"Aavas Financiers Limited
16th Annual General Meeting"

September 16, 2026

Management:	Mr. Vellur Gopalaraghavan Kannan – Chairperson & Independent Director Mr. Vivek Anant Karve – Independent Director Mrs. Soumya Rajan – Independent Director Mr. Siddharth Tapaswin Patel – Non-Executive Nominee Director Mr. Nikhil Omprakash Gahrotra – Non-Executive Nominee Director Mrs. Neha Sureka – Non-Executive Nominee Director Mr. Rohit Ranjan – Non-Executive Nominee Director Mr. Anant Jain – Non-Executive Nominee Director Mr. Manu Yeshpal Singh – Chief Executive Officer Mr. Ghanshyam Gupta – Interim Chief Financial Officer Mr. Saurabh Sharma – Company Secretary & Compliance Officer

Moderator: Good afternoon dear members. A very warm and delightful welcome to you all at the 16th Annual General Meeting of the Aavas Financiers Limited for FY2025-FY2026. We are pleased to have your presence and thank you for joining us virtually to participate in the deliberations of the meeting. For the smooth and orderly conduct of the meeting, all participants will be placed on mute mode throughout the proceedings. This arrangement is intended to prevent disruptions resulting from ambient noise and to provide a smooth meeting environment for all attendees. Please note audio and video facilities will be made available only to those members, who have enrolled themselves as speakers prior to the meeting and are invited to speak during the designated session. Your continued co-operation and support in this regard are sincerely appreciated. I now invite Mr. Saurabh Sharma, Company Secretary and Compliance Officer of the Company, to take the proceedings of the Annual General Meeting forward.

Saurabh Sharma: Thank you. Very good afternoon to everyone. I, Saurabh Sharma, Company Secretary and Compliance Officer on behalf of the Company, extend a cordial welcome to all the shareholders, directors, and the auditors to the 16th Annual General Meeting of the Company. This meeting is being conducted via video conferencing facility in accordance with the applicable regulatory requirements and the circulars issued by the Securities and Exchange Board of India and the Ministry of Corporate Affairs. Before we start the main proceedings of the meeting, I request each of the Board members to kindly introduce themselves to the members, starting with our Chairperson.

Vellur G Kannan: Good afternoon to all. I am Vellur Gopalaraghavan Kannan, Chairperson and Independent Director of the Company and Chairperson of the Stakeholders Relationship Committee and the Information Technology Strategy Committee. I am attending this annual general body meeting through video conferencing from Toronto, Canada. Over to you, Mr. Vivek.

Vivek Anant Karve: Thank you, Mr. Kannan. Good afternoon, dear shareholders. My name is Vivek Karve. I am an Independent Director and the Chairman of the Audit Committee of the Board. I am attending this Annual General Meeting of Aavas from my residence in Mumbai. Thank you so much.

Soumya Rajan: Good afternoon everyone. I am Soumya Rajan, Independent Director of the Company and Chairperson of the Nomination and Remuneration Committee. I am attending this meeting the Annual General Meeting through video conferencing from Mumbai. Thank you and over to you Siddharth!

Siddharth T Patel: Good afternoon, everyone. I am Siddharth Tapaswin Patel, Non-Executive Nominee Director of the Company. I am attending this Annual General Meeting through video conferencing from Korea. Thank you, and over to you, Mr. Nikhil.

Nikhil O Gahrotra: Good afternoon to all. I am Nikhil Omprakash Gahrotra, Non-Executive Nominee Director of the Company and Chairperson of CSR, ESG and the Risk Management Committee. I am attending this Annual General Meeting through video conferencing from Mumbai and thanks and over to you, Neha!

Neha Sureka: Good afternoon, everyone. I am Neha Sureka, Non-Executive Nominee Director of the Company. I am attending this Annual General Meeting through video conferencing from Lucknow. Thank you and over to you Mr. Rohit!

