CREDITCCESS GRAMEEN LIMITED

Policy on Familiarization Program for Board of Directors

Revision History

Version	Author	Description of Changes	Release Date
1.	Chief Compliance Officer	First version	December 01, 2017
1.	Chief Compliance Officer	Re adoption	March 23, 2022
1.	Chief Compliance Officer	Re adoption	April 1, 2024
1.	Chief Compliance Officer	Re adoption	April 21, 2025
2.	Company Secretary & Compliance Officer (CS & CO)	a. 'Introduction' Section - Regulatory reference updated. b. Section on Continual Familiarisation Programme has been modified for enhanced clarity and coverage. c. New section "Policy Review and Update" has been added for clarifying the review period and the applicability of regulatory amendments to the policy.	July 24, 2026

Version Control

Version	Author	Reviewed By	Approved By
1.	Chief Compliance Officer	MD & CEO	Board of Directors
1.	Chief Compliance Officer	MD & CEO	Board of Directors
1.	Chief Compliance Officer	Managing Director	Board of Directors
1.	Chief Compliance Officer	Managing Director	Board of Directors
2.	CS & CO	MD & CEO	Board of Directors

Contents

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INTRODUCTION

Regulation 25(7) of the SEBI (Listing Obligations and DisclosureRequirements) Regulations, 2015 requires a company to provide suitable training to its Independent Directors to familiarize them inter alia with the company, their roles, rights, responsibilities in the company, nature of industry in which the company operates and the business model of the company. Further, Part III of Schedule IV to the Companies Act, 2013, requires independent directors to undertake appropriate induction and regularly update and refresh their skills, knowledge and familiarity with the company. Also, pursuant to Para 13 of the RBI (Non-Banking Financial Companies – Governance) Directions, 2025, the directors shall execute the deeds of covenant as per the format prescribed, which inter alia covers the NBFC to covenant with the director to apprise the Director(s) about the board procedures, control systems and procedures, corporate policies, NBFC's strategic and business plans and forecasts and various other things.

The Company has accordingly adopted a Familiarization Program for its non-executive directors including independent directors.

EFFECTIVE DATE

This Policy shall be effective from December 1, 2017.

STRUCTURE OF THE PROGRAMME

The Familiarization Program adopted by the Company comprises 2 (two) segments –

1. Familiarization upon induction of new Directors

a. The newly appointed director(s) shall be provided with copies of all the applicable codes and policies formulated and adopted by the Company.
b. An orientation on the Company's corporate profile, products and functions shall be provided.
c. The newly appointed director shall also be introduced to key members of the Company's senior management.
d. A detailed briefing on the roles and responsibilities of independent directors shall also be provided to the newly appointed directors..

2. Continual Familiarization Program

a. The Company shall on an ongoing basis and as and when considered necessary, brief its Directors *inter-alia* about the Co mpany's business model, shareholder profile, financial details, the microfinance industry, and their roles, rights and responsibilities in the Company.

b. The Board shall also be periodically apprised of changes in the regulations governing the conduct of independent directors.

c. The Board shall be periodically updated on the regulatory changes impacting the Company and its functioning.

d. Regular interactions shall be facilitated between statutory auditors, internal auditors and independent directors. Directors shall also be kept informed of key developments in the Company.

e. Certain programme / activities may be integratedwith the Board/Committee meetings to suit the convenience of Directors. Also, individual programmes shall be conducted separately, as and when required.

f. Learning and development sessions for Board Members may be conducted on relevant business / governance related topics through industry / subject matter experts, from time to time.

DISCLOSURE

The Company should update the details of familiarization program on the website from time to time and a web link to the same should be provided in the Company's Annual Report.

POLICY REVIEW AND UPDATE

This Policy shall be reviewed at least once in a year or as frequently as may be required to ensure its effectiveness. In the event of any conflict between the Act or the SEBI Regulations or any other statutory enactments ("Regulations") and the provisions of this policy, the Regulations shall prevail over this policy. Any subsequent amendment / modification in the Regulations, in this regard shall automatically apply to this policy.