

Pursuant to the SEBI Listing Regulations, 2015–

Independent Directors of the Company are familiarised on an ongoing basis at the various board/ committee meetings and otherwise wherein Directors are briefed on the businesses, changes in Regulatory requirements, Corporate Governance requirements, Macro environment, by way of presentations, etc.

During the year FY2022, the Independent Directors are apprised on the following:

- Discussions were held from time to time on major developments in the areas of the SEBI Listing Regulations, 2015, SEBI (Prohibition of Insider Trading) Regulations, 2015, Companies Act, 2013 and NBFC guidelines including scale based regulations.
- An informal Meeting of Independent Directors with the Senior Management Personnel of the Company was convened to bring about greater interaction amongst them for a better overall understanding of the functions and business of the Company.
- Presentations made during last one year covered the following subjects:
 - a) Presentation on 'Risk Management' and 'Credit Risk';
 - b) Presentation on Information Technology Management including cyber security; and
 - c) Presentation on 'Risk Management Plan'
- As and when a new director is appointed, as part of the process of induction, the Company has the practice of familiarising the new director with information on various aspects of the Company, including the following:
 - a) Company's Code of Conduct for directors
 - b) Annual reports of last three years
 - c) Company's Insider Trading Code
 - d) Latest Investor Presentation
 - e) Existing composition of Board and Committees
 - f) Members of Senior Management Team
- In addition, the Company conducted a session to familiarise Ms. Radhika Haribhakti, the newest Independent Director to acquaint her with the Company's businesses, processes and culture.
- Further the company conducted a session to familiarize the directors about the business model of "3 in 1 App".
- The Company has not engaged the services of any training institute for imparting any training to any Independent Directors till date.