Rohit Ranjan: Good afternoon everyone. I am Rohit Ranjan, Non-Executive Nominee Director of the Company. I am attending this Annual General Meeting through video conferencing from Mumbai. Thank you and over to you, Mr. Anand!

Anant Jain: Good afternoon to all. I am Anant Jain, Non-Executive Nominee Director of the Company. I am attending this Annual General Meeting through video conferencing from Delhi. Thank you.

Saurabh Sharma: Thank you to all the esteemed Board members for their introduction. Now, I would like to welcome Mr. Manu Yeshpal Singh, Company's Chief Executive Officer, and Mr. Ghanshyam Gupta, Company's interim Chief Financial Officer, and request to introduce themselves.

Manu Yeshpal Singh: Good afternoon, everyone. I am Manu Yeshpal Singh, Chief Executive Officer of the Company and Chairperson of the Asset Liability Management Committee. I am joining this meeting through video conferencing from Jaipur. Thank you.

Moderator: Mr. Gupta, you are on mute.

Ghanshyam Gupta: Good afternoon, everyone. I am Ghanshyam Gupta, interim CFO of the Company. I am joining this meeting through video conferencing from Jaipur head office. Thank you.

Saurabh Sharma: Thank you. We also have with us the auditors of the Company who are attending this meeting through video conferencing. Joint Statutory Auditor of the Company, Mr. Tushar Kurani, Partner, and Ms. Princy Maurya, Associate Director of M/s M S K A & Associates LLP, Chartered Accountants, and Mr. Brijmohan Agarwal, Partner, Mr. S. Venkat, Partner of M/s Borkar & Muzumdar Chartered Accountants. Secretarial Auditor of the Company and Scrutinizer, Mr. Lakhan Gupta, Practicing Company Secretary and Partner of M/s Chandrasekaran Associates, representing on behalf of the Secretarial Auditor as well as the Scrutinizer for this AGM, for conducting the voting process in a fair and transparent manner. Dear members, in accordance with the Company's Articles of Association, this meeting will be chaired by Mr. Vellur Gopalaraghavan Kannan, the Chairperson of the company. As the Chairperson is present, I request our Honorable Chairperson to officially take the chair and call the 16th Annual General Meeting to order.

Vellur G Kannan: Thank you. It is an honor to be the Chair of the meeting and yes, you may proceed, Sir.

Saurabh Sharma: Thank you, Sir. With the Chairperson's permission I hereby confirm the presence of requisite quorum via video conferencing for the meeting to proceed. In compliance with the circulars issued periodically by the Ministry of Corporate Affairs and Section 103 of the Companies Act, 2013, the participation of members through video conferencing and other audiovisual means is being recognized for the purpose of quorum. Notes on general instruction. Members, please note that the facility of participation at the AGM through video conferencing or other audiovisual means is made available for 1000 members on first-come, first-served basis.

The register of director and KMP and their shareholding, the register of contract or arrangement in which the directors are interested, secretarial auditor certificates on ESOP scheme and all the other documents referred in the AGM notice has been made available electronically for inspection by the members. Members seeking to inspect such documents can send an e-mail to investorrelations@aavas.in.

As the AGM is being held through VC or other audiovisual means, physical presence of the members has been dispensed, therefore, there is no requirement of appointment of proxies. Accordingly, the facility of appointment of proxies by the members under Section 105 of the Act is not available for this AGM. However, the body corporates are entitled to appoint authorized representatives. Members who have registered themselves as a speaker member till September 9, 2026, only those members are allowed to express their views and ask questions during the question-and-answer session. During the session, the operator will sequentially announce the name of the members who have registered themselves as speakers.

