NOTICE OF THE 15TH ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT THE FIFTEENTH ANNUAL GENERAL MEETING ("AGM") OF THE MEMBERS OF INCRED HOLDINGS LIMITED ("THE COMPANY") WILL BE HELD ON WEDNESDAY, SEPTEMBER 10, 2025 AT 11:00 A.M THROUGH VIDEO CONFERENCING/ OTHER AUDIO VISUAL MEANS ("VC/OAVM") TO TRANSACT THE FOLLOWING BUSINESSES:

ORDINARY BUSINESS:

1. To consider and adopt the audited standalone financial statements of the Company, together with the report of the Board of Directors and the Auditors thereon for the financial year ended March 31, 2025, and audited consolidated financial statements of the Company together with the report thereon for the financial year ended March 31, 2025.

2. To appoint a director in place of Mr. Anil Nagu (DIN: 00110529), who retires by rotation and being eligible, offers himself for re-appointment.

3. To appoint a director in place of Mr. Vivek Anand PS (DIN: 02363239), who retires by rotation and being eligible, offers himself for re-appointment.

SPECIAL BUSINESS:

4. **APPOINTMENT OF MR. SAURABH KANT SINGH (DIN: 02682660) AS AN INDEPENDENT DIRECTOR OF THE COMPANY:**

To consider and, if thought fit, to pass the following resolution as an **ORDINARY RESOLUTION:**

"**RESOLVED THAT** pursuant to the provisions of Sections 149, 152, 161 and any other applicable provisions of the Companies Act, 2013 ("the Act"), rules made thereunder (including any statutory modification(s) or re-enactment thereof for the time being in force) read with Schedule IV to the Act, the applicable provisions of the Articles of Association of the Company; all other applicable laws, acts, rules, regulations, guidelines, circulars, directions and notifications; and on the recommendation of the Nomination & Remuneration Committee ("NRC") and approval of the Board of Directors of the Company, Mr. Saurabh Kant Singh (DIN: 02682660), who was appointed as an Additional Director of the Company with effect from August 2, 2025, be and is hereby appointed as an Independent Director of the Company, not liable to retire by rotation for a term of 5 years i.e. from August 2, 2025, until August 1, 2030.

RESOLVED FURTHER THAT in connection with the aforesaid, the Board of Directors (including any Committee thereof) be and is hereby authorized to do all such acts, deeds, matters and things as may be deemed necessary, desirable, proper or expedient for the purpose of giving effect to this resolution and for matters connected therewith or incidental thereto.

5. **CONSIDER AND APPROVE THE RECLASSIFICATION OF THE AUTHORIZED SHARE CAPITAL OF THE COMPANY:**

To consider and, if thought fit, to pass the following resolution as an **SPECIAL RESOLUTION:**

"**RESOLVED THAT** pursuant to Sections 13, 14, 61, 64 of the Companies Act, 2013, and the rules made thereunder, including any statutory modification(s), re-enactment(s) thereof for the time being in force, the consent of the Members of the Company be and is hereby accorded to reclassify the existing Authorised Share Capital of the Company of INR. 20,03,03,00,000 (Rupees Two Thousand Three Crores and Three Lakhs only) divided into 1,00,10,30,000 (One Hundred Crores Ten Lakhs and Thirty Thousand) Equity Shares of INR.10/- each (Rupees Ten only) and 1,00,20,00,000 (One

Hundred Crores and Twenty Lakhs) compulsorily convertible preference Shares of INR.10/- each (Rupees Ten Only) to INR. 20,03,03,00,000 (Rupees Two Thousand Three Crores and Three Lakhs only) divided into 2,00,30,30,000 (Two Hundred Crores Thirty Lakhs and Thirty Thousand) Equity Shares of INR.10/- each (Rupees Ten Only).

RESOLVED FURTHER THAT the Memorandum of Association of the Company be and is hereby amended by substituting the existing Clause V thereof by the following new Clause V as under:

"The Authorised Share Capital of the Company is INR. 20,03,03,00,000 (Rupees Two Thousand Three Crores and Three Lakhs only) divided into 2,00,30,30,000 (Two Hundred Crores Thirty Lakhs and Thirty Thousand) Equity Shares of INR.10/- each (Rupees Ten Only) with the power to increase or reduce the same in accordance with the provisions of the Companies Act, 2013.

