NOTICE

NOTICE is hereby given that the 4th (Fourth) Annual General Meeting of the Members of Vridhi Finserv Home Finance Limited will be held on **Friday, 10th July, 2026** at **11:00 A.M.**, at the Registered Office at the 1st Floor, No. 38, GKR Sapthagiri Vaishtadhama, 12th Cross, Off CBI Road, Ganganagar, Bangalore - 560032, Karnataka to transact the following businesses:

ORDINARY BUSINESS:

1. To receive, consider and adopt the Audited Financial Statements for the year ended 31st March, 2026 including Balance Sheet of the Company as at 31st March, 2026, and the Statement of Profit and Loss for the year ended on that date together with the Board's Report and Independent Auditor's Report thereon.

2. To appoint Mr. Sandeep Arora, Whole Time Director (holding DIN: 10054127), who retires by rotation as per the provisions of the Section 152 of the Companies Act, 2013 and being eligible, offers himself for re-appointment.

   "RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions of the Companies Act, 2013, Mr. Sandeep Arora (DIN: 10054127), who retires by rotation at this meeting and being eligible, be and is hereby re-appointed as a Director of the Company."

SPECIAL BUSINESS:

3. **To consider and approve appointment of Mr. Mridul Arora (DIN: 03579584) as Non-Executive Nominee Director of the Company.**

   To consider and if thought fit, to pass the following resolution as an **Ordinary Resolution** with or without modification:

   "RESOLVED THAT pursuant to the provisions of Sections 152, 161 and other applicable provisions, if any, of the Companies Act, 2013 ("the Act") read with the rules made thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), the Reserve Bank of India (Non-Banking Financial Companies – Governance) Directions, 2025, as amended, and other applicable rules, regulations, circulars, directions and guidelines issued by the Reserve Bank of India, the provisions of the Articles of Association of the Company, Mr. Mridul Arora (DIN: 03579584), representative of Elevation Capital VIII Limited, who was appointed as an Additional Nominee Director (Category: Non-Executive) by the Board of Directors w.e.f 09th March, 2026, based on the recommendation of Nomination & Remuneration Committee of the Company and in respect of whom the Company has received a notice in writing from a member under Section 160 of the Act, proposing his candidature for the office of Director of the Company, be and is hereby appointed as a Non-Executive Nominee Director of the Company, for a tenure not exceeding five (5) consecutive years, whose office shall not be liable to retire by rotation.

   RESOLVED FURTHER THAT the Board of Directors and Company Secretary and Chief Compliance Officer of the Company, be and are hereby severally authorised to do all acts, deeds, matters and things and execute all documents and give such directions as may be required, necessary, expedient or desirable in connection with or incidental thereto, with power to settle all questions, difficulties or doubts that may arise in regard to the said appointment as it may in its sole discretion deem fit and necessary, filing of the requisite forms and documents for and on behalf of the Company in connection therewith any person, statutory and/or governmental authority."

4. **To consider and approve increase in the Authorised Share Capital of the Company and consequent alteration of Capital clause of the Memorandum of Association.**

   To consider and if thought fit, to pass the following resolution as an **Ordinary Resolution** with or without modification:

   "RESOLVED THAT pursuant to the provisions of Section 13, Section 61 and other applicable provisions, if any, of the Companies Act, 2013 (including any statutory modification or re-enactment thereof for the time being in force) and rules made thereunder, and the provisions contained in the articles of association of the Company the authorised share capital of the Company be and is hereby increased from ₹ **2,49,50,00,000/- (Rupees Two Hundred and Forty-Nine Crores and Fifty Lakhs Only)** divided into (a) 7,90,00,000 (Seven Crores Ninety Lakhs) Equity shares of face value of ₹ 10/- (Rupees Ten Only) each, (b) 1,52,00,000 (One Crores Fifty-Two Lakhs) Preference shares of face value of ₹ 100/- (Rupees Hundred Only) each and (c) 1,85,00,000 (One Crores Eighty-Five Lakhs) Preference Shares of face value of ₹ 10/- (Rupees Ten Only) each to ₹ **2,49,80,00,000/- (Rupees Two Hundred and Forty-Nine Crores Eighty Lakhs Only)** divided into (a) 7,93,00,000 (Seven Crores Ninety-Three Lakhs) Equity shares of face value of ₹ 10/- (Rupees Ten Only) each, (b) 1,52,00,000 (One Crores Fifty-Two Lakhs) Preference shares of face value of ₹ 100/- (Rupees Hundred Only) each and (c) 1,85,00,000 (One Crores Eighty-Five Lakhs) Preference Shares of face value of ₹ 10/- (Rupees Ten Only) each.