I would like to inform you that the Company has provided its members with the facility to cast their vote by remote e-voting facility provided by NSDL on all the resolutions as set forth in the AGM notice. The e-voting facility started from Friday, September 11, 2026, 09:00 am (IST) and ended on Tuesday, September 15, 2026, 05:00 pm (IST) and the remote e-voting module was disabled by NSDL for voting thereafter. Further, the members who have not cast their votes yet and who are participating in this meeting will have an opportunity to cast their votes through this meeting as well as through the e-voting system provided by NSDL. Members can click on e-voting tab on the video conference screen to avail this feature. The scrutinizer will scrutinize the vote casted through remote e-voting and to be casted at the AGM and will submit its report to the Chairperson or any other person authorized by him for declaring the results. Members can post their questions on the communicate section on the video conferencing page during the meeting. Members are requested to keep their questions brief and specific. To avoid repetitions, the answer to all the questions will be provided within seven working days from the conclusion of this AGM.

The flow of AGM is as follows: Chairperson and Chief Executive Officer will start with their speech. We will then place all the resolutions as set out in the notice of AGM and will then put them to vote. Then we will move to question-and-answer session. Shareholders can vote during the course of the meeting or after the question-and-answer session. I hereby request Vellur Gopalaraghavan Kannan, Sir, the Chairperson of the Company to commence the proceedings of this meeting.

Vellur G Kannan: Thank you, Saurabh Sharma. Good afternoon to everybody. I warmly welcome each one of you to the 16th Annual General Meeting of your Company. It is both an honor and a privilege to speak to you as the incoming Chairperson of the Aavas Financiers Limited. On behalf of the Board of Directors, I would like to express our sincere gratitude for your presence today, and more importantly, for the trust and confidence you have placed in us over the years. Your unwavering support and belief in the Company have been the foundation of our journey, motivating us to overcome challenges, adapt to changing circumstances, and continue creating long-term value for all stakeholders.

I am also privileged to acknowledge the exceptional guidance provided by our Board of Directors, comprising highly respected and accomplished professionals. The Board brings together a wealth of expertise and experience, diverse perspectives and deep industry insights. Their commitment to the highest standards of governance, integrity and stewardship continues to strengthen the Company's strategic direction and resilience. Through their wisdom, support and foresight, the Board has been instrumental in driving our growth and positioning the Company for the future of sustained success and shared prosperity.

The Company continues to strengthen under the capable leadership of Mr. Manu Singh, Chief Executive Officer, a seasoned financial service professional with over two decades of experience across leading institutions. His strategic vision, deep industry expertise, and proven track record have been instrumental in driving the Company's growth and transformation.

The Company's annual report for the financial year ended March 31, 2026 along with the director's report and audited annual accounts, have been circulated to all the members and I seek your permission to take it as read. Over nearly four decades in Indian banking, I have learned that the most enduring financial institutions are not built merely on capital, technology, or market share they are built on trust. Trust is earned when an institution consistently places the customer at the center of every decision it makes. Growth, profitability and shareholder value are important outcomes, but they are ultimately consequences, not causes of doing the right things consistently over long periods of time. That conviction will shape my stewardship of Aavas. I extend my sincere gratitude to our customers, our Board of Directors, our regulators, our lending partners, promoters, and above all every Aavasian whose dedication brings our values to life every day.

Now, I would request Mr. Manu Singh, Chief Executive Officer, to present the performance of the Company for FY2025-FY2026 and after that, I request Mr. Saurabh Sharma, Company Secretary and Compliance Officer, to take the proceeding ahead. Over to you, Mr. Manu Singh!

Manu Yeshpal Singh: Thank you, Mr. Kannan. Ladies and gentlemen, esteemed shareholders, I warmly welcome you all to the 16th Annual General Meeting of Aavas Financiers Limited. As we gather here today, it is important to reflect on the fundamental purpose that has guided Aavas throughout its journey. Our passion to enrich lives by enabling low- and middle-class income families in unserved and underserved markets to realize their dream of owning a home. Our enduring motto Sapne Aapke Saath Hamara, is not merely a slogan it embodies our commitment to standing alongside our customers at every step of their home ownership journey.

