional

Disclosures as per Regulation 46(2)(i) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

In accordance with the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has in place systems and processes to ensure that independent directors are familiar with various aspects of the Company. These cover Company’s strategy, business plan, financial details, human resources, technology, internal controls, risk management, key changes in the regulatory framework as stipulated by the Ministry of Corporate Affairs, National Housing Bank, SEBI, RBI and other regulatory authorities and its impact on the Company. The following programs were facilitated:

Sl. No.	Programs	Date	Attended by and Duration (in Minutes)
1	Presentation by CIO – IT Transformation and benefits covering drivers for undertaking transformation, current status, earnings, transformation spend, key IT wins etc.	May 23, 2025	Directors- 30
2	AI workshop for Board members by Regenesys Corporate Education covering GenAI – Strategic Primer for Board Leaders, Emerging Business Model, Change Management, AI Metrics Finding Use Cases etc	September 10, 2025	Directors- 120
3	Updates in the Statutory & Regulatory Guidelines from April 2025 to February 2026	Monthly	Directors
4	Presentation on Marketing Strategy H1 Highlights covering segment wise focus areas and goals, consumer profiling, branding at different events, community growth, campaigns etc.	November 28, 2025	Directors- 30
5	Recent regulatory changes in the RPT Framework- virtual session by Mr. Vinod Kothari & Ms. Vinita Nair, Managing Partners of M/s Vinod Kothari & Co.	January 29, 2026	Directors- 90
6	Presentation on Digital Personal Data Protection Act (DPDPA) by Deloitte covering applicability, key roles, obligations, governance, penalties for non-compliance etc.	March 09, 2026	Directors- 45

Apart from the above, Directors actively interacted with the Company’s Senior Executives, internal and statutory auditors, which enables them to get a better understanding of the Company’s business model, nature of its activities/ operations, organization structure and facilities. The Directors are provided with internal policies to enable them to familiarize with the Company’s procedures and practices. The Directors are also familiarized about the nature of the industry, business model of the entity, roles, rights, responsibilities of independent directors and any other relevant information, during meetings.

During the year, the KMPs have undergone Professional developments programs (Structured and Unstructured) conducted by respective institutes on various relevant topics and training and development program scheduled by the Company.

Summary of Familiarization program:

Number of programs during Financial Year 2025-26	6
Number of hour spent	5.25



**Familiarization Programme
Financial Year 2024-25**

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S.No.	Programmes	Date	Attended by and Duration (in Minutes)
1	Presentation on Industry Update covering scope of Growth vis-a-vis favorable Demographics, Socio Cultural Trends, Housing Shortage, Demand, Govt & RBI initiatives for Residential Real Estate; & Peer Comparison covering Financial Ratios, Employee Productivity, Asset Quality, etc.	May 3, 2024	Directors- 60
2	Presentation on New Technology Initiatives covering data lake, Gen AI (Pilot), DevOps Pipeline, Integration Hub, AI components in CRM, Negative AML Solution	May 4, 2024	Directors- 60
3	Presentation on Great Place to Work and Diversity Initiatives	May 4, 2024	Directors- 60
4	Updates in the Statutory & Regulatory Guidelines during the quarter ended March 2024	June 18, 2024	Directors- 30
5	Discussion on RBI Master Directions on Fraud Management in NBFCs	Sep 9, 2024	Directors- 30
6	Statutory & Regulatory updates Q1FY25 (NHB, RBI, SEBI, etc.)	Sep 24, 2024	Directors- 30
7	Presentation on CRISIL on Credit Rating, Risk, Data Quality Index, ORM & CRM, Vendor Management, Cyber Security & Assessment & ECL Model	Sep 30, 2024	Directors- 90
8	Cyber Security Policy & Cyber Crisis Management Plan, Integrated Risk Management Policy, Credit Risk Management Policy, Cloud Security Policy, Presentation on Liquidity	Nov 4, 2024	Directors- 60
9	Discussion on Market scenario for commencing Corporate Finance Business	Nov 16, 2024	Directors- 30
10	Presentation on Succession Planning	Dec 18, 2024	Directors- 120
11	Presentation on Global & Industry updates- Market Trends in Retail Exposure in India, Mortgage Market in India, Housing Finance Sector, Affordable Segment, Peer Analysis, Prime & Emerging Business, Market Opportunity for Corporate Finance	Feb 22, 2024	Directors- 120
12	Risk Management, Information Technology, Liquidity matters, ESG, CSR, Cyber Crises, ESOP, Key Technologies shaping Industry, Cloud Policy	FY 2024-25	Directors- 5 hours

Apart from the above, Directors actively interact with the Company's Senior Executives, internal and statutory auditors, which enables them to get a better understanding of the Company's business model, nature of its activities/ operations, organization structure and facilities. The Directors are provided with internal policies to enable them to familiarize with the Company's procedures and practices. The Directors are also familiarized about the nature of the industry, business model of the entity, roles, rights, responsibilities of independent directors and any other relevant information, during meetings. During the year, the KMPs have undergone Professional developments programmes (Structured and Unstructured) conducted by respective institutes on various relevant topics and training and development programme scheduled by the Company.

Summary of Familiarization programme:

Number of programmes during Financial Year 2024-25	11
Number of hours spent	35 Hours



Familiarization Programme

Financial Year 2023-24

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The following programmes were facilitated:

S. No.	Programmes	Date	Attended by and Duration (in Minutes)
1	Industry Update, Market share and Peer group analysis	April 7, 2023	Directors- 30
2	Regulatory updates during Q1FY24 (NHB, RBI, SEBI, etc.)	August 1, 2023	Directors- 30
3	Presentation on ECL (Expected Credit Loss)	October 23, 2023	Directors- 15
4	Presentation on affordable Housing Market	October 23, 2023	Directors- 15
5	Statutory and Regulatory Updates during Q2FY24 (NHB, RBI, SEBI, etc.)	October 31, 2023	Directors-15
6	Training program on Corporate governance by Mr M Damodaran, founder, Excellence Enablers Pvt. Ltd.	January 10, 2024	Directors-120
7	Early Warning signals to prevent frauds	January 30, 2024	Directors-15
8	Presentation on Business Intelligence Unit	March 4, 2024	Directors-30
9	Statutory and Regulatory Updates during Q3FY24 (NHB, RBI, SEBI, etc.)	March 4, 2024	Directors-30
10	Company's strategy, business plan, financial details, human resources, technology, internal controls, risk management	FY 2023-24	Directors- 27 Hrs

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internal policies to enable them to familiarize with the Company's procedures and practices. The Directors are also familiarized about the nature of the industry, business model of the entity, roles, rights, responsibilities of independent directors and any other relevant information, during meetings.

During the year, the KMPs have undergone Professional developments programmes (Structured and Unstructured) conducted by respective institutes on various relevant topics and training and development programme scheduled by the Company.

Summary of Familiarization programme:

Number of programmes during current Financial Year	23
Number of hours spent	32 hours

**Familiarization Programme
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Financial Year 2023-24

Summary of Familiarization programme:

Number of programmes during current Financial Year	23
Number of hours spent	32 Hours



Familiarization Programme

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These detailed discussions and presentations were facilitated by the Company's Senior Management/Executive Director(s).

Financial Year 2022-23

Summary of Familiarization programme:

Number of programmes during current Financial Year	10
Number of hours spent	34 hours
