

Details of Familiarization Program sessions held during the Financial Year 2019-20 pursuant to the Familiarization Program Policy read with Regulation 25(7) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 are as follows:

Area covered:

Details relating to Foreign Exchange Activities, Gold loan Business vertical, Business and related Policies and practices; Departmentalization in various Business verticals, Statutory Provisions governing Independent Directors.

Details of attendance of Independent Directors in Familiarization Sessions in the FY 2019-20 are as follows:

| S.No. | Name of Independent Director | No. of Programmes attended | | No. of hours spent in the Programmes attended | |
|-------|------------------------------|----------------------------|----------------------|---|----------------------|
| | | FY 2019-20 | Cumulative till date | FY 2019-20 | Cumulative till date |
| 1 | Mr. Vigyan Arora | 2 | 13 | 1 Hr 30 Mins | 10 Hrs. |
| 2 | Mr. Dilbag Singh Sidhu | 1 | 12 | 1 Hr | 9 Hrs. 30 Mins. |
| 3 | Mr. Ajay Arora | 2 | 13 | 1 Hr 30 Mins | 10 Hrs. |
| 4 | Mr. Arjun Pandurang Ghugal | 2 | 11 | 1 Hr 30 Mins | 8 Hrs. |
| 5 | Mr. Uma Shankar Paliwal | 2 | 5 | 1 Hr 30 Mins | 4 Hrs. |