Since inception, Aavas has progressed through several phases of growth, transformation, and institutional strengthening. The year 2025 marked another significant milestone in our journey with the entry of CVC Capital Partners as our new promoter. This development has further strengthened our ownership structure, governance framework, and long-term strategic foundation. Supported by continued investments in technology, advanced analytics, digital customer journeys, and operational excellence, Aavas is well positioned to embark now on its next phase of growth. We remain committed to deliver sustainable, risk adjusted growth, enhancing customer experience, creating long-term value for all stakeholders, and deepening our contribution to expanding access to affordable housing finance across Bharat.

Now, I would like to take you through the key financial performance of your Company as of March 31, 2026. FY2026 was a year of milestones and disciplined progress. Assets under management grew 15% to Rs.23451 Crores. Disbursements rose 11% to Rs.6775 Crores, with home loans accounting for 57% of the disbursements. LAP and MSME loans contributed 12% and 32% respectively. Net interest margin expanded 29 basis points year-on-year to end up at 7.93%. Our net worth crossed the Rs.5000 Crores mark. Our balance sheet crossed the Rs.20,000 Crores milestone. We remain well capitalized with a capital adequacy ratio of 44.6% well above regulatory requirements. In FY2026, we expanded our network to 435 branches, now across 13 states and two union territories, adding a net of 38 branches during the year, largely concentrated in high potential markets such as Uttar Pradesh, Gujarat, and the first time going south to Tamil Nadu. Our portfolio shows exactly whom we were built to serve, with 54% coming from economically weaker and lower income households, 61% with self-employed customers, and 83% at ticket sizes well below Rs.15 lakhs. The total number of live accounts has now reached 2.7 lakh customers, and our permanent employee count is registered at 7649 employees. We added more than 300 certified greenhouse during the year taking our cumulative base beyond 650.

Borrowings. Cost of funds improved 62 basis points over the year and spread expanded 31 basis points to 5.20%. We hold ample liquidity of more than Rs.2100 Crores, including documented and drawn sanctions. We issued AAA rated pass through certificates for the first time, opening a new cost-effective funding avenue. Overall borrowing mix as on March 31, 2026, is 52% from term loans, 27% from assignment securitization, 11% from National Housing Bank, and 10% from debt capital markets. Our average borrowing cost of 7.62% against an average portfolio yield of 12.82% resulted in a spread of 5.20%.

Asset quality and provisioning. Asset quality strengthened even as we grew, 1+ DPD improved to 3.17% from 3.38% a year earlier. Gross and Net Stage 3 stood at 1.05% and 0.68%.

Profitability. The Company's net profit grew by 14% to Rs.654.9 Crores in the fiscal end 2025-2026 The Company successfully maintained its ROA above 3% at 3.3% and ROE at 13.9%. The Company delivered a 14.1% growth in EPS in FY2025-FY2026. We are well capacitized with a network of Rs.5050 Crores.

Let us look ahead. The Indian housing finance sector is experiencing steady growth driven by strong demand in the affordable housing, especially Tier-2, Tier-3 cities, and is ably supported by government initiatives and economic recovery in the rural areas. The housing market is estimated at US$430.74 billion in 2026 and projected to reach US$809 billion by 2031 at roughly 13.4% CAGR, driven primarily by affordability, favorable demographics, and a continued policy support. The affordable housing segment continues to be an important growth driver within the broader housing finance market, supported by rising urbanization, increasing incomes, growing aspirations for home ownership, and a deeper lender penetration into underserved geographies. Typically characterized by housing loans with ticket sizes of about Rs.35 lakhs, the segment remains one of the most structurally significant and underpenetrated parts of India's mortgage market particularly among self-employed customers and borrowers with informal income profiles. It continues to account for a meaningful share of the overall housing credit ecosystem, representing roughly 32% of loan outstanding and 73% of active loan accounts, reflecting its relevance in expanding formal access to housing finance at the mass market level. Going forward, demand for affordable housing is expected to remain steady, supported by continued urbanization, favorable demographics, and focused lender penetration into underserved customer segments. As this segment matures and expands on a larger base, growth is expected to normalize at sustainable levels, with assets under management likely to stabilize around 20% growth by FY2027. Our aspiration to build an asset under management franchise exceeding Rs.50,000 Crores in the next four to five years is ambitious, but one that India's housing opportunity truly deserves. The number is an outcome. Building a stronger institution is the objective. If we keep improving customer experience, keep strengthening our credit culture, making our people more capable, raising branch productivity, using technology to sharpen human judgment in maintaining uncompromising standards of governance, scale will form. Five commitments which will guide this journey. The customer at the center of every decision, our credit culture protected without compromise. Continuous investment in people in leadership, technology in service of judgment and capital allocated with patience and discipline. Certain things will not change. We will never pursue growth at the expense of governance, never confuse activity with productivity, never let technology replace accountability, never trade customer trust for a short-term gain, and never see affordable housing as merely a commercial opportunity. Strategies may evolve and values will endure.

