

that offences under sections 420, 406, 384 and 120B of the IPC have been committed by the Accused Persons. The matter is currently pending.

10. Raj Bai (the “**Complainant**”) has filed an FIR with the Kotwali Alwar Police Station against our Company, through the manager and certain of its employees (the “**Accused Persons**”), in October, 2021, for allegedly wrongfully mortgaging the property owned by the Complainant and her husband and alleging that offences under sections 420, 467, 468, 471, 120B of the IPC have been committed by the Accused Persons. The Complainant has alleged that the employees of our Company fraudulently forged her husband’s signature on a loan agreement even though no loan has been availed by the Complainant or her husband from our Company. The matter is currently pending.
11. P V Sridharan (the “**Complainant**”) had filed an FIR before the II MM Metropolitan Court at LB Nagar, Hyderabad, against a customer of our Company, Baji Padmaja Thaduri (“**Accused 1**”) and others, in February, 2016. Subsequently, the Complainant filed another complaint before the National Housing Bank in April, 2021 against our Company and others seeking intervention in the matter and alleging that Accused 1 forged certain property documents owned by the Complainant and obtained a loan from our Company using such documents. The Complainant further alleges that no enquiry was made by our Company before sanctioning such loan and registration of the property in the name of Accused 1 and our Company thereafter proceeded to initiate action against such property due to default committed by Accused 1. While the loan account of the Accused 1 with our Company has been closed, the complaint is currently pending.
12. Bholanath Rana (“the **Complainant**”) has filed a criminal complaint before the Court of SDJM, Balasore, Odisha, against an employee of our Company and our Company through the branch manager, in February, 2022, for allegedly increasing the interest rate on the loan taken by the Complainant. The Complainant has also alleged that the employee of our Company has cashed one of the twelve blank cheques deposited as security with our Company. The Complainant has prayed for the petition to be sent to the IIC Sahadevkhunta Police Station for further investigation. The complaint is currently pending.
13. Shahaji Sambhajirao Patil Sambhajirao (the “**Complainant**”) has filed a criminal complaint with the Miraj Rural Police Station, Maharashtra in January 2024, against our Company, alleging that our Company has fraudulently misused his documents and distributed the same to a third party. The complaint is currently pending.
14. Our Company has received summons for appearance from Chanditala Police Station, Hooghly, in November, 2021 informing us that the Judicial Magistrate First Class (Third Court), Serampore, Hooghly, has passed an order in August 2021 directing the officer-in-charge of the Chanditala Police Station, Hooghly, to investigate a criminal complaint filed by one Samapti Chakraborty against our Company and certain other accused persons. The matter is currently pending.
15. N Fathimabeevi (the “**Complainant**”) has filed an FIR with the Cuddalore Police Station, Tamil Nadu, in March 2022, against certain employees of our Company (the “**Accused Persons**”) under sections 294(b) and 506(1) of the IPC. The Complainant has alleged that she has availed a loan from our Company and has been paying EMI regularly which has not been credited. The Complainant has further alleged that the one of the Accused Persons, a manager of our Company issued a notice of possession and threatened that the notice of possession will be withdrawn only upon payment of ₹ 0.2 million, which the Complainant allegedly paid to the Accused Persons. The Complainant has also alleged that the Accused Persons have threatened her physical well-being. The matter is currently pending.
16. Our Company has received the first intimation report from Karnal Police Station, Haryana, in May 2022, wherein one Sandip Kumar (the “**Complainant**”) has filed a complaint against certain employees of our Company (the “**Accused Persons**”) for allegedly inflicting mental torture and using caste related words against the Complainant. The Accused Persons have been instructed to appear before the Karnal Police Station and submit their response to the complaint. The matter is currently pending.
17. Vimla Devi (the “**Complainant**”) has filed an FIR with the Beawar City Police Station, Ajmer, Rajasthan in August 2022, against certain employees of our Company (the “**Accused Persons**”). The Complainant’s late husband availed a loan from our Company along with insurance from BHFL Pramerica Life Insurance Company Limited (“**Insurance Company**”), and has alleged that our Company has usurped the life insurance money in connivance with the Insurance Company. The matter is currently pending.
18. Deu Devi (the “**Complainant**”) has filed an FIR with the Pratap Nagar (Bhilwara) Police Station, Rajasthan in August 2022 against our Company and one Kalu Lal Bhambi (“**Accused**”), alleging that the Accused forged the signature of the Complainant to avail a new loan from Central Home Loan in her name. Further, the Complainant has alleged that our Company has colluded with the Accused and is intending to usurp the property owned by the Complainant. The matter is currently pending.