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution any Director and/or Company Secretary of the Company be and is hereby severally authorised to take all such steps and actions and give such directions and delegate such authorities, as it may in its absolute discretion, deem appropriate."

By Order of the Board of Directors
For InCred Holdings Limited

Date: August 19, 2025
Place: Mumbai

Sd/-
Nikita Shetty
Company Secretary

Explanatory Statement
(Statement under Section 102 of the Companies Act, 2013)

Item No. 4

APPOINTMENT OF MR. SAURABH KANT SINGH (DIN: 02682660) AS AN INDEPENDENT DIRECTOR OF THE COMPANY:

Pursuant to the recommendation of Nomination and Remuneration Committee, the Board of Directors of the Company ("Board") by way of Circular Resolution dated August 2, 2025 had appointed Mr. Saurabh Kant Singh (DIN: 02682660) as an Additional Director designated as Non-Executive, Independent Director of the Company is proposed to be appointed as Independent Director's of the Company by resolution of the Members, in accordance with applicable laws, including the Companies Act, 2013 as amended.

In this regard, the Board is of the opinion that Mr. Saurabh Kant Singh fulfils the criteria for being appointed as independent directors, as set out in the Companies Act, 2013 and that Ms. Saurabh Kant Singh is independent of the management of the Company.

The Company has received the consent in writing from Mr. Saurabh Kant Singh to act as a Director in Form DIR-2, intimation to the effect that he is not disqualified to be appointed as a director in other companies in Form DIR-8 and declaration in writing to the effect that he meets the criteria of independence as provided in Section 149(6) of the Companies Act, 2013.

The Board of Directors has recommended the appointment of Mr. Saurabh Kant Singh as Independent Director for a term of five (5) consecutive years subject to such Director continuing to satisfy the criteria of independence in terms of the Companies Act, 2013, the rules notified thereunder and shall not be liable to retire by rotation.

In line with the Company's remuneration policy for Independent Director, the proposed director will be entitled to receive remuneration by way of sitting fees as approved by the Board of Directors, reimbursement of expenses for participation in the Board meetings/Committee meetings and profit related commission, if any.

Details of the proposed director pursuant to the Secretarial Standard on General Meetings issued by the Institute of Company Secretaries of India is provided under **Annexure A** to this Notice.

None of the directors and key managerial personnel of the Company and their relatives (as defined in the Companies Act, 2013) are concerned or interested in the proposed resolution, other than the proposed appointee is concerned or interested in the proposed resolution.

Item No. 5

CONSIDER AND APPROVE THE RECLASSIFICATION OF THE AUTHORIZED SHARE CAPITAL OF THE COMPANY

The Shareholders are hereby informed that the present Authorized Share Capital of the Company comprises of INR 20,03,03,00,000/- (Rupees Two Thousand Three Crores and Three Lakhs only) divided into 1,00,10,30,000/-(One Hundred Crores Ten Lakhs and Thirty Thousand) equity shares of INR 10/- (Rupees Ten) each aggregating to INR 10,01,03,00,000/- (Rupees One Thousand One Hundred Crore and Three Lakhs only) and 1,00,20,00,000/- (One Hundred Crores and Twenty Lakhs) compulsorily convertible preference shares ("CCPS") of INR 10/- (Rupees Ten) each aggregating to INR 10,02,00,00,000/-(Rupees One Thousand and Two Crore only).

Further as the Company does not foresee any plans to raise capital through CCPS in the foreseeable future, it is proposed to reclassify the entire CCPS capital of the Authorized Share Capital into Equity

Share Capital. Consequently, it is deemed appropriate to amend Clause V of the Memorandum of Association of the Company to reflect such reclassification.

The Board of Directors, in its meeting held on August 5, 2025, has approved the proposed reclassification of authorized capital and alteration of capital clause of the Memorandum of Association of the Company, subject to the approval of members.