To our customers, a big thank you. Your trust is where every decision at Aavas begins. To my colleagues Thank you for protecting the culture that makes this one distinctive. To our Board, including our members of the Board, Mr. Tandon, Ms. Kalpana, and our previous CEO and Managing Director, Mr. Sachinder, our regulators, our lenders, our investors, and rating agencies, thank you for a confidence we know must be continuously earned and which we intend to honor through disciplined execution and transparent communication. If years from now, Aavas is recognized as an institution that puts customers first, stayed disciplined when markets were exuberant, invested patiently in people, and created opportunities for families across Bharat, we will have succeeded: Not because we built a large institution, but because we built one worthy of lasting trust. People give us purpose, performance gives us momentum, perseverance gives us permanence. Together, they define the Aavas way. Thank you so much for your time. I now hand this over to Mr. Saurabh Sharma to take the proceedings further.

Saurabh Sharma: Thank you, Sir.

Dear members, the notice of the 16th AGM and the annual report for FY2025-FY2026 have been dispatched electronically to those members whose email addresses are registered with the Company, RTA, depositories as on the cutoff date. Further, in accordance with the Regulation 36 (1)(b) of the SEBI (LODR) Regulations, 2015, the Company has dispatched a letter to the members whose email addresses are not registered with the Company, RTA, depositories, providing a weblink and exact path from where the annual report can be accessed on the website of the Company. The statutory auditor's report on the financial statements, secretarial auditor's report both of which are circulated, are of unqualified nature.

Hence, with the approval of members present, the 16th AGM notice, Board's report, and the auditor's report should be taken as read.

We shall now proceed with the business of the meeting and take the resolutions set out in the notice for consideration of the members.

Following are the ordinary businesses to be transacted in this meeting.

1.To consider and adopt the audited financial statements of the Company for the Financial Year ended March 31, 2026 together with the reports of the Board of Directors and Auditors thereon.

2.To appoint Mr. Nikhil Omprakash Gahrotra, (DIN 01277756), as the Director, who retires by rotation and being eligible offer himself for reappointment.

3.To appoint Mrs. Neha Sureka, (DIN, 10759936), as the Director, who retires by rotation and being eligible offer herself for the reappointment.

4.To consider and approve the remuneration of Joint Statutory Auditors of the Company for the Financial Year 2026-27.

Following are the special businesses to be transacted in this meeting.

5.To ratify and confirm the payment of remuneration to Mr. Sachinder Pal Singh, Jitendra Singh Binder, former Managing Director and Chief Executive Officer of the Company.

6.To consider and approve the appointment of Mr. Vivek Anant Karve, (DIN 06840707) as an Independent Director of the Company.

7.To consider and approve the appointment of Mr. Vellur Gopalaraghavan Kannan, (DIN 03443982), as an Independent Director of the Company.

8.To consider and approve the increase in the borrowing power in excess of paid up share capital, free reserves, and securities premiums of the Company under Section 180(1)(c) of the Companies Act, 2013.

