

**FAMILIARIZATION PROGRAMME FOR INDEPENDENT DIRECTORS**

(In terms of Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

**1. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2017-18**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Friday/ 26th May, 2017	1 Hour	Value Creation Initiatives
2.	Friday/ 26th May, 2017	1 Hour	Update on GST Implementation
3.	Thursday/ 26th October, 2017	1 Hour	Secretarial Standards
4.	Thursday/ 25th January, 2018	1 Hour	Business Strategy for FY18-19
5.	Thursday/ 25th January, 2018	1 Hour	IND AS
6.	Thursday/ 25th January, 2018	1 Hour	Automation on Conducting the Board Meetings

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1	Mr. Krishan Kant Rathi	6	6	6	6
2	Ms. Kalpana Iyer	6	6	6	6
3	Mr. Sandeep Tandon	4	4	4	4

**2. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2018-19**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Friday/ 27th April, 2018	2 Hours	Implementation of IND AS
2.	Friday/ 27th April, 2018	1 Hour	Road Map of IPO
3.	Friday/ 08th June, 2018	1 Hour	Understanding of SEBI ICDR and LODR regulation with respect to Proposed IPO
4.	Thursday/ 26th July, 2018	1 Hour	Information Technology framework for HFC as per NHB
5.	Wednesday/ 12th Sep, 2018	2 Hours	Brief Information about Insider Trading as per SEBI (prohibition of Insider Trading) Regulations, 2015
6.	Wednesday/ 30th January, 2019	2 Hours	Regulatory updates on SEBI LODR Regulations 2018
7.	Wednesday/ 30th January, 2019	1 Hour	Value creation Initiatives update
8.	Wednesday/ 30th January, 2019	1 Hour	Regulatory updates on SEBI (prohibition of Insider Trading) Regulations, 2018

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1	Mr. Krishan Kant Rathi	8	14	11	17
2	Ms. Kalpana Iyer	7	13	10	16
3	Mr. Sandeep Tandon	8	12	11	15

### **3. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2019-20**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Friday/ 3 <sup>rd</sup> May, 2019	1 Hour	Value Creation Initiatives update through Board presentations
2.	Thursday /01st August, 2019	2 Hour	Brief Information about the INDAS Automation
3.	Friday/25th October, 2019	1 Hour	Cyber security protocols and Information Technology framework
4.	Friday/25th October, 2019	1 Hour	Updating about all laws and regulations applicable to the Company
5.	Friday/24th January, 2020	1 Hour	Brief information about Board Skills/expertise and Board Evaluation
6.	Friday/24th January, 2020	1 Hour	Brief updates on Insider Trading laws and regulations
7.	Wednesday/26th February, 2020	3 Hour	Risk Assessment, Management self-diagnosis, Employee growth and others presentation at Goa (offsite)

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1	Mr. Krishan Kant Rathi	2	16	3	20
2	Ms. Kalpana Iyer	6	19	9	25
3	Mr. Sandeep Tandon	7	19	10	25
4.	Ms. Soumya Rajan	5	5	7	7

### **4. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2020-21**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Thursday/ 14th May, 2020	2 Hours	Regulatory Updates related to relaxations under various laws and Regulations due to COVID situation
2.	Thursday/ 14th May, 2020	1 Hour	Cyber Security Gap analysis
3.	Wednesday/ 12th August, 2020	1 Hour	Updates related to SEBI (Prohibition of Insider Trading) (Amendment) Regulation, 2020
4.	Thursday/ 10th December, 2020	1 Hour	Updates relating to Independent Director's Databank Registration and Test
5.	Thursday/ 21st January, 2021	2 Hours	RBI Circular- review of Regulatory Framework of HFCs
6.	Wednesday/ 17th February 2021	2 Hours	Updates related in the Liquidity Risk Management Framework according to RBI Directions

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1.	Ms. Kalpana Iyer	6	25	9	34
2.	Mr. Sandeep Tandon	6	25	9	34
3.	Ms. Soumya Rajan	6	11	9	16

**5. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2021-22**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Thursday /April 29th ,2021	1 Hour	Regulatory updates from NHB related to Special Re finance facility(SRF-2021 Scheme)
2.	Thursday /April 29th ,2021	1 Hour	Regulatory Updates from MCA and SEBI related to SEBI LODR, Companies Act and their rules
3.	Thursday /April 29th ,2021	1 Hour	Updates from RBI related to asset classification, Income Recognition
4.	Tuesday/July 13th ,2021	2 Hours	Master Direction Non -Banking Financial Company –Housing Finance Company (Reserve Bank) Directions ,2021 (“RBI MASTER DIRECTIONS”)
5.	Thursday/July 29th ,2021	2 Hours	Introduction of SEBI(Issue and Listing of Non-Convertible Securities) Regulations, 2021 and other updates from MCA, SEBI & RBI
6.	Thursday/October 28th ,2021	1 Hours	Regulatory Updates on SEBI(SAST) (Second Amendment) Regulations,2021
7.	Thursday/October 28th ,2021	2 Hours	Introduction of SEBI(Share Based Employee Benefits and Sweat Equity) Regulations,2021
8.	Thursday/February 03rd ,2022	2 Hours	Introduction of Scale based framework for NBFCs. via circular no. RBI/2021- 22/112. Regulatory updates from NHB related to Master Circular - Returns to be submitted by HFCs