   RESOLVED FURTHER THAT pursuant to Section 13 and other applicable provisions if any, of the Companies Act, 2013 (including any statutory modifications or re-enactment thereof for the time being in force), and the rules made thereunder, the existing Clause 5th of the Memorandum of Association of the Company of the Company, be and is hereby substituted with the following:

   5th The Authorised Share Capital of the Company is ₹ 2,49,80,00,000/- (Rupees Two Hundred and Forty-Nine Crores Eighty Lakhs Only) divided into

   (a) 7,93,00,000 (Seven Crores Ninety-Three Lakhs) Equity shares of face value of ₹ 10/- (Rupees Ten Only) each,

   (b) 1,52,00,000 (One Crores Fifty-Two Lakhs) Preference shares of face value of ₹ 100/- (Rupees Hundred Only) each and

   (c) 1,85,00,000 (One Crores Eighty-Five Lakhs) Preference Shares of face value of ₹ 10/- (Rupees Ten Only) each

   with power to increase, modify and reduce the Capital of the Company and to divide the shares in the capital for the time being into several classes and to attach thereto respectively such preferential, deferred, qualified or special rights, privileges or conditions as may be determined under the provisions of the Companies Act, 2013 or any other applicable Act(s), Rule(s) and Regulation(s) etc.

   RESOLVED FURTHER THAT any of the Directors and/or the Company Secretary of the Company be and are hereby authorised to perform and execute all such acts, matters, deeds and things as may be necessary, expedient, usual or proper to give effect to the aforementioned resolutions, including but not limited to the filing of the necessary forms with the Registrar of Companies and to comply with all the requirements in this regard and for any other matter connected therewith or incidental thereto."

5. **To consider and approve the Related Party Transaction (RPT) with Mr. Sunku Venkata Suresh, Relative of Mr. Sunku Ram Naresh, Managing Director of the Company.**

   To consider and if thought fit, to pass the following resolution as an **Ordinary Resolution** with or without modification:

   "RESOLVED THAT pursuant to the provisions of Section 188(1)(f) and other applicable provisions, if any, of the Companies Act, 2013 read with the Companies (Meetings of Board and its Powers) Rules, 2014 (including any statutory modification(s) or re-enactment thereof for the time being in force), and on the recommendation of the Audit Committee and approval of the Board of Directors, consent of the Members of the Company be and are hereby accorded for the related party transaction with Mr. Sunku Venkata Suresh, Head – Distribution of the Company, being a relative of Mr. Sunku Ramnaresh, Managing Director of the Company, to an amount not exceeding ₹ 45,00,000/- (Rupees Forty-Five Lakhs only) per annum for the Financial Year 2026–27.

   RESOLVED FURTHER THAT any Director, the Chief Financial Officer, or the Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution, including filing of necessary forms and returns with the Registrar of Companies and/or such other authorities as may be required under the applicable laws."