9.To consider and approve the creation of charge on the assets of the company under Section 180(1)(a) of the Companies Act, 2013, to secure the borrowings made or to be made under Section 180(1)(c) of the Companies Act, 2013.

10.To consider and approve the issuance of non-convertible debentures in one or more tranches on the private placement basis.

Now I request the operator to begin with the question-and-answer session with our respected members. With the permission of the Chairperson, all the queries will be addressed by the CEO of the Company.

Moderator: Thank you. The Company allowed its members to register as speakers to express their thoughts and raise questions at the Annual General Meeting. For the orderly conduct of the proceedings, the audio and video of each speaker shareholder will be enabled by the operator when their turn arises. Further, in interest of time, I request speaker shareholders to keep their questions specific to the Annual General Meeting and limit to 2 minutes. The management will respond to the queries, comments, and suggestions received from the members after all the registered speakers have completed their observations. We shall now commence the speaker shareholders session. I now invite our first speaker shareholder, Mr. Abhinav Jain, to share his views and raise his questions. Mr. Jain, please go ahead. There is no response from Mr. Jain. We will move forward with our next speaker shareholder, Mr. Himanshu Trivedi. Mr. Trivedi, can you please unmute your connection?

Himanshu Trivedi: Good afternoon, all of you, respected Chairman, other Board of Directors, sitting on dais. Myself, Himanshu Trivedi from Gujarat, Vadodara. First of all, I am thankful to our Company Secretary who is sending the soft, even the hard copy of AGM notice, valid and which is full of information, facts and figures in place, which is easy to follow, easy to understand. So, I am thankful to you and your entire secretarial team. The report is nicely prepared. All corporate governance and all parameters covering the AGM notice. So, I do not have much question because I have full faith on Board. I support all agenda items. I have already sent my question and query through the e-mail well in advance, which will save the time of the AGM and give the opportunity to speak the rest of the speaker shareholder. As a speaker I have only the one question. How many finance branches in Jaipur and rest of Rajasthan? I wish good luck and bright future for coming financial and how many residents and commercial projects in Jaipur? I wish good luck and bright future for the coming financial and coming festival. Thank you for allowing me to speak Sir. Thank you, Sir.

Moderator: Thank you Mr. Trivedi. We now move on with our next speaker shareholder, Mr. Sandeep Kumar. Mr. Kumar, can you please turn on your audio?

Sandeep Kumar: Namaskar. Good afternoon to everyone and respected Chairman, Sir, and management team. First of all, I would like to congratulate the entire team for the progress of Aavas Finance and the good work being done for its stakeholders. As a stakeholder, I hope that the company will continue to move forward in the same way and keep giving us good profits. My short question is, what plans is the Company making over the next 2–3 years to achieve growth and provide better returns to its stakeholders? Please tell us about this. Thank you.

Moderator: Thank you Mr. Kumar. I now invite our next speaker shareholder, Mr. Ankur Chanda. Mr. Ankur Chanda can you please unmute your connection?

Ankur Chanda: Good afternoon to everyone. Sir, I just want to say, our corporate governance is too good, so there no problem, rest I want to say we are consistently growing and our profits are also consistently growing which is very good for a Investor, a Shareholder and for a Company. As a shareholder, I hope Company will keep growing likewise and will give good returns to us and to the Company. But there is only one complain, Company hasn't declare the dividend yet, so if we make one dividend policy and give dividend to shareholders so will feel good. Apart from this, I have no question, as our company secretary sir is there who solves all our concerns, so we don't face any problem, Thank you so much sir.

Moderator: Thank you Mr. Chanda. That was our last question from our speaker members. Thank you all the members who have shared their views, suggestions and queries. I now request Mr. Manu Yeshpal Singh, CEO of the company, to respond to the queries and observations raised during the speaker session.

