

TRANSCRIPT OF THE 21st ANNUAL GENERAL MEETING OF THE MEMBERS OF GRIHUM HOUSING FINANCE LIMITED (FORMERLY, POONAWALLA HOUSING FINANCE LIMITED) HELD ON WEDNESDAY, AUGUST 06, 2025, THROUGH VIDEO CONFERENCING

Mr. Himanshu Choradiya (Assistant Company Secretary): I welcome you all to the 21st Annual General Meeting (AGM) of Grihum Housing Finance Limited (Formerly, Poonawalla Housing Finance Limited). The meeting is being held through Video Conferencing via Zoom in compliance with the applicable provisions of the Companies Act, 2013 read with Circulars issued by Ministry of Corporate Affairs for holding of AGM. The Quorum being present through Video Conferencing, the 21st AGM is validly constituted, and the proceedings may start.

May I request Mr. Sanjeev Mehra to kindly take the Chair and commence the proceedings of the Meeting please.

Mr. Sanjeev Mehra: It gives me great pleasure to welcome each one of you to the 21st Annual General Meeting of your Company Grihum Housing Finance Limited (Formerly, Poonawalla Housing Finance Limited) and I express my sincere gratitude to all the shareholders for their continued support and trust.

The Directors, the Chief Financial Officer and the Assistant Company Secretary of the Company and the representatives from the firms of Statutory Auditors and Secretarial Auditors along with few key executives of the Company were also present at the Meeting.

We can now start the proceedings of the meeting.

Notice of the Meeting:

Mr. Himanshu Choradiya: With the permission of the Members and the Chairman may I take the Notice convening this Meeting and the Auditors report as read and proceed with the proceedings of the Meeting.

Mr. Sanjeev Mehra: Yes, please proceed.

Shareholders raised their hand and confirmed.

Transaction of the businesses:

Item No. 1: Adoption of Annual Audited Financial Statements for the financial year ended March 31, 2025 and the Report of the Board of Directors and Auditors thereon.

Mr. Himanshu Choradiya: The Company's annual report and audited accounts for the year ended March 31, 2025 have been sent to the members. There is no qualification, observation or adverse remark in the Statutory Auditors' Report and the Secretarial Audit Report.

With the permission of the members may I take the Board's Report and the Auditor's Report as read.

Members: Confirmed

Mr. Himanshu Choradiya: Would request someone from the shareholders present to kindly propose the motion?

Mr. Pankaj Rathi: I propose this resolution. (As an Ordinary Resolution)

Mr. Himanshu Choradiya: I request someone from the shareholders present to second the Resolution.

Mr. Harsh Bafna: I second this resolution.

Mr. Sanjeev Mehra: I put the motion to vote by show of hands.

Mr. Himanshu Choradiya: Those who are in favor may raise their hands first.

Shareholders raised their hands.

Now, those who are against may raise their hands.

None of the shareholders raise their hands.

Mr. Sanjeev Mehra: I declare the motion as unanimously passed on a show of hands.

Item No. 2: To appoint a director in place of Mr. Sanjeev Mehra (DIN: 07491208), who retires by rotation at this Annual General Meeting, and being eligible, offers himself for re-appointment.

Mr. Himanshu Choradiya: Would someone from the shareholders present to kindly propose the motion?

Mr. Harsh Bafna: I propose this resolution. (As an Ordinary Resolution)

Mr. Himanshu Choradiya: I request someone from the shareholders present to second the Resolution.

Mr. Pankaj Rathi: I second this resolution.

Mr. Sanjeev Mehra: I put the motion to vote by show of hands.

Mr. Himanshu Choradiya: Those who are in favor may raise their hands first.

Shareholders raised their hands.

Now, those who are against may raise their hands.

None of the shareholders raised their hands.

Mr. Sanjeev Mehra: I declare the motion as unanimously passed on a show of hands.

Item No. 3 – Increase in borrowing limits of the Company under section 180(1)(c) of the Companies Act, 2013 up to Rs. 12,000 Crores.

Mr. Sanjeev Mehra: Would someone from the shareholders present kindly propose the motion?

Mr. Vikas Garg: I propose this resolution. (As a Special Resolution)

Mr. Himanshu Choradiya: Would request someone from the shareholders present to second the Resolution.

Mr. Harsh Bafna: I second this resolution.

Mr. Sanjeev Mehra: I put the motion to vote by show of hands.

Shareholders raised their hands.

Now, those who are against may raise their hands.

None of the shareholders raised their hands.

Mr. Sanjeev Mehra: I declare the motion as unanimously passed on a show of hands.

Mr. Himanshu Choradiya:

On behalf of the Chairperson I will do the closing protocol, in this meeting we approved Adoption of Annual Audited Financial Statements for the financial year ended March 31, 2025, reappointed Mr. Sanjeev Mehra who retires by rotation at this Annual General Meeting and is eligible for reappointment and we Increased the borrowing limits of the Company under section 180(1)(c) of the Companies Act, 2013 up to Rs. 12,000 Crores. With no queries from the members, I would like to conclude the Meeting by thanking all the members who have attended the 21st Annual General Meeting through Video Conferencing.