6. **To consider and approve the increase in the Borrowing powers under the provision of Section 180(1)(c) of the Companies Act, 2013 and Creation of Charges on Assets of the Company under Section 180(1)(a) of the Companies Act, 2013.**

   To consider and, if thought fit, to pass the following resolution with or without modification(s), as a **Special Resolution:**

   "RESOLVED THAT in supersession of the earlier resolution passed in this regard, pursuant to the provisions of Section 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and as per the applicable directions/guidelines issued by the Reserve Bank of India ("RBI") or National Housing Bank ("NHB") and the relevant provisions of the Articles of Association of the Company and all other applicable rules, laws and acts (if any), the consent of the Members of the Company be and are hereby accorded to the Board

(including Committee thereof) to borrow from time to time such sum or sums of money as it may deem requisite for the purpose of business of the Company not exceeding ₹ **1,500/- Crores (Rupees Fifteen Hundred Crores only)** (including the money already borrowed by the Company and remaining outstanding) apart from temporary loans obtained from the Company's bankers in the ordinary course of business, may exceed, at any time, the aggregate of the paid-up capital of the Company and its free reserves, that is to say, reserves not set apart for any specific purpose and Securities Premium.

RESOLVED FURTHER THAT pursuant to the provisions of Section 180(1)(a) and all other applicable provisions, if any, of the Companies Act, 2013, consent of the Members be and are hereby accorded to the Board (including its Committee thereof) to create charge/provide security for the sum borrowed on such terms and conditions and in such form and manner and with such ranking as to priority, as the Board in its absolute discretion thinks fit, on the assets of the Company, as may be agreed to between the Company and the Lenders so as to secure the borrowings by the Company, together with interest costs, charges, expenses and all other monies payable by the Company to the concerned Lenders/Institutions, under the respective arrangements entered into/to be entered by the Company and/or Board.

RESOLVED FURTHER THAT the securities to be created by the Company as aforesaid may rank exclusive/prior/pari-passu/subsequent with/to the hypothecation/mortgages/lien and/or charges already created or to be created by the Company as may be agreed to between the concerned parties.

RESOLVED FURTHER THAT for the purpose of giving effect to this Resolution, the Board or any committee or person(s) authorised by the Board, be and is/are hereby authorised to finalise, settle and execute such documents/deeds/writings/papers/agreements as may be required and to do all acts, deeds, matters and things as may in its/his/their absolute discretion deem necessary, proper or desirable and to settle any question(s), difficulty(ies) or doubt(s) that may arise in regard to creating security(ies) as aforesaid or other considered to be in the best interest of the Company.

RESOLVED FURTHER THAT any Director, the Chief Financial Officer, or the Company Secretary of the Company be and is hereby severally authorised to do all such acts, deeds, matters and things as may be necessary or expedient to give effect to this resolution, including filing of necessary forms and returns with the Registrar of Companies and/or such other authorities as may be required under the applicable laws."

On behalf of the Board
For **Vridhi Finserv Home Finance Limited**

_____
Surbhi Rajgadia
Company Secretary
M. No.: A63270
Registered office: 1st Floor, No. 38, GKR Sapthagiri Vaishtadhama, 12th Cross, Off CBI Road, Ganganagar, Bangalore - 560032, Karnataka

Place: Bangalore
Date: 17th June, 2026

NOTES:

1. **A MEMBER ENTITLED TO ATTEND AND VOTE AT THE MEETING IS ENTITLED TO APPOINT A PROXY TO VOTE INSTEAD OF HIMSELF/HERSELF AND THE PROXY APPOINTED NEED NOT BE A MEMBER. THE DULY FILLED IN PROXY FORM MUST BE DEPOSITED AT THE REGISTERED OFFICE OF THE COMPANY NOT LESS THAN 48 HOURS BEFORE THE TIME FIXED FOR THE MEETING.**
2. Explanatory Statement under Section 102(1) of the Companies Act, 2013 is annexed herewith.
3. As required under Secretarial Standard – 2 issued by the Institute of Company Secretaries of India (ICSI), the information pertaining to the director seeking re-appointment is provided in Annexure 1 to this Notice.
4. Corporate Members are requested to send a duly certified copy of the Board Resolution/Power of Attorney authorizing their representative(s) pursuant to Section 113 of the Companies Act, 2013 to attend and vote on their behalf at the AGM.
5. Members are requested to bring their copy of the Annual Report to the meeting. Members/Proxies should also bring the printed attendance slip duly filled in for attending the meeting.
6. Members are requested to inform the Company of their queries, if any, regarding the accounts/report at least ten days before the date of the ensuing Annual General Meeting to enable the management to keep the information readily available at the meeting.
7. All documents referred to in the accompanying notice shall be open for inspection at the registered office of the Company during normal business hours (9:00 AM to 5:00 PM) on all working days except Saturdays, up to and including the date of the AGM.
8. The members desirous to inspect the relevant documents referred to in the accompanying notice and other statutory registers are required to send requests on the Company Secretary's email address at surbhi.rajgadia@vridhihomefinance.com. An extract of such documents would be sent to the members at their registered email address. The same will also be made available for inspection by the members at the Meeting.
9. A route map to the venue of the meeting, along with prominent landmarks is attached hereto.

