

6. Our Company has filed a criminal complaint against Deepak Bhagria (“**Accused**”) before the CP Office, Officer in-charge, Ludhiana, Punjab, in September 2022, alleging that the Accused had misrepresented himself as an employee of our Company and fraudulently collected processing fees from one Rakesh Kumar. Further, the Accused misrepresented to Rakesh Kumar and generated a fraudulent advisor code as an employee of our Company for him. Our Company has requested that an FIR be registered under sections 420, 406, 463, 471, 470 and 120B of the IPC. The matter is currently pending investigation.
7. Our Company has filed an FIR under section 154 of the CrPC before the Vapi GIDC Police Station, Gujarat in December 2022 alleging that Ramji Rama Yadav and others threatened and manhandled certain employees of our Company in relation to a loan transfer. The matter is currently pending investigation.
8. Our Company has filed an FIR with the Karnal Civil Lines Police Station, Haryana in November 2022, against Satish Kumar, Shakuntla, Bhwana Rani, Sandeep Kumar and Ashok Kumar (the “**Accused**”), alleging that offences under sections 120B, 406 and 420 have been committed by the Accused. Our Company has alleged that the Accused have fraudulently obtained a loan from our Company for a property for which they have already obtained a loan from another bank. The matter is currently pending investigation.

II. Certain cyber complaints filed by our Company

1. Our Company has filed an online cyber complaint on the National Cyber Crime Reporting Portal in 2020, in relation to unauthorised and illegal use of the Company’s logo and name by the accused on a counterfeit and fraudulent website that does not belong to the Company to defraud the public at large. The matter is currently pending investigation.
2. Our Company has filed an online cyber complaint on the National Cyber Crime Reporting Portal (Rajasthan) in June 2021, alleging the opening of a bank account fraudulently in the name of our Company. Our Company has alleged that the fake account is being fraudulently used for extracting money under EMI/PEMI against loans disbursed by our Company and extorting money under the brand name of our Company. The matter is currently pending.
3. Our Company has filed two online cyber complaints on the National Cyber Crime Reporting Portal (Bihar) in July 2022 and August 2022, respectively, alleging that a person, not connected to our Company, is fraudulently circulating account numbers linked to certain banks, for collection of money. The matter is currently pending.
4. Our Company has filed an online cyber complaint on the National Cyber Crime Reporting Portal (Madhya Pradesh) in November 2022, alleging that two customers of our Company have received calls from unknown persons, not connected to our Company, asking for certain sums of money to be deposited, in the name of our Company. The matter is currently pending.
5. Our Company has filed an online cyber complaint on the National Cyber Crime Reporting Portal (Madhya Pradesh) in October 2022, alleging that a customer of our Company has received a call from an unknown person, not connected to our Company, who was fraudulently trying to extract money aggregating to ₹0.3 million from the customer, in the name of our Company. The matter is currently pending.

III. Recovery proceedings initiated by our Company under S.138 of the Negotiable Instrument Act, 1881

1. Our Company, in the ordinary course of its business, has initiated 4,326 recovery proceedings against various parties, including several of its customers, for the dishonour of cheques under Section 138 of the Negotiable Instrument Act, 1881. These proceedings are pending at various stages of adjudication before various courts in India. The aggregate amount involved in such proceedings is approximately ₹3,553.1 million.

IV. Criminal proceedings initiated by our Company in relation to allegations of fraud

1. Our Company, in the ordinary course of business, has initiated 145 criminal proceedings (either through a first information report or criminal complaint) against various parties, including several of our customers alleging fraud committed by such customers against us. These proceedings are pending at various stages of adjudication before various courts in India. Out of the 145 criminal proceedings, 110 proceedings (“**Reported Proceedings**”) have been reported by our Company, in the quarter ended December 31, 2023 to the NHB since the amount involved in each of these proceedings exceeds ₹100,000 as provided for under chapter IV of the NHB guidelines No NHB (ND)/DRS/Policy Circular No.92/2018-19 dated February 5, 2019. Of the Reported Proceedings, 2 cases have been closed as on date. Separately, 35 criminal proceedings out of 145 criminal proceedings have not been reported as they are currently under investigation, and will be reported to the NHB at a later stage, once concluded as fraud cases. The aggregate amount involved in such proceedings is approximately ₹192.3 million.

B. Material Civil Litigation