Manu Yeshpal Singh: Thank you. We would like to thank all of you. Regarding some of the specific questions, we have 110 branches in Rajasthan, and the mix between commercial and residential differs largely from state to state. Typically, it remains around 65% to 70% residential and 30% to 35% commercial. For Sandeep ji question, over the next 2–3 years, your Company has adopted a strategy of 20% asset under management growth in the medium term and is moving forward on this under the Board's guidance. As I said in my presentation, our ambitious target is to take asset under management to Rs.50,000 Crores over the next 4–5 years. As far as dividends are concerned, today our Board's senior guidance is at this level that the profits should be reinvested for the growth of the Company. We are currently in a growth phase. For the next 4–5 years, until we reach our ambitious target of Rs.45,000–50,000 Crores, it is very important for these profits to come back into the business. We have heard your point and have been considering it and will continue to deliberate on it. Thank you. If in the course of this conversation any question has been missed or you have further questions and clarifications to ask, may I please request all shareholders to direct their queries to our secretarial desk and Saurabh. We will respond to them within the seven working days after the AGM meeting today. Over to you, Saurabh!

Moderator: Moreover, if any member wishes to ask questions or make suggestions, they can do so by clicking on the communicate section on the video conferencing page and using text. Members are asked to limit their questions to be concise and focused. The Company will respond within seven days from the conclusion of the meeting. Thank you. We are now wrapping up this session of answering questions, and I will now hand over to the Company Secretary.

Saurabh Sharma: Thank you. Members may note that the e-voting on the NSDL platform will continue to be available for the next 15 minutes till the conclusion of this meeting. Therefore, members who have not cast their votes yet are requested to do so. The Board of Directors has appointed Mr. Rupesh Agarwal, Managing Partner, failing him Mr. Shashikant Tiwari, failing him Mr. Lakhan Gupta, practicing company secretaries, and partners of M/s Chandrasekaran Associates, Company Secretaries, as the scrutinizer for conducting the voting process in a fair and transparent manner and issue their report. The voting results on all the resolutions as set out in the notice of AGM will be declared on the receipt of the scrutinizer's report within the time stipulated under the applicable laws and shall be intimated to the Stock Exchanges and uploaded on the website of the Company as well as on the website of the NSDL. I now declare the proceedings of this Annual General Meeting of the Company as completed and closed. I request Mr. Ghanshyam Gupta, Company's Interim CFO, to give the vote of thanks.

Ghanshyam Gupta: Thank you, Saurabh. Good evening, everyone. On behalf of the Company and the Board, it is my privilege to extend a sincere vote of thanks for your presence at the 16th Annual General Meeting of the Company and for your continued trust and support. Over the past few years, our focused investment in distribution and technology has sustained operating momentum and helped us cross Rs.23,400 Crores of AUM mark. While maintaining the performance parameters we value most. About financial highlights for FY2026, which are there in the annual report as well, our total income went up by 17.7%, disbursement went up by 11% and AUM stood at Rs.23,451 Crores with a growth of 15%. Profit after tax went up by 14%. These outcomes reflect disciplined execution, customer centricity, and a commitment to long-term value creation. Our transformation journey continues with clear priorities, technology-led productivity, operational efficiency, and wider customer reach, anchored in strong governance and prudent risk management. Before I close, I extend my gratitude to our customers, employees, shareholders, promoters, directors, auditors, regulators, including NHB, RBI, SEBI, MCA, ADA, Debenture Holders, bankers, lenders, and rating agencies for their continuous support. Thank you once again for your engagement and trust. Please stay well and in good health. We look forward to meeting you at next year's AGM. Thank you.

Moderator: Dear shareholders, e-voting facility will be available for the next 15 minutes from now. We request you to please cast your vote if not casted yet. Thank you all for joining the meeting. We want to notify you that the e-voting period for the Annual General Meeting has concluded. The Company believes that all the members who took part in the AGM had enough time and chances to submit their votes. Hence, we are now officially closing this AGM. Thank you, everyone, for actively engaging in the AGM and participating in the e-voting. Thank you.