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013

Item No. 3:

In terms of the Article No. 112.2.1 of the Articles of Association of the Company, Elevation Capital VIII Limited ***('Elevation')*** has the right to nominate Directors to the Board of the Company.

Accordingly, based on nomination letter received from Elevation, and on the recommendation of the Nomination and Remuneration Committee, the Board of Directors at its meeting held on 09th March, 2026, considered and recommended to the members the appointment of Mr. Mridul Arora (DIN: **03579584**) as Non-Executive Nominee Director for a tenure of five years who is not liable to retire by rotation.

Brief Profile of Mr. Mridul Arora is stated below:

Mr. Arora (aged 43 years) has completed B.Tech. from the Indian Institute of Technology, Madras and a Post Graduate Programme in Management from the Indian Institute of Management, Lucknow. He brings over two decades of investing experience in the financial services and fintech sectors and currently holds board positions in several regulated financial service entities. He also leads the fintech and financial services investment practice at Light Ray Advisors LLP and has played an instrumental role in scaling several investee companies in compliance intensive sectors.

The Company has received necessary declarations, disclosures from Mr. Arora as prescribed under the Companies Act, 2013 ("the Act") and other applicable rules, regulations, circulars, directions and guidelines issued by the regulatory authority from time to time. Further, Mr. Mridul Arora is not disqualified from being appointed as a Director under the provisions of Section 164 of the Companies Act, 2013 and is not debarred from holding the office of director by virtue of any order passed by any regulatory authority and has given his consent to act as a Director of the Company. He fulfills the 'Fit and Proper' criteria pursuant to the Reserve Bank of India (Non-Banking Financial Companies – Governance) Directions, 2025.

The Board is of the view that the association of Mr. Mridul Arora with the Company will be of great benefit, owing to their rich experience and vast knowledge.

In terms of Section 161 of the Companies Act, 2013 ("Act") an Additional Director shall hold office up to the date of the next Annual General Meeting or the last date on which the Annual General Meeting should have been held, whichever is earlier.

In compliance with the above, approval of the Members is being sought for the appointment Mr. Mridul Arora as Non-Executive Nominee Director on the Board.

The Company has received a notice under Section 160 of the Act from a Member signifying their candidatures as Directors of the Company.

The brief profile and other details as required under Secretarial Standards of ICSI is given as an ***"Annexure-I"*** to this Notice.

The Board of Directors recommends the **Ordinary Resolutions** as set out at Item nos. 3 of this Notice for the approval of Members.

None of the Directors or Key Managerial Personnel and their relatives, except Mr. Mridul Arora and his relatives, are concerned or interested, financially or otherwise in this Resolution, except to the extent of their shareholding in the Company, if any.