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1.	Ms. Kalpana Iyer	8	33	12	46
2.	Mr. Sandeep Tandon	8	33	12	46
3.	Ms. Soumya Rajan	7	18	10	26

**6. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2022-23**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Thursday/May 5 <sup>th</sup> , 2022	1 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
2.	Wednesday/July 27 <sup>th</sup> , 2022	2 Hours	Programme on Digital Transformation Journey
3.	Thursday/July 28 <sup>th</sup> , 2022	2 Hours	Programme on Business Strategy for next 3 to 5 years
4.	Thursday/October 20 <sup>th</sup> , 2022	0.5 Hours	Programme on Cyber Security Awareness Training
5.		1 Hours	Programme on HR Initiatives
6.	Thursday/February 02 <sup>nd</sup> , 2023	1 Hour	Business Strategy (Sales) for next 2-3 years
7.		1 Hours	Analytics landscape

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1.	Ms. Kalpana Iyer	7	40	8.5	54.5
2.	Mr. Sandeep Tandon	7	40	8.5	54.5
3.	Ms. Soumya Rajan	7	25	8.5	34.5

**7. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2023-24**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Wednesday/May 03 <sup>rd</sup> , 2023	1 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
2.	Thursday/August 03 <sup>rd</sup> , 2023	0.5 Hour	Cyber Security Awareness Training
	Thursday/August 03 <sup>rd</sup> , 2023	0.5 Hours	Technology Update
	Thursday/August 03 <sup>rd</sup> , 2023	0.5 Hours	Presentation on amendments in SEBI (LODR), Regulations, 2015
3.	Thursday/October 26 <sup>th</sup> , 2023	1.5 Hour	Presentation on Various Circulars, guidelines issued by RBI and SEBI
4.	Thursday/February 01 <sup>st</sup> , 2024	0.5 Hours	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
	Thursday/February 01 <sup>st</sup> , 2024	0.5 Hours	Presentation on Master Directions issued by RBI on IT Governance

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1.	Ms. Kalpana Iyer	4	45	5	59.5
2.	Mr. Sandeep Tandon	4	45	5	59.5
3.	Ms. Soumya Rajan	4	30	5	39.5

**8. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2024-25.**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Thursday/July 25, 2024	0.5 Hour	Programme on Cyber Security
		0.5 Hour	Presentation on Information Technology
		0.5 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
		0.5 Hour	Session of Human resource management
2.	Thursday/November 07, 2024	0.5 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
		0.5 Hour	Presentation on HR Architecture
3.	Thursday/January 30, 2025	0.5 Hour	Programme on Cyber Security
		0.5 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1.	Ms. Kalpana Kaushik Mazumdar	8	53	4	63.5
2.	Mr. Sandeep Tandon	6	51	3	62.5
3.	Ms. Soumya Rajan	8	38	4	43.5

**9. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2025-26.**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Thursday, April 24, 2025	0.5 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
2.	Tuesday, August 12, 2025	0.5 Hour	Programme on IT Roadmap
		0.5 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
3.	Tuesday, November 11, 2025	0.5 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
4.	Thursday, February 05, 2026	1 Hour	Programme on Regulatory Updates by SEBI/MCA/NHB/ RBI
			Programme on Update by RBI with respect to consolidation of Master Directions
			Programme on Information Security/Cyber Security Awareness

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1.	Ms. Kalpana Kaushik Mazumdar	7	60	3	66.5
2.	Mr. Sandeep Tandon	4	55	2	64.5
3.	Ms. Soumya Rajan	7	45	3	46.5

**10. DETAILS OF FAMILIARIZATION PROGRAMMES IMPARTED TO INDEPENDENT DIRECTORS IN FINANCIAL YEAR 2026-27.**

Sr. No.	Day/Date of Familiarization Programme	Duration of Familiarization Programme	Topic of the Familiarization Programme
1.	Tuesday, May 05, 2026	0.2 Hour	Programme on Regulatory Updates by NHB/ RBI

Sr. No.	Name of Independent Director	No. of Sessions attended		No. of hours spent in the Sessions attended	
		During the Year	On Cumulative Basis	During the Year	On Cumulative Basis
1.	Ms. Kalpana Kaushik Mazumdar	1	61	0.2	66.7
2.	Mr. Sandeep Tandon	1	55	0.2	64.7
3.	Ms. Soumya Rajan	1	46	0.2	46.7