

during the moratorium period announced by the RBI on repayment of term loans on account of the Covid-19 pandemic. The final report dated February 8, 2021 has been issued by the Police Station. The matter is currently pending.

2. Rashmi Kanwar, a customer of our Company (the “**Complainant**”), has filed a criminal complaint under Section 190 of the Code of Criminal Procedure, 1973 (“**CrPC**”) before the Chief Metropolitan Magistrate, Jaipur, against certain ex-officers and employees of our Company (the “**Accused Persons**”) in February 2018. The Complainant had availed a housing loan from the one of our Company’s branches in Jaipur and submitted the original title deeds of her property as collateral for such loan. The Complainant had requested our Company to transfer the outstanding balance of ₹1.5 million of the loan availed by her to another housing finance company and release the original title deeds of the property mortgaged as collateral. Our Company dispatched the original title deeds through a third-party courier company, however these documents were lost in transit. Consequently, the Complainant filed the criminal complaint alleging that offences under sections 406 and 420 of the IPC have been committed by the Accused Persons. The matter is currently pending.
3. Devraj Nagar (the “**Complainant**”) has filed a criminal complaint before the Chief Judicial Magistrate, Gautam Budh Nagar, Noida, against the sales manager, branch manager, and three other employees of one of our branches in Noida (the “**Accused Persons**”) sometime in 2017 (the “**Complaint**”). The Complainant alleged that even though he had completed the requisite formalities including payment of processing fees in respect of his loan application, the loan was not disbursed by the Accused Persons. Consequently, the Complainant filed a complaint alleging that offences under sections 406 and 504 of the IPC have been committed by the Accused Persons. Subsequently, the matter was referred to mediation and the Complainant and Accused Persons reached a settlement in September 2019. The Complainant agreed to withdraw the Complaint and the Accused Persons agreed not to initiate any legal action against the Complainant in future, among other terms of the settlement. The matter is currently pending.
4. Deepak Kumar Kanaujia (the “**Complainant**”) has filed a criminal complaint under section 190 of the CrPC before the Additional Chief Judicial Magistrate, Allahabad, against the branch manager of one of our branches in Allahabad (the “**Accused Person**”) in August 2017 (the “**Complaint**”). The Complainant has alleged that a third party obtained a loan from our Company in the name of the Complainant and coerced him to enter into a fraudulent property transaction worth ₹0.6 million, amongst others. The matter is currently pending.
5. Pradip Shivram Savant (the “**Complainant**”) filed a complaint against a private builder before the Economic Offences Department, Mumbai (the “**EOW**”) (the “**Complaint**”). The Complaint is in relation to an alleged illegal sale of a property by a private builder to a person named Swaroop Phople, who had allegedly taken a loan of ₹9.2 million from our Company and the collateral given for such loan was the property alleged to be illegally sold by the builder. The EOW issued a summons to our Company in December 2020 directing our Company to provide the relevant information pertaining to the said loan. The matter is currently pending.
6. Vijay Kushwaha has a filed a criminal complaint before the Chief Metropolitan Magistrate, Kanpur (the “**Court**”) alleging that the accused persons have demanded ₹0.1 million to settle his loan account, which loan account was allegedly existing with our Company. The Court has directed the concerned police in-charge to present a pre-inquiry report on the next hearing.
7. Anil Kumar (the “**Complainant**”) has filed a criminal complaint before the Yelahanka Newtown Police Station, Bengaluru against the manager, branch manager, accountants of one of our branches in Bengaluru and others, (the “**Accused Persons**”) in January 2021, alleging that the original property documents pertaining to the loan account of one Anwar Hussain have not been submitted to the concerned bank. The said loan account was transferred to another bank in August 2020. The matter is currently pending.
8. Dharambir Singh (the “**Complainant**”), a customer of our Company at our Chandigarh Branch, has filed an FIR against our Company through the branch managers and certain employees of our Company’s branch office at Chandigarh and others (the “**Accused Persons**”), before the Sector 39 Police Station, in September, 2021 (the “**FIR**”). The Complainant has alleged that the Accused Persons collected EMI payments for a loan availed by the Complainant from our Company and refused to provide receipts for such payments. The Complainant has further alleged that the money deposited by him by way of EMI was not deposited with our Company. The FIR has been filed alleging that offences under sections 406, 420, 467, 468, 471, 201, 120-B of the IPC have been committed by the Accused Persons and seeking issuance of a direction to the Senior Superintendent of Police, Chandigarh and the station house of Sector 39 Police Station to take action against the Accused Persons. The matter is currently pending.
9. Lekh Raj (the “**Complainant**”) has filed an FIR with the Byawar City Police Station, Ajmer, in December 2021, against certain of the employees of our Company (the “**Accused Persons**”). The Complainant has alleged that he had applied for a loan from our Company and that certain employees of our Company sanctioned his loan and provided him with a photocopy of a cheque for the loan amount, without giving him the original cheque. The Complainant has alleged that without giving him the original cheque or depositing the loan amount in the Complainant’s account, interest on the loan was charged for the first month along with advance for the first four instalments. It has been alleged