Item No. 4:

The Members are informed that the vesting options of Employee Stock will commence from August 2026. As the current authorised share capital of the Company is not sufficient for the size and nature of the issuance contemplated, therefore, the Board of Directors at its meeting held on 06th May, 2026 has approved the increase in the existing authorised share capital of the Company from ₹ **2,49,50,00,000/- (Rupees Two Hundred and Forty-Nine Crores Fifty Lakhs Only)** divided into (a) 7,90,00,000 (Seven Crores Ninety Lakhs) Equity shares of face value of ₹ 10/- (Rupees Ten Only) each, (b) 1,52,00,000 (One Crores Fifty-Two Lakhs) Preference shares of face value of ₹ 100/- (Rupees Hundred Only) each and (c) 1,85,00,000 (One Crores Eighty-Five Lakhs) Preference Shares of face value of ₹ 10/- (Rupees Ten Only) each to ₹ **2,49,80,00,000/- (Rupees Two Hundred and Forty-Nine Crores Eighty Lakhs Only)** divided into 7,93,00,000 (Seven Crores Ninety-Three Lakhs) Equity shares of face value of ₹ 10/- (Rupees Ten Only) each, (b) 1,52,00,000 (One Crores Fifty-Two Lakhs) Preference shares of face value of ₹ 100/- (Rupees Hundred Only) each and (c) 1,85,00,000 (One Crores Eighty-Five Lakhs) Preference Shares of face value of ₹ 10/- (Rupees Ten Only) each by creation of additional 300,000 (Three Lakhs) Equity Shares of ₹ 10/- each (Rupees Ten each).

The increase in the Authorised Share Capital as aforesaid would require consequential alteration to the existing Clause V of the Memorandum of Association of the Company as below:

5th The Authorised Share Capital of the Company is ₹ 2,49,80,00,000/- (Rupees Two Hundred and Forty-Nine Crores Eighty Lakhs Only) divided into

(a) 7,93,00,000 (Seven Crores Ninety-Three Lakhs) Equity shares of face value of ₹ 10/- (Rupees Ten Only) each,

(b) 1,52,00,000 (One Crores Fifty-Two Lakhs) Preference shares of face value of ₹ 100/- (Rupees Hundred Only) each and

(c) 1,85,00,000 (One Crores Eighty-Five Lakhs) Preference Shares of face value of ₹ 10/- (Rupees Ten Only) each.

with power to increase, modify and reduce the Capital of the Company and to divide the shares in the capital for the time being into several classes and to attach thereto respectively such preferential, deferred, qualified or special rights, privileges or conditions as may be determined under the provisions of the Companies Act, 2013 or any other applicable Act(s), Rule(s) and Regulation(s) etc.

The Members may further note that pursuant to the provisions of Section 13, 61 and 64 of the Companies Act, 2013, approval of the Members of the Company is required for the above proposed increase in the authorised share capital and amendment to the Memorandum of Association of the Company. The Board therefore recommends passing the **Ordinary Resolution** as set out in Item no.4 of the Notice.

None of the Directors or Key Managerial Personnel of the Company are, in any way, concerned or interested, financially or otherwise, in the proposed resolution.

Item No. 5:

Mr. Sunku Venkata Suresh is designated as the Head – Distribution and Alternate Business of the Company. He is the brother of Mr. Sunku Ramnaresh, the Managing Director of the Company, and hence falls within the definition of "related party" under Section 2(76) of the Companies Act, 2013.

The Board of Directors at its meeting held on 06th May, 2026, based on the recommendation of the Audit Committee, approved his remuneration upto ₹ 45,00,000/- (Rupees Forty-Five Lakhs Only) per annum for FY 2026-27.

Pursuant to the provision of Section 188 of the Companies Act, 2013 read with the relevant rules made thereunder, approval of shareholders by an Ordinary Resolution is required, if related party's appointment to any office or place of profit in the Company, at a monthly remuneration exceeding ₹ 2,50,000. The Board therefore recommends passing the **Ordinary Resolution** as set out in Item no.5 of the Notice.

None of the other Directors, Key Managerial Personnel other than Mr. Sunku Ramnaresh himself and his relatives is concerned or interested, financially or otherwise, in the said Resolution.