In terms of the applicable provisions of the Companies Act, 2013, the reclassification of the Authorised Share Capital and amendment in Memorandum of Association require approval of the Members of the Company by way of a Special Resolution.

The resolution as set out in Item No. 5 of the Notice is accordingly proposed for approval of the Members.

A copy of the existing and the proposed Memorandum of Association reflecting the changes will be available for inspection at the Registered Office of the Company during business hours on all working days up to the date of the meeting and will also be available at the meeting.

Annexure A

Additional information of Directors seeking appointment/re-appointment at the Fifteenth Annual General Meeting pursuant to SS-2:

Name of theDirector	**Mr. Anil Nagu (DIN: 00110529)**	**Mr. Vivek Anand PS (DIN: 02363239)**	**Mr. Saurabh Kant Singh (DIN: 02682660)**
Date of Birth/age	September 26, 1966	December 30, 1980	January 1, 1967
Qualifications	Chartered Accountant	Graduate	Master of Manageme Studies from KISIMS Mumbai University -BA(H) History, Kirorim College, University of Delhi
Date of appointment the Board	September 14, 2023	July 26, 2022	August 2, 2025
Remuneration la drawn(FY-2024-25) (Amount in INR)	None	None	Not Applicable
Experience/Brief Profile	Mr. Anil Nagu is a Chartered Accountant and has been the CFO of KKR India since 2019. He is a seasoned finance professional with many years of diverse international experience in corporate governance and business management covering private equity and banking. Prior to joining KKR India, he was Executive Director and Group Head Strategy & Finance for Omni United based in Singapore and prior to that he spent 20+ years at Citibank working in India, UK and Singapore. Between 2002– 2014, Anil was Managing Director and Global Head of Fund Management for Citibank emerging market private equity group (Citi Venture Capital International –	Mr. Vivek Anand PS has over 20 years of experience in Banking & Financial Services. He is the Founder and Managing Director of OAKS Asset Management, a Private Equity Fund based in Mumbai. Prior to OAKS, he was associated with Bay Capital in the capacity of Managing Partner. He began his career at the Kotak Mahindra Group and spent about 10 years there, initially at Kotak Securities and then at Kotak Wealth Management. He was one of the founding members of the Private Wealth Management team and was part of the core team that conceptualized and incepted their Family Office Practice. He is	Mr. Saurabh Kant Singh is a seasoned professional with over thirty years of leadership experience with in depth knowledge and experience of Human Resources, Corporate Social Responsibility, Government Banking and Customer Service. He started his career with Manufacturing Industry and later moved to Financial Services. He has proven track record of building high performance teams, conflict management, process excellence and delivering customer centric solutions. Presently, VP & Honorary Treasurer at BNHS is a voluntary activity working closely with nature and conservation. Also advising logic LLC with its India Business Strategy.

Name of theDirector	Mr. Anil Nagu (DIN: 00110529)	Mr. Vivek Anand PS (DIN: 02363239)	Mr. Saurabh Kant Singh (DIN: 02682660)
	CVCI) where he had governance responsibilities, initially for Citigroup's proprietary PE investments, and subsequently for Citigroup sponsored third party PE funds. His leadership roles included directorships in the General Partner and portfolio companies along with membership of CVCI's Investment Committee and Business Risk Committee.	an alumnus of The Sri Sathya Sai Institutions, Prashanti Nilayam & The Nilgiris and Mahaveer Jain College, Bangalore.	Further during the period of 1999-2025 was associated with ICICI Bank and held several key assignments such as president ICICI Foundation, Head of Government Banking, Head of Customer Service and Co-Head Human Resources.
Terms and conditions of appointment /re-appointment*	Liable to r etire by rotation	Liable to retire by rotation	Not Liable to retire by rotation
Directorship held in other Companies (excluding foreign companies) as on date	1. KKR India Advisors Private Limited 2. KKR Capstone India Operations Advisory Private Limited 3. KKR India Asset Manager Private Limited 4. Incred Financial Services Limited 5. KKR India Asset Finance Private Limited.	1. Incred Financial Services Limited 2. Inara Capital Advisors Private Limited 3. Onza Wealth & Asset Management Private Limited 4. Oaks Asset Management Private Limited	None
Membershipsof committees across companies (only Statutory Committees as required tobe constituted under the Act considered)	1. InCred Financial Services Limited • Risk Management Committee 2. KKR India Advisors Private Limited • Corporate Social Responsibility Committee 3. KKR India Asset Finance Private Limited • Audit Committee • Nomination and	1. InCred Financial Services Limited • Audit Committee 2. Incred Holdings Limited • Audit Committee	None

