Corporate Governance Policy

Overview

We are committed to maintaining the highest standards of corporate governance, integrity, transparency, and ethical business practices. Our corporate governance framework ensures that our business is managed responsibly, complies with applicable laws and regulations, and protects the interests of our customers, investors, employees, regulators, and other stakeholders.

Our governance practices are aligned with applicable provisions of the Companies Act, RBI guidelines for Non-Banking Financial Companies (NBFCs), and other relevant regulatory requirements.

Governance Principles

Our governance framework is based on the following core principles:

- Integrity and ethical conduct
- Transparency and accountability
- Fairness and equal treatment of stakeholders
- Responsible decision-making
- Regulatory compliance
- Effective risk management
- Customer-centric approach
- Sustainable business practices

Board Oversight

The Board of Directors provides strategic direction and oversight to ensure responsible management of the business. The Board regularly reviews business performance, financial health, compliance, risk management, internal controls, and long-term strategy.

The Board also ensures that appropriate governance practices are implemented across the organization.

Board Committees

To strengthen governance and oversight, various committees may be constituted to assist the Board in carrying out its responsibilities.

These may include:

- Audit Committee
- Risk Management Committee
- Nomination & Remuneration Committee
- Asset Liability Management Committee (ALCO)

- IT Strategy Committee
- Customer Service Committee
- Stakeholders Relationship Committee
- Corporate Social Responsibility (CSR) Committee (where applicable)

Each committee operates within a defined scope of responsibilities and periodically reports its observations and recommendations to the Board.

Risk Management

An enterprise-wide risk management framework is maintained to identify, assess, monitor, and mitigate risks arising from business operations.

The framework covers, among others:

- Credit Risk
- Liquidity Risk
- Operational Risk
- Market Risk
- Information Security Risk
- Cyber Security Risk
- Compliance Risk
- Business Continuity Risk

Risk management practices are reviewed periodically to ensure continued effectiveness.

Internal Controls

A robust internal control framework is maintained to safeguard assets, ensure accurate financial reporting, prevent fraud, improve operational efficiency, and support compliance with applicable laws and regulations.

Independent internal audits are conducted periodically, and corrective actions are implemented wherever necessary.

Ethical Business Practices

We are committed to conducting business with honesty, fairness, and professionalism. Employees, management, and directors are expected to comply with the highest standards of ethical conduct and avoid conflicts of interest.

Our Code of Conduct promotes:

- Integrity
- Confidentiality
- Responsible business practices

- Fair dealing
- Compliance with applicable laws
- Prevention of corruption and unethical conduct

Vigil Mechanism

A confidential whistleblower mechanism is maintained to encourage employees and stakeholders to report suspected fraud, unethical conduct, misconduct, or regulatory violations without fear of retaliation.

All concerns are investigated fairly and confidentially.

Customer Commitment

We strive to provide transparent, fair, and responsible financial services while ensuring effective grievance redressal and continuous improvement in customer service standards.

Customer feedback is regularly reviewed to enhance service quality and customer experience.

Transparency & Compliance

We are committed to timely and accurate disclosures as required under applicable laws and regulatory guidelines.

Our governance framework supports transparency in financial reporting, regulatory compliance, risk management, and stakeholder communication.

Policy Review

This Corporate Governance Policy is reviewed periodically and may be updated from time to time to reflect changes in applicable laws, regulatory requirements, industry best practices, and organizational needs.

The latest version of this Policy will always be available on our website.