Item No. 6:

In terms of Section 180(1)(c) of the Companies Act, 2013, the Board of Directors of a Company, shall exercise the power to borrow money, where money to be borrowed, together with the money already borrowed by the Company will exceed aggregate of its paid up share capital and free reserves, apart from temporary loans obtained from the Company's bankers in the ordinary course of business only with the approval of Shareholders by passing a Special Resolution. Further as per Paragraph 79 of Reserve Bank of India (Housing Finance Companies) Directions, 2025 (" RBI HFC Direction"), No housing finance Company can have its total Borrowing limit in aggregate, in excess of twelve times of its Net Owned Fund (NOF).

Hence, it is proposed to empower and authorise the Board including its committee thereof to borrow money from any Bank(s), Financial or other Institution(s) or any other person(s) or entity/ies etc. excess of paid-up share capital and free reserves and securities premium of the Company by a sum **not exceeding ₹ 1,500 Crores (Rupees Fifteen Hundred Crores only)** (including the money already borrowed by the Company) for the purposes of lending business of the Company and general corporate purposes, provided that the total borrowing limit shall always be within the limits as prescribed under the RBI HFC Direction.

The Company may be required to secure some of the borrowings by creating mortgage/charge on all or any of the movable or immovable properties of the Company in favor of the lender(s) in such form, manner and ranking as may be determined by the Board of Directors of the Company from time to time, in consultation with the lender(s). In terms of Section 180 (1)(a) of the Act any proposal to sell, lease or otherwise dispose of the whole, or substantially the whole, of any such undertaking requires the approval of Shareholders by way of a Special Resolution.

Accordingly, the consent of the Shareholders is being sought for the borrowing limits and to secure such borrowings by mortgage/charge on any movable and/or immovable properties and/or the whole or any part of the undertakings of the Company as set out in the **Special Resolution** at Item No. 6 of the Notice.

None of the Directors, Key Managerial Personnel or their relatives is in any way concerned or otherwise interested in this resolution.

On behalf of the Board
For **Vridhi Finserv Home Finance Limited**

Surbhi Rajgadia
Company Secretary
M. No.: A63270
Registered office: 1st Floor, No. 38, GKR Sapthagiri Vaishtadhama, 12th Cross, Off CBI Road, Ganganagar, Bangalore - 560032, Karnataka

Place: Bangalore
Date: 17th June, 2026

"ANNEXURE-I"

Details of Directors seeking appointment/re-appointment vide this Notice pursuant Secretarial Standards on General Meetings issued by Institute of Company Secretaries of India (ICSI)

Name of the Director	Sandeep Arora	Mridul Arora
Directors Identification Number (DIN)	10054127	03579584
Date of Birth	13th July, 1976	15th March, 1983
Age	49 Years	43 Years
Date of appointment on the Board	21st October, 2023	09th March, 2026
Educational Qualification	Chartered Accountant & Executive MBA	B.Tech from IIT (Madras) and Post Graduate Programme in Management (MBA) from IIM Lucknow.
Experience & Expertise	Over 26 years of experience in the financial services space, across both Consumer & SME lending. He has led Risk Management office for large financial institutions such as Kotak Mahindra Bank, Dhani Financial Services, and Bajaj Finserv in various roles during his stints.	Professional experience of nearly two decades in the financial services sector. Presently, Mridul works as partner in Light Ray Advisors LLP and advises on the fund's investments in Financial Services and Fintech.
Directorships held in other companies and excluding foreign companies as of the date of this Notice.	None	• Scapia Technology Private Limited; • Bharosepe Technology Services Private Limited; • Valor Innovations Private Limited; • Sarvagram Solutions Private Limited; • Detect Technologies Private Limited; • Acko Technologies & Services Private Limited; • Mintifi Private Limited; • Mahaveer Finance India Limited; • Pehe Private Limited; and • Dezerv Investments Private Limited.
Memberships/Chairmanships of Committees in other Companies	None	Sarvagram Solutions Private Limited - Nomination & Remuneration Committee - Member
Relationship with other Directors, Manager and other Key Managerial Personnel of the Company	None	None
Shareholding (%) in the Company	17.28%	Nil
Remuneration proposed to be paid	₹ 1,50,00,000 (Rupees One Crores Fifty Lakhs Only) per annum.	Nil
Remuneration last drawn	₹ 91,06,593 (Rupees Ninety-One Lakhs Six Thousands Five Hundred Ninety-Three Only) per annum.	Nil
Terms and Conditions of appointment/reappointment	As per the Appointment Letter issued by the Company.	Appointment as Non-Executive Nominee Director and not liable to retire by rotation. Further terms and conditions as per the Appointment Letter issued by the Company.
Number of Board meeting attended during the year	04	Nil
Name of the listed entities from which the director has resigned in the past three years	None	Arman Financial Services Limited