Name of theDirector	Mr. Anil Nagu (DIN: 00110529)	Mr. Vivek Anand PS (DIN: 02363239)	Mr. Saurabh Kant Singh (DIN: 02682660)
	Remuneration Committee • Risk Management Committee		
Shareholding in the Company (Equity)	50,388 Equity Shares	None	None
Relationship with other Directors/ Manager / Key Managerial Personnel	None	None	None
No. of Board meetings attended during the F.Y 2024-25	4 (Four) Out of 5 Meetings held during the F.Y. 2024-25.	2 (Two) Out of 5 Meetings held during the F.Y. 2024-25.	Not applicable

NOTES:

1. Pursuant to the General Circular No. 09/2024 dated September 19, 2024, issued by the Ministry of Corporate Affairs (MCA) and any amendment/ modification thereof issued by MCA and in compliance with the provisions of the Companies Act, 2013 ("the Act") permitted the holding of the Annual General Meeting ("AGM") through Video Conferencing ("VC") / Other Audio Visual Means ("OAVM") facility, without the physical presence of members at a common venue. In compliance with the said Circulars, EGM/AGM shall be conducted through VC / OAVM.

2. Accordingly, in compliance with the provisions of the Act read with the Circulars, the AGM of the Company is being held through VC / OAVM only. Further, in accordance with the Secretarial Standard-2 on General Meetings issued by the Institute of Company Secretaries of India ("ICSI") read with Guidance/Clarification dated 15th April, 2020 issued by ICSI, the proceedings of the AGM shall be deemed to be conducted at the Registered Office of the Company which shall be the deemed Venue of the AGM.

3. Explanatory Statement pursuant to the provisions of Section 102 of the Act in respect of Special Business stating material facts and reasons for the proposed resolutions is annexed hereto and forms part of this notice

4. Since this AGM is being held pursuant to the Circulars through VC/OAVM, physical attendance of Members has been dispensed with. Accordingly, the facility for appointment of proxies by the Members will not be available for the AGM and hence the Proxy Form, Attendance Slip and Route Map are not annexed to this Notice.

5. In line with the Circulars, Notice of the AGM, inter alia, indicating the process and manner of e-voting is being sent by Email, to all the Members whose Email IDs are registered with the Company / Registrar and Share Transfer Agent or with the respective Depository Participant(s) for communication purposes to the Members and to all other persons so entitled and the same will also be available on the website of the Company at www.incredholdings.com and on the website of National Securities Depository Limited ("NSDL") at www.evoting.nsdl.com.

6. Institutional / Corporate Members (i.e. other than individuals/HUF, NRI etc.) are required to send a duly certified scanned copy (PDF/JPG Format) of its Board or governing body resolution /authorization etc., authorizing its representative to attend the AGM through VC/OAVM on its behalf and to vote through remote e-voting, pursuant to Section 113 of the Act. The said Resolution/Authorization shall be sent to the Scrutinizer by email through its registered email address to deepti@csdeeptijoshi.com with a copy marked to evoting@nsdl.co.in and ihl.compliance@incred.com.

7. In case of joint holders attending the AGM, only such joint holder who is higher in the order of names will be entitled to vote.

8. The SEBI has mandated the submission of the Permanent Account Number ("PAN") by every participant in the securities market. Members holding shares in electronic form are, therefore requested to submit their PAN to their Depository Participant(s). Members holding shares in physical form are requested to submit their PAN details to the Company's share transfer agent, MUFG Intime India Private Limited ("RTA").