ATTENDANCE SLIP

This attendance slip duly filled in to be handed over at the entrance of the meeting hall

Name of the attending Member (in block letters): .....

Members' Folio Number: .....

Client ID No:.....

D.P.ID No: .....

Name of the Proxy (in Block Letters, to be filled in if the proxy attends instead of the members): .....

No. of Shares held: .....

I hereby record my presence at the Fourth (4th) Annual General Meeting of the Members of Vridhi Finserv Home Finance Limited will be held on **Friday, 10th July, 2026** at 11:00 A.M., at its Registered Office at the 1st Floor, No. 38, GKR Sapthagiri Vaishtadhama, 12th Cross, Off CBI Road, Ganganagar, Bangalore - 560032, Karnataka.

To be signed at the time of handing

Signature of Member/Proxy

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Form No. MGT-11

Proxy form

[Pursuant to Section 105(6) of the Companies Act, 2013 and
Rule 19(3) of the Companies (Management and Administration) Rules, 2014]

Name of the member (s):
Registered address:
E-mail ID:
Folio No/Client ID:
DP ID:

I/We, being the member (s) of ..... shares of the above-named Company, hereby appoint

1. Name:

   Address:

   E-mail Id:

   Signature: _____ or failing him/her

2. Name:

   Address:

   E-mail Id:

   Signature: _____or failing him/her

3. Name:

   Address:

   E-mail Id:

   Signature: _____

as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the Fourth (4th) Annual General Meeting of the Members of Vridhi Finserv Home Finance Limited will be held on **Friday, 10th July, 2026** at 11:00 A.M., at its Registered Office at the 1st Floor, No. 38, GKR Sapthagiri Vaishtadhama, 12th Cross, Off CBI Road, Ganganagar, Bangalore - 560032, Karnataka. to transact the following businesses:

ORDINARY BUSINESS:

1. To receive, consider and adopt the Audited Financial Statements including Balance Sheet of the Company as at 31st March, 2026, and the Statement of Profit and Loss for the year ended on that date together with the Board's Report and Independent Auditor's Report thereon.
2. To appoint Mr. Sandeep Arora, Whole Time Director (holding DIN: 10054127), who retires by rotation as per the provisions of the Section 152 of the Companies Act, 2013 and being eligible, offers himself for re-appointment.

SPECIAL BUSINESS:

3. To consider and approve appointment of Mr. Mridul Arora (DIN: 03579584) as Non - Executive Nominee Director of the Company.
4. To consider and approve increase in the Authorised Share Capital of the Company and consequent alteration of Capital clause of the Memorandum of Association.

5. To consider and approve the Related Party Transaction (RPT) with Mr. Sunku Venkata Suresh, Relative of Mr. Sunku Ram Naresh, Managing Director of the Company.

6. To consider and approve the increase in the Borrowing powers under the provision of Section 180(1)(c) of the Companies Act, 2013 and Creation of Charges on Assets of the Company under Section 180(1)(a) of the Companies Act, 2013.

Signed on this day of 2026

Signature of shareholder:

Affix Revenue Stamp

Signature of Proxy holder(s):

Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.

ROUTE MAP

Address: 1st Floor, No. 38, GKR Sapthagiri Vaishtadhama, 12th Cross, Off CBI Road, Ganganagar, Bangalore, 560032, Karnataka, India