9. Those Shareholders whose email IDs are not registered can get their e-mail ID's registered by contacting their respective Depository Participant.

10. Those Members who have already registered their e-mail addresses are requested to keep their e-mail addresses validated with their DP to enable servicing of notices/ documents/ Reports and other communications electronically to their e-mail address in future.

11. The Members can join the AGM in the VC/OAVM mode 30 minutes before and after the scheduled time of the commencement of the Meeting by following the procedure mentioned in the Notice. The facility of participation at the AGM through VC/OAVM will be made available for 1000 members on first come first served basis. This will not include large Shareholders (Shareholders holding 2% or more shareholding), Promoters, Institutional Investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders Relationship Committee, Auditors etc. who are allowed to attend the AGM without restriction on account of first come first served basis.

12. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Companies Act, 2013.

13. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) the Secret arial Standard on General Meetings (SS-2) issued by the ICSI and Regulation 44 of SEBI (Listing Obligations & Disclosure Requirements) Regulations 2015 (as amended), and the Circulars issued by the Ministry of Corporate Affairs from time to time the Company is providing facility of remote e-Voting to its Members in respect of the business to be transacted at the AGM. For this purpose, the Company has entered into an agreement with National Securities Depository Limited (NSDL) for facilitating voting through electronic means, as the authorized agency.

14. The Register maintained under Section 170 and Section 189 of the Act and the Certificate under the SEBI (Share Based Employee Benefits) Regulations, 2014, will be available electronically for inspection by the Members during the AGM.

    Further, all the documents referred to in the Notice will also be available for electronic inspection by the members from the date of circulation of this Notice up to the date of AGM, i.e. Wednesday, September 10th, 2025. Members seeking to inspect such documents can send an email to ihl.compliance@incred.com.

15. Members are provided with the facility for voting through voting system during the VC/ OAVM proceedings at the AGM and Members participating at the AGM, who have not already casted their vote by remote e-voting, are eligible to exercise their right to vote at the AGM.

16. Members who have already casted their vote by remote e-voting prior to the AGM will be eligible to participate at the AGM but shall not be entitled to cast their vote again on such resolution(s) for which the Member has already casted the vote through remote e-voting.

17. In case of joint holders, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company will be entitled to vote during the AGM.

18. The instructions for shareholders for remote e-voting are as under:

    The remote e-voting period begins on Sunday, September 7th, 2025 at 09:00 A.M. and ends on Tuesday, September 9th, 2025 at 05:00 P.M. The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. Wednesday, September 3rd, 2025 may cast their vote electronically. The voting right of shareholders shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being Wednesday, September 3rd, 2025.

19. **INSTRUCTIONS FOR E-VOTING AND JOINING THE AGM ARE AS FOLLOWS:**

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting for Individual shareholders holding securities in demat mode

In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in demat mode with NSDL.	Existing **IDeAS** user can visit the e-Services website of NSDL Viz. https://eservices.nsdl.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "**Beneficial Owner**" icon under **"Login"** which is available under **'IDeAS'** section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on **"Access to e-Voting"** under e-Voting services and you will be able to see e-Voting page. Click on company name or **e-Voting service provider i.e. NSDL** and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select **"Register Online for IDeAS Portal"** or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or **e-Voting service provider i.e. NSDL** and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Shareholders/Members can also download NSDL Mobile App "**NSDL Speede**" facility by scanning the QR code mentioned below for seamless voting experience.

	NSDL Mobile App is available on App Store Google Play
Individual Shareholders holding securities in demat mode with CDSL	Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi /Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the e-voting is in progress as per the information provided by company. On clicking the e-voting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Provide INR
Individual Shareholders (holding securities in demat mode) login through their depository participants	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.

B) Login Method for e-Voting for shareholders other than Individual shareholders holding securities in demat mode and shareholders holding securities in physical mode.

<u>How to Log-in to NSDL e-Voting website?</u>

Visit the e-Voting website of NSDL. Open web browser by typing the following URL https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile.
Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section.
A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.
Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at https://eservices.nsdl.com with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.
Your User ID details are given below :

Manner of holding shares i.e. Demat (NSDL or CDSL) or Physical	**Your User ID is:**
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12****** then your user ID is IN300***12******.
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12************** then your user ID is 12**************
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

Password details for shareholders other than Individual shareholders are given below:
If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.

If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

How to retrieve your 'initial password'?
If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8 digit client ID for NSDL account, last 8 digits of client ID for CDSL account or folio number for shares held in physical form. The .pdf file contains your 'User ID' and your 'initial password'.
If your email ID is not registered, please follow steps mentioned below in **process for those shareholders whose email ids are not registered.**

6. If you are unable to retrieve or have not received the " Initial password" or have forgotten your password:
a) Click on "**Forgot User Details/Password**?"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.
b) "**Physical User Reset Password**?" (If you are holding shares in physical mode) option available on www.evoting.nsdl.com.
c) If you are still unable to get the password by aforesaid two options, you can send a request at evoting@nsdl.com mentioning your demat account number/folio number, your PAN, your name and your registered address etc.
d) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.
Now, you will have to click on "Login" button.
After you click on the "Login" button, Home page of e-Voting will open.

Step 2: Cast your vote electronically on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select "EVEN" of company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join Meeting".
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for shareholders

1. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to deepti@csdeeptijoshi.com with a copy marked to evoting@nsdl.com. Institutional shareholders (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-Voting" tab in their login.
2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" or "Physical User Reset Password?" option available on www.evoting.nsdl.com to reset the password.
3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Shareholders and e-voting user manual for Shareholders available at the download section of www.evoting.nsdl.com or call on.: 022 - 4886 7000 and 022 - 2499 7000 or send a request to Ms. Prajakta Pawle, Assistant Manager at evoting@nsdl.com

20. **The Instructions For Registration Of Email Address**

a. In case shares are held in physical mode please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to ihl.compliance@incred.com
b. In case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to ihl.compliance@incred.com. If you are an Individual shareholder holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A**) i.e. **Login method for e-Voting for Individual shareholders holding securities in demat mode**.
c. Alternatively, shareholder/members may send a request to evoting@nsdl.com for procuring user id and password for e-voting by providing above mentioned documents.

21. **THE INSTRUCTIONS FOR MEMBERS FOR e-VOTING ON THE DAY OF THE AGM ARE AS UNDER: -**
1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
2. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the EAGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

22. **INSTRUCTIONS FOR MEMBERS FOR ATTENDING THE AGM THROUGH VC/OAVM ARE AS UNDER:**

1. Members will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for **Access to NSDL e-Voting system**. After successful login, you can see link of "VC/OAVM" placed under **"Join meeting"** menu against company name. You are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.

2. Members are encouraged to join the Meeting through Laptops for better experience.

3. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

4. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.

5. Shareholders who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at ihl.compliance@incred.com . The same will be replied by the company suitably.

23. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

24. **PROCESS AND MANNER FOR ATTENDING THE AGM THROUGH NSDL:**

i. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for Access to NSDL e-Voting system. After successful login, you can see link of “VC/ OAVM” placed under “Join meeting” menu against company name. You are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Shareholder/Member login where the EVEN of Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the notice to avoid last minute rush.

ii. Members are encouraged to join the Meeting through Laptops for better experience.

iii. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.

iv. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.

v. Shareholders who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at ihl.compliance@incred.com. The same will be replied by the Company suitably.

vi. Members who would like to express their views or ask questions during the AGM may register themselves as a speaker by sending their request between Monday, September 1, 2025 (9:00 a.m. IST) and Friday, September 5, 2025 (5:00 p.m. IST) from their registered e-mail Id’s mentioning their name, DP ID and client Id / folio number, PAN, mobile number on ihl.compliance@incred.com as registered in the records of the Company. Those Members who have registered themselves as a speaker will only be allowed to express their views/ ask questions during the AGM. The Company reserves the right to restrict the number of speakers depending on the availability of time